

As on : December 31, 2019

1. Funding Concentration based on Significant Counterparty

Sr. No.	Number of Significant Counterparties ⁽¹⁾	Amount (₹ crore)	% of Total Deposits	% of Total Borrowings
1	2	195.6	Nil	21.8%
2	2	136.8	Nil	15.3%
3	1	125.0	Nil	14.0%
4	1	100.0	Nil	11.2%
5	1	71.9	Nil	8.0%
6	1	42.5	Nil	4.7%
7	1	32.5	Nil	3.6%
8	1	32.1	Nil	3.6%
9	2	31.0	Nil	3.5%
10	1	31.0	Nil	3.5%
11	1	21.4	Nil	2.4%
12	1	20.0	Nil	2.2%
13	1	16.2	Nil	1.8%
14	1	15.0	Nil	1.7%
15	1	12.5	Nil	1.4%
16	1	8.6	Nil	1.0%
	Total	895.6		

(1) Significant Counterparties are defined as - A single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the Company's total borrowings

2. Top 20 large deposits : NIL

3. Top 10 borrowings (by Counterparty)

Particulars	Amount (₹ crore)
Total Borrowings	895.6
Top 10 Borrowings	742.0
Top 10 as a percentage of Total Borrowings	82.8%

4. Funding Concentration (by Instrument)

Sr. No.	Name of the Instrument	Amount (₹ crore)	% of Total
1	Non-Convertible Debentures (NCD)	651.9	72.8%
2	External Commercial Borrowings (ECB)	114.4	12.8%
3	Term Loans	129.3	14.4%
4	WCCL/CC	0.0	0.0%
5	Commercial Paper	0.0	0.0%
	Total	895.6	

5. Stock Ratios

Sr. No.	Particulars	Percentage
1	Commercial Paper - as a percentage of total public funds	Nil
2	Commercial Paper - as a percentage of total borrowings	Nil
3	Commercial Paper - as a percentage of total assets	Nil
4	NCD (original maturity < 1year) - as a percentage of total assets	Nil
5	NCD (original maturity < 1year) - as a percentage of total assets	Nil
6	NCD (original maturity < 1year) - as a percentage of total assets	Nil
7	Other Short Term Debt - as a percentage of total assets	Nil
8	Other Short Term Debt - as a percentage of total assets	Nil
9	Other Short Term Debt - as a percentage of total assets	Nil

6. Institutional set-up for liquidity risk management

The Liquidity Risk Management Policy of the Company is approved by the Board of Directors of the Company.

The Board of Directors or other sub-Committee of the Board including Audit Committee / Sub-Committee have approved the formation of the Asset Liability Committee (ALCO), comprising the MD, Chief Executive Officer, Chief Financial Officer, and Sr. Vice President - Treasury.

The ALCO has further constituted an ALM Support Group (ASG) and delegate the authority to the ASG to execute the stated policies.