

Public disclosure on Liquidity Risk as on 31st December, 2020

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

Sr. No.	Number of Significant Counterparties	Amount (Rs. Lakhs) *	% of Total deposits	% of Total Liabilities
1	17	2,426,665		76%

* Amount is as per commercial terms

(ii) Top 20 large deposits (amount in Rs. Lakhs and % of total deposits)

Not Applicable

(iii) Top 10 borrowings (amount in Rs. Lakhs and % of total borrowings)

Amount (Rs. Lakhs) *	% of Total Borrowings
1980720	64%

* Amount is as per commercial terms

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (Rs. Lakhs) *	% of Total Liabilities
1	Term Loan from Banks		
a.	Rupee Term loans - Secured	208,293	7%
b.	Foreign currency Term loans - Secured	89,303	3%
c.	Foreign currency Term loans - Unsecured	32,153	1%
2	Working capital facilities	1,939,881	61%
3	Term Loan from Others		
a.	Rupee Term loans - Secured	150,695	5%
b.	Foreign currency Term loans - Secured	114,521	4%
4	Non-convertible debentures - Secured	218,425	7%
5	Subordinated Non convertible debentures (Tier II Capital)	198,770	6%

* Amount is as per commercial terms

(v) Stock Ratios:

Sr. No.	Particulars	As at 31st December-20
1	Commercial Papers to Total Public Funds	0.00%
2	Commercial Papers to Total Liabilities	0.00%
3	Commercial Papers to Total Assets	0.00%
4	NCDs (Original Maturity < 1 yrs.) to Total Public Funds	NIL
5	NCDs (Original Maturity < 1 yrs.) to Total Liabilities	NIL
6	NCDs (Original Maturity < 1 yrs.) to Total Assets	NIL
7	Other Short Term Liabilities to Total Public Funds	NIL
8	Other Short Term Liabilities to Total Liabilities	NIL
9	Other Short Term Liabilities to Total Asset	NIL

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

The Company has an Asset Liability Management Committee (ALCO), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The ALCO meetings are held at periodic intervals.