

APPENDIX I as on 30th June 2020 (Un-Audited & Provisional)

Please find below “Appendix I” as required in the guideline issued by Reserve Bank of India for Liquidity Risk Management Framework for Non-Banking Financial Companies (“NBFC’s) and Core Investment Companies vide circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 4th November 2019.

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

Sr. No.	Number of Significant counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities (Borrowings)
Deposits				
1	Nil. The Company is registered with RBI as Non Deposit accepting NBFC.			
Borrowings				
1	Long Term NCD’s	1,150	N.A.	51%
2	Long Term Bank Loans	551	N.A.	24%
3	Working Capital Demand Loan	490	N.A.	22%
4	Commercial Paper	-	N.A.	-
5	Cash Credit	81	N.A.	3%
	Total	2,272		100%

Note: * Included only Principal amount.

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

- Nil. The Company is registered with RBI as Non Deposit accepting NBFC.

iii) Top 10 borrowings (amount in Rs Crores & % of total borrowings*)

Sr. No.	Number of Significant counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities (Borrowings)
1	Long Term NCD’s*	<u>1,150</u>	N.A.	51%
	Bank	550	N.A.	24%
	Mutual Funds	600	N.A.	27%
2	Long Term Bank Loans	<u>551</u>	N.A.	24%
	Bank of America	407	N.A.	18%
	Scotiabank	144	N.A.	6%
3	Working Capital Demand Loan	<u>490</u>	N.A.	22%
	Societe Generale	135	N.A.	6%
	MIZUHO Bank	100	N.A.	4%
	Credit Agricole Corporate and Investment Bank	153	N.A.	7%
	BNP Paribas Bank	102	N.A.	5%
4	Cash Credit	<u>81</u>	N.A.	3%
	BNP Paribas Bank	38	N.A.	2%
	Credit Agricole Corporate and Investment Bank	43	N.A.	1%
	Total	2,272		100%

Note: * Included only Principal amount.

- Detailed break up is as follows*:

Sr. No.	Number of Significant counterparties	Amount (Rs. In Crores)	% of Total Liabilities (Borrowings)
1	Long Term NCD's*	1,150	51%
	Bank	550	24%
	HDFC Bank Limited	250	10%
	CITIBANK N.A.	150	7%
	STANDARD CHARTERED BANK	150	7%
	Mutual Funds	600	27%
	HDFC Mutual Fund	300	13%
	ICICI Prudential Mutual Fund	300	14%

Note: * Included only Principal amount.

iv) **Funding Concentration based on significant instrument / product:**

Sr. No.	Name of the instrument/product	Amount (Rs in Crore)	% of Total Liabilities (Borrowings)
1	Long Term NCD's	1,150	51%
2	Long Term Bank Loans	551	24%
3	Working Capital Demand Loans	490	22%
4	Cash Credit	81	3%
	Total	2,272	100%

v) **Stock ratios:**

(a) **Commercial Papers as a % of total public funds, total liabilities & total assets*:**

Commercial Papers as a % of total public funds	N.A.
Commercial Papers as a % of total liabilities	N.A.
Commercial Papers as a % of total assets	N.A.

Note - * As on 30th June 2020, there is NIL Commercial Paper.

(b) **Non-Convertible Debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets:**

Non-Convertible Debentures (original maturity of less than one year) as a % of total public funds	N.A.
Non-Convertible Debentures (original maturity of less than one year) as a % of total liabilities	N.A.
Non-Convertible Debentures (original maturity of less than one year) as a % of total assets	N.A.

Note - * As on 30th June 2020, there is NIL Non-Convertible Debentures (original maturity of less than one year).

(c) Other short term liabilities, if any as a % of total public funds, total liabilities and to Tal Assets*:

Other short term liabilities as a % of total public funds	88.50%
Other short term liabilities as a % of total liabilities	83.53%
Other short term liabilities as a % of total assets	53.66%

Note - * Short Term Liabilities includes Bank Borrowing, NCD's with residual maturities less than 1 year, interest accrued on borrowings & other short term liabilities as on 30th June 2020.

vi) Institutional set up for liquidity risk management:

The company has following Board approved policies for Liquidity Risk Management.

- Liquidity Planning
- Resource Mobilization &
- Liquidity Contingency Planning Framework

The total sanctioned bank limits are approx. Rs. 39 Bn (Rs. 3,912 Crores) and out of which, approx. Rs. 26 Bn (Rs. 2,640 Crores) limits are unutilized and available. Further, Commercial Paper limits to the tune of Rs. 30 Bn (Rs. 3,000 Crores) are also unutilized and available.

As approved in Asset Liability Committee (ALCO) & subsequently approved by Local Board Members, as a liquidity buffer during COVID 19, we are keeping 10% of Non-Convertible Debentures ("NCD") outstanding) in fixed deposit with banks.

As on date (i.e. 27th July 2020), liquidity buffer for Rs. 85 Crores (i.e. 10% of NCD outstanding Rs. 850 Crores) has been placed in fixed deposit with banks.

On a Fortnightly basis, Risk & Treasury departments jointly conducts fortnightly Operational Liquidity Committee meetings to understand the liquidity position for next 15 days.