

Appendix I

Public Disclosure on Liquidity Risk – “Quarter-II (July’23 to September’23)”

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

Sr No.	Number of Significant Counterparties	Amount (INR crore)	% of Total deposits	% of Total Liabilities
1	20	6,910	N/a	88.99%

ii. Top 20 large deposits (amount Rs. in crore and % of total deposits) – Not applicable

iii. Top 10 borrowings

Amount (INR crore)	% of Total Borrowings
5,985	78.91%

iv. Funding Concentration based on significant instrument / product:

Sr No.	Name of the instrument/ product	Amount (INR crore)	% of Total Liabilities
1	NCDs	5,250.00	67.61%
2	Commercial papers	1,214.14	15.64%
3	Loans	1,085.00	13.97%
	Total	7,549.14	97.22%

v. Stock Ratios:

S. No.	Stock ratios	As a % of Total Public Funds	As a % of Total Liabilities	As a % of Total Assets
a)	Commercial papers	16%	16%	11%
b)	Non-convertible debentures (original maturity of less than one year)	18%	17%	13%
c)	Other short-term liabilities	7%	7%	5%

vi. Institutional set-up for Liquidity Risk Management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. Risk Management Committee (RMC) is constituted for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. The meetings of RMC are held at quarterly interval. Asset Liability Committee (ALCO) is also constituted, which functions as the strategic decision-making body for the asset-liability management of the Company from risk-return perspective and within the risk appetite and guard-rails approved by the Board. The main objective of ALCO is effective discharge of the responsibilities of asset liability management, market risk management, and liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held frequently as warranted from time to time.