

As on : March 31, 2020

**1. Funding Concentration based on significant counterparty**

Sr. No.	Number of Significant Counterparties <sup>(1)</sup>	Amount (₹ crore)	% of Total deposits	% of Total Borrowings
1	2	195.6	Nil	18.5%
2	1	170.0	Nil	16.1%
3	2	136.8	Nil	13.0%
4	1	125.0	Nil	11.9%
5	1	118.9	Nil	11.3%
6	1	42.5	Nil	4.0%
7	1	41.0	Nil	3.9%
8	1	32.5	Nil	3.1%
9	1	31.0	Nil	2.9%
10	2	31.0	Nil	2.9%
11	1	20.0	Nil	1.9%
12	1	18.3	Nil	1.7%
13	1	16.6	Nil	1.6%
14	1	15.6	Nil	1.5%
15	1	15.0	Nil	1.4%
16	1	14.5	Nil	1.4%
17	1	13.9	Nil	1.3%
<b>Total</b>		<b>1,054.7</b>		

(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	1,054.7
Top 10 Borrowings	924.3
<b>Top 10 as a percentage of total borrowings</b>	<b>87.6%</b>

**4. Funding Concentration by Instrument**

Sr. No.	Name of the instrument	Amount (₹ crore)	% of Total
1	Non-Convertible Debentures (NCD)	721.9	68.4%
2	External Commercial Borrowings (ECB)	161.4	15.3%
3	Term Loans	162.5	15.4%
4	WCDL/CC	8.9	0.8%
5	Commercial Paper	0.0	0.0%
	<b>Total</b>	<b>1,054.7</b>	

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**5. Stock Ratios**

Sr. No.	Particulars	Percentage
1	Commercial Paper - as a percentage of total public funds	NA
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 public funds	NA
5	NCD (original maturity < 1year) - as a percentage of total borrowings	Nil
6	NCD (original maturity < 1year) - as a percentage of total assets	Nil
7	Other Short Term Debt - as a percentage of total public funds	NA
8	Other Short Term Debt - as a percentage of total borrowing	0.8%
9	Other Short Term Debt - as a percentage of total assets	0.6%

**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 Managing Director, Chief Executive Officer, Chief Financial Officer, Senior Vice President - Treasury.

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