

Liquidity Profile as on Sep 30, 2020
1. Funding Concentration based on significant counterparty (both deposits and borrowings)

S.No.	Number of Significant counterparties (Borrowings)	Amount (Rs. Crores)	% of Total deposits	% of Total Liabilities
1	10	489.50	NA	63.38%

- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

2. Top 20 large deposits (amount in Rs Crores and % of total deposits) – Not Applicable
3. Top 10 borrowings (amount in Rs Crores and % of Total borrowings)

S.No.	Number of Significant counterparties (Borrowings)	Amount (Rs. Crores)	% of Total deposits	% of Total Liabilities
1	10	489.50	NA	63.38%

Note:

- Total Borrowing has been computed as comprising of Debt Securities, Borrowings and Interest accrued on these borrowings

4. Funding Concentration based on significant instrument/product

S.No.	Name of the Product	Amount (Rs. Crores)	% of Total Liabilities
1	Non Convertible Debentures	209.82	27.17%
2	Commercial Paper	17.40	2.25%
3	Borrowings (Other than debt securities)	524.66	67.93%
	TOTAL	751.88	97.35%

5. Stock Ratios:

S.No.	Stock Ratio	%
	Commercial paper as a % of total public funds	
1	Commercial papers as a % of total liabilities	2.25%
2	Commercial papers as a % of total assets	1.53%
	Non-convertible debentures as a % of total public funds	
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	0.00%
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	0.00%
	Other short-term liabilities as a % of total public funds	
5	Other short-term liabilities as a % of total liabilities	2.46%
6	Other short-term liabilities as a % of total assets	1.67%

Notes:

- Commercial Paper and NCDs for stock ratio is the Gross outstanding as at 30th September, 2020 including the interest accrued.
- Other Short-term Liabilities has been computed as Total Short-term Liabilities less Commercial paper less Non-convertible debentures (Original maturity of less than one year)

6. Institutional set-up for liquidity risk management

The Board of Directors of the Company have an overall responsibility and oversight for the management of all the risks, including liquidity risk. The Board approves the strategy, policies and procedures of the NBFC to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it.

The Board of Directors have approved the constitution of the Risk Management Committee (RMC) on August 21, 2019. The Risk Management Committee, which reports to the Board is responsible for evaluating the overall risks faced by the NBFC including liquidity risk.

The company's Asset-Liability Management Committee (ALCO) has overall responsibility for decision on desired maturity profile and mix of incremental assets and liabilities and controls for managing liquidity risk

ALCO has further constituted an ALM Support Group (ASG) which is responsible for analysing, monitoring and reporting the liquidity risk profile to the ALCO.