

**Public Disclosure on Liquidity Risk for the
period ended September 30, 2022**

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	21	4,139	NA	57%

*Total liabilities does not include net worth of the Company

2. Top 20 large deposits (amount in ₹ crore and % of total deposits): Not Applicable. The Company is Systematically Important Non-deposit taking Non-Banking Financial Company.

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

Amount (Rs. In Crores)	% of Total Borrowings
2,890	48%

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	3,108	43%
2	Term Loans from FIs	190	3%
3	Non- Convertible Debentures (NCDs)	2,506	34%
4	Subordinated Tier II Non-Convertible Debentures	75	1%
5	Commercial Paper	50	1%
6	External Commercial Borrowings	107	1%

5. Stock Ratios:

Ratio	As on September 30, 2022
Short Term Liabilities : Total Assets	26%
Commercial Papers : Total Assets	1%
Non-Convertible Debentures (NCDs) (Original maturity less than one year) : Total Assets	NA
Non-Convertible Debentures (NCDs) (Original maturity less than one year) : Total Liabilities	NA
Short Term Liabilities : Total Liabilities	30%
Long Term Assets : Total Assets	63%
Long Term Assets : Total Liabilities	73%
Commercial Papers : Total Liabilities	1%
Commercial Papers : Total public funds	1%
Non Convertible Debentures (NCDs) : Total public funds	43%
Short term liabilities : Total public funds	36%

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.