

Public Disclosure on Liquidity Risk as on December 31, 2022

(₹ in crores)

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)		
Particulars		As at December 31, 2022
a)	Number of significant counter parties**	14
b)	Amount	178.51
c)	Percentage of funding concentration to total deposits	NA
d)	Percentage of funding concentration to total liabilities*	87.49%

* Kindly note that the total liabilities does not include Network.

**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 company's total liabilities.

(₹ in crores)

(ii) Top 20 Large Deposits		
Particulars		As at December 31, 2022
a	Total amount of top 20 deposits	NA
b	Percentage of amount of top 20 deposits to total deposits	NA

* Kindly note that the company does not take any public deposits.

(₹ in crores)

(iii) Top 10 borrowings		
Particulars		As at December 31, 2022
a	Total amount of top 10 borrowings	161.91
b	Percentage of amount of top 10 borrowings to total borrowings	86.99%

(₹ in crores)

(iv) Funding Concentration based on significant instrument/product			
Particulars		As at December 31, 2022	Percentage of Total Liabilities
a)	Borrowings from Banks/ Financial Institution	158.54	77.70%
b)	Borrowings from National Housing Bank (NHB)	-	0.00%
c)	Debt securities	-	0.00%
d)	Subordinated liabilities	25.00	12.25%

* Kindly note that the total liabilities does not include Network.

(₹ in crores)

(v) Stock ratio		
Particulars		As at December 31, 2022
a	Commercial paper as a percentage of total public funds	NA
b	Commercial paper as a percentage of total liabilities	NA
c	Commercial paper as a percentage of total assets	NA
d	Non convertible debentures (original maturity of less than one year) as a percentage of total public	NA
e	Non convertible debentures (original maturity of less than one year) as a percentage of total liabilities	NA
f	Non convertible debentures (original maturity of less than one year) as a percentage of total assets	NA
g	Other short term liabilities as a percentage of total public funds	NA
h	Other short term liabilities as a percentage of total liabilities	34.44%
i	Other short term liabilities as a percentage of total assets	19.91%

* Kindly note that the total liabilities does not include Network.

(vi) Institutional set-up for liquidity risk Management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board and Risk Management Committee in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/ limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds.