

### 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	23	2,234	NA	93%

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 December 31, 2019 (₹ Crores)	% of total borrowings
1	UTI- Ultra Short Term Fund	235.00	9.75%
2	Indian Bank	197.50	8.20%
3	ICICI Prudential Credit Risk Fund	190.00	7.88%
4	Union Bank of India	186.15	7.72%
5	State Bank of India	158.07	6.56%
6	Bank of Maharashtra	142.50	5.91%
7	Bank of Baroda	125.11	5.19%
8	ICICI Prudential Ultra Short Term Fund	110.00	4.56%
9	National Bank for Agriculture and Rural Development	105.00	4.36%
10	HDFC Bank	86.52	3.59%

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	1,690	70%
2	Non – Convertible Debentures (NCDs)	720	30%

5. Stock Ratios:

Ratio	As on December 31, 2019
Short Term Liabilities : Total Assets	16.84%
Short Term Liabilities : Total Liabilities	22.69%
Short Term Liabilities : Total Public Funds	Not Applicable
Commercial Papers : Total Assets	0.00
Commercial Papers : Total Liabilities	0.00
Commercial Papers : Total Public Funds	Not Applicable
Non-Convertible Debentures (NCDs) (Original maturity less than one year) : Total Assets	0.00
Non-Convertible Debentures (NCDs) (Original maturity less than one year) : Total Liabilities	0.00
Non-Convertible Debentures (NCDs) (Original maturity less than one year) : Total Public Funds	Not Applicable
Long Term Assets : Total Assets	46.05%

**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 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.