

Public disclosure on Liquidity Risk as on March 31,2021

Annex II – (Appendix I) of the Master Direction-NBFC- Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions,2016

i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr.No	Number of Significant Counterparties	Amount (Rs.Cr)	% of Total Deposits	% of Total Liabilities
1	NA	NA	NA	NA

ii) Top 20 large deposits (Amount in Rs.Cr and % of total deposits)

Amount (Rs.Cr)	% of Total Deposits
151.27	34.19

iii)Top 10 borrowings (Amount in Rs.Cr and % of total borrowings)

Amount (Rs.Cr)	% of Total Borrowings
20.23	0.09

iv)Funding Concentration based on significant instrument/product

Sr.No	Name of the instrument/product	Amount (Rs.Cr)	% of Total Liabilities
1	Deposit	442.47	2.27
2	NHB Borrowings	3954.94	20.33
3	Market Borrowings (Face Value)	5047.00	25.95
4	Bank Borrowings	9902.47	50.91
	Total Borrowings	19346.88	99.46
	Total Liabilities	19450.94	

v)Stock Ratios

Particulars	as a % total public funds	as a % of total liabilities	as a % of total assets
Commercial Paper	19.18	19.02	16.74
NCD (original maturity of less than one year)	--	--	--
Other Short Term Liabilities	--	--	--

vi) Institutional set-up for Liquidity Risk Management

The Liquidity Risk Management of the Company is governed by the Liquidity Risk Management (LRM), Asset Liability Management (ALM) & Risk Management (RM) Policy approved by the Board of Directors. The Board has the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved. The Risk Management Committee (RMCB), is responsible for evaluating the overall risks faced by the Company including liquidity risk.

The Asset Liability Management Committee (ALCO) is responsible for ensuring adherence to the liquidity risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions at an entity level.

