

**Public Disclosures in accordance with RBI Circular on liquidity risk management**

RBI vide its guidelines on "Liquidity Risk Management" dated November 04,2019 has mandated to publicly disclose the funding concentration based on the significant counterparties, products, instruments.

**Liquidity risk**

The Company has put in place an effective Asset Liability Management System and has also constituted an Asset Liability Management Committee ("ALCO") which monitors the liquidity risk with the help of liquidity gap analysis. The Company continuously monitors the projected and actual cash flows and accordingly maintains adequate bank balances, overdraft facilities, short term investments that are readily convertible into cash and adequate borrowing plans.

**(i) Funding Concentration based on significant counterparty (borrowings)**

Particulars	As at June 30, 2022
Number of significant counterparties	14
Amount (₹ in Crores)	149,140
% of Total Liabilities	41.31%

**(ii) Top 10 borrowings**

Particulars	As at June 30, 2022	
	Amount (₹ in Crore)	% of Total borrowings
1 Term Loan from SBI	12,729	3.81%
2 Term Loan from HDFC Bank	12,000	3.59%
3 Loan From NSSF	10,000	2.99%
4 Foreign Currency Loan – ECB 51	9,276	2.78%
5 Capital Gain Tax Exemption Bonds -Series XV (2021-22)	7,316	2.19%
6 Capital Gain Tax Exemption Bonds - Series XII (2018-19)	6,652	1.99%
7 Capital Gain Tax Exemption Bonds -Series XIII (2019-20)	6,158	1.84%
8 Tax Free REC Bonds -(2013-14 series)	6,000	1.80%
9 Term Loan from IIFCL	5,800	1.74%
10 Foreign Currency Loan -ECB 32	5,526	1.65%
<b>Total</b>	<b>81,457</b>	<b>24.37%</b>

**(iii) Funding Concentration based on significant instrument/ product**

Name of significant instrument/ product	As at June 30, 2022	
	Amount (₹ in Crore)	% of Total Liabilities
<b>1 Debt Securities</b>		
Institutional Bonds	140,163	38.82%
Foreign Currency Bonds	31,577	8.75%
54EC Capital Gain Tax Exemption Bonds	28,107	7.78%
Tax Free Bonds	11,809	3.27%
<b>Sub-Total (1)</b>	<b>211,656</b>	<b>58.62%</b>
<b>2 Borrowings (Other than Debt Securities)</b>		
Term Loans from Banks	45,028	12.47%
Foreign Currency Borrowings	37,332	10.34%
FCNR (B) Loans	10,657	2.95%
Term Loans from Govt. of India	10,000	2.77%
Term Loans from Financial Institutions	5,800	1.61%
<b>Sub-Total (2)</b>	<b>108,817</b>	<b>30.14%</b>
<b>3 Subordinated Liabilities</b>	<b>6,651</b>	<b>1.84%</b>
<b>Total (1+2+3)</b>	<b>327,124</b>	<b>90.60%</b>

**(iv) Stock Ratios:**

Particulars	As at June 30, 2022			
	Amount (₹ in Crores)	% of Public Funds	% of Total Liabilities	% of Total Assets
Commercial Papers	-	-	-	-
Non-Convertible debentures (original maturity of less than one year)	-	-	-	-
Other Short-Term liabilities	14,341	4.29%	3.97%	3.47%

## Quantitative Disclosure on LCR

RBI vide its Liquidity Framework dated 04 Nov, 2019 has stipulated the implementation of Liquidity Coverage Ratio (LCR) for applicable Non-Deposit taking NBFCs w.e.f 01 Dec, 2020. LCR aims to ensure that Company has an adequate stock of unencumbered High-Quality Liquid Assets (HQLA) that can be converted into cash easily and immediately to meet its liquidity needs for a 30 calendar day liquidity stress scenario. Accordingly, the Company has computed and made investments in High Quality Liquid Assets under LCR Regime of the regulator.

At present, Company is required to maintain the LCR at 60% from 1st December 2021 under different class of HQLAs such as Govt.-Securities/SDLs/AAA/AA Corporate and auto swap balances with banks. Management is of the view that Company has sufficient liquidity cover to meet its likely future short-term requirements.

<b>Liquidity Coverage Ratio Disclosure As On Quarter Ended 30.06.2022</b>			
		<b>Rs. In Crore</b>	
<b>Particulars</b>		<b>Total Unweighted Value (average)*</b>	<b>Total Weighted Value (average)*</b>
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets (HQLA)	1,642.30	1,608.28
<b>Cash Outflows</b>			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	-	-
5	Additional requirements, of which	-	-
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	-	-
6	Other contractual funding obligations	6,189	7,117.35
7	Other contingent funding obligations	216	248.40
<b>8</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>6,405</b>	<b>7,366</b>
<b>Cash Inflows</b>			
9	Secured lending	-	-
10	Inflows from fully performing exposures	6136	4,602
11	Other cash inflows	9296	6,972
<b>12</b>	<b>TOTAL CASH INFLOWS (weighted amount restricted to 75% of Stressed Outflows on every observation day)</b>	<b>15,432.00</b>	<b>5,524</b>
		<b>Total Adjusted Value</b>	
13	Total HQLA		1,608.28
14	Total Net Cash Outflows		1,841.44
<b>15</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>87%</b>

\* For average, daily observation during Quarter-1 of FY 2022-23, has been considered.