

**v. Public disclosure on Liquidity risk management**
**(i) Funding concentration based on significant Counterparty \*(both deposits and borrowings)**
**As at March 31, 2021**

Number of significant counterparties	Amount (Rs. in Crore)	% of Total Deposits	% of Total Liabilities
23	7,756.31	NA	85.59%

**As at March 31, 2020**

Number of significant counterparties	Amount (Rs. in Crore)	% of Total Deposits	% of Total Liabilities
23	7,477.92	NA	93.56%

(ii) Top 20 large deposits ( amount in Rs. Crore and % of total deposits)- Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits

**(iii) Top 10 borrowings (amount in Rs. Crore and % of total borrowings)**
**As at March 31, 2021**

Amount (Rs in Crore)	% of Total Borrowings
5,891.45	67.10%

**As at March 31, 2020**

Amount (Rs in Crore)	% of Total Borrowings
5,722.29	73.15%

**(iv) Funding concentration based on significant instrument / product\***

Name of the instrument/ product	₹ in Crore			
	March 31, 2021	% of Total Liabilities	March 31, 2020	% of Total Liabilities
Term loans from Banks	5,115.80	56.45%	5,088.24	63.66%
Term Loans from Financial Institutions	1,783.72	19.68%	1,668.89	20.88%
Non Convertible Debentures	1,506.04	16.62%	655.07	8.20%
External commercial borrowings	225.51	2.49%	224.41	2.81%
Term Loans from Non banking Financial Companies	124.65	1.38%	160.95	2.01%

**(v) Stock Ratios**
**As at March 31, 2021**

Particulars	as a % of total public funds*	as a % of total liabilities*	as a % of total assets
Commercial papers	0%	0%	0%
Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	3.07%	2.25%	1.60%

**As at March 31, 2020**

Particulars	as a % of total public funds*	as a % of total liabilities*	as a % of total assets
Commercial papers	0%	0%	0%
Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	1.94%	1.43%	1.07%

**(vi) Institutional set-up for liquidity risk management**

The Company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with the risk tolerance/limits decided by it.

The Company also has a Risk Management Committee, which is a sub-committee of the Board and is responsible for evaluating the overall risk faced by the Company including liquidity risk.

Asset Liability Management Committee (ALCO) of the Company is responsible ensuring adherence to the risk tolerance/limits as well as implementing the liquidity risk management strategy of the Company.

Chief Risk Officer shall be part of the process of identification, measurement and mitigation of liquidity risks.

The ALM support group consist of CFO and Head-Treasury who shall be responsible for analysing, monitoring and reporting the liquidity profile to the ALCO.

**\*Notes**

1. A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

2. A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

3. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.

4. "Public funds" shall include funds raised either directly or indirectly through public deposits, commercial paper, debentures, inter-corporate deposits and bank finance but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 10 years from the date of issue as defined in Regulatory Framework for Core Investment Companies issued vide Notification No. DNBS (PD) CC.No. 206/03.10.001/2010-11 dated January 5, 2011.

5. The amount stated in this disclosure is based on the audited standalone financial statements for the year ended March 31, 2021.


