

### Public Disclosure on Liquidity Risk

1. Funding Concentration based on significant counterparty (both deposits and borrowings):

Sr. No.	Number of Significant Counterparties	Amount (₹ Crores)	% of Total deposits	% of Total Liabilities
1	28	2238	NA	83%

2. Top 20 large deposits (amount in ₹ crore and % of total deposits): **Not Applicable**

3. Top 10 borrowings (amount in ₹ crore and % of total borrowings):

Sr. No.	Name of the Lending Institution	O/s as on June, 30, 2020 (₹ Crores)	% of total borrowings
1	Union Bank of India	274.05	10.14 %
2	Indian Bank	192.50	7.12 %
3	State Bank of India	136.48	5.05 %
4	Bank of Maharashtra	128.75	4.76 %
5	ICICI Prudential Ultra Short Term Fund	110.00	4.07 %
6	Bank of Baroda	107.95	3.99 %
7	ICICI Prudential Balanced Advantage Fund	100.00	3.70 %
8	SBI Credit Risk Fund	100.00	3.70 %
9	Axis Bank	90.00	3.33 %
10	National Bank of Agriculture and Rural Development	82.50	3.05 %

4. Funding Concentration based on significant instrument/product:

Sr. No.	Name of the instrument/product	Amount (₹ Crores)	% of Total Liabilities
1	Term Loans from Banks	1489	55%
2	Term Loans from FIs	143	5%
3	Non- Convertible Debentures (NCDs)	770	29%

5. Stock Ratios:

Ratio	As on June 30, 2020
Short Term Liabilities : Total Assets	16%
Commercial Papers : Total Assets	Nil
Non-Convertible Debentures (NCDs) (Original maturity less than one year) : Total Assets	Nil
Non-Convertible Debentures (NCDs) (Original maturity less than one year) : Total Liabilities	Nil
Short Term Liabilities : Total Liabilities	22%
Long Term Assets : Total Assets	66%
Long Term Assets : Total Liabilities	89%
Commercial Papers : Total Liabilities	Nil

## **6. Institutional Set up for Liquidity Risk Management:**

The Board of Directors is responsible for establishing and reviewing the ALM & Risk management Policies. Towards this end, the Board has established an ALM Committee (ALCO), which has been delegated the authority to manage funds and to match the Assets and the Liabilities in terms of their maturities and interest rate sensitivities so that the risk arising from such mismatches can be contained within the desired limit. Similarly, the Board has also constituted Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various risks, including liquidity risk, faced by the Company. ALCO and RMC meetings are conducted at a frequency which is warranted from time to time with minimum frequency of once in a quarter. The board will review the minutes of the ALCO & RMC meetings and additional summarized information on a quarterly basis. If necessary the Board will recommend the actions that are in the best interest of the company.