

## Concentration of Public Deposits, Advances, Exposures and NPAs

### 1. Concentration of Public Deposits

(₹ in crore)

Particulars	As at Dec 31, 2023
Total Deposits of twenty largest Public depositors	1,109.47
Percentage of Deposits of twenty largest Public depositors to Total Deposits of the Company	11.70%

### 2. Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr No.	Particulars	Number of Significant Counterparties	Amount (₹ in crore)	% of Total deposits	% of Total Liabilities
1	Deposits	Nil	Nil	Nil	Nil
2	Borrowings	21	1,70,987.98	NA	67.52%

Note : Considered counterparties which are > 1% of total liabilities

### 3. Top 20 Large Deposits:

(₹ in crore)

Particulars	Amount	Percentage of Total Deposits
Total of top 20 large deposits*	3,919.75	41.33%

\*Including Corporate deposit

#### Top 10 borrowings:

(₹ in crore)

Particulars	Amount	Percentage of Total Borrowings *
Total of top 10 borrowings	1,27,591.29	54.33%

\*Excludes Deposit

### 4. Funding Concentration based on significant instrument/product.

(₹ in crore)

Sr No.	Name of the instrument/product	Amount	% of Total Liabilities
1	Banks and Other Financial Institutions	86,882.42	34.31%
2	NHB Refinance	10,343.58	4.08%
3	Non-Convertible Debentures	1,26,882.06	50.10%
4	Tier II bonds	1,796.15	0.71%
5	Commercial Papers	8,951.61	3.53%
6	Deposits	10,218.47	4.04%
	Total Borrowings	2,45,074.29	96.77%
	Total Liabilities	2,53,242.60	

(Continued....)

## 5. Stock Ratios

Sl. No.	Particulars	As at Dec 31, 2023
a	Commercial Paper as a % of Total Public Fund	3.65%
b	Commercial Paper as a % of Total Liabilities	3.53%
c	Commercial Paper as a % of Total Assets	3.16%
d	Non-Convertible Debentures (Original maturity of less than one year) as a % of Public Funds	Nil
e	Non-Convertible Debentures (Original maturity of less than one year) as a % of Total Liabilities	Nil
f	Non-Convertible Debentures (Original maturity of less than one year) as a % of Total Assets	Nil
g	Other short term liabilities as a % of Total Public Fund	3.13%
h	Other short term liabilities as a % of Total Liabilities	3.03%
i	Other short term liabilities as a % of Total Assets	2.70%
Note : Total Public funds consist of NCD, CP, Bank Loan, LOC & Subordinate Debt.		

## 6. Institutional set-up for liquidity risk management

Measuring and managing liquidity needs are vital for effective operation of the Company. By assuring Company's ability to meet its liabilities as they become due, liquidity management can reduce the probability of an adverse situation developing. The importance of liquidity transcends individual institutions, as liquidity shortfall in one institution can have repercussions on the entire system.

Liquidity Risk implies the risk of not having sufficient funds to discharge the liabilities. Various situations can give rise to liquidity risk such as higher than estimated disbursements, stress on systemic liquidity due to CRR hikes, higher government borrowing program, advance tax outflows, etc. Therefore, it is imperative to anticipate the net cash outflows correctly, as well as to have a contingency plan in case of any unforeseen outgo of funds. Another aspect of liquidity management is avoiding retention of too much of excess liquidity than what may be required, as the same would result in sub-optimal returns on investment. So the Company has to strike a balance between the above two factors and manage the liquidity position actively / effectively.

The liquidity risk management framework of the Company includes the Risk Management Committee (RMC) of the board which has been constituted by the Board of Directors of the Company. The Risk Management Committee (RMC), which is a committee of the Board, is responsible for evaluating and monitoring the integrated risk management system of the Company including liquidity risk. The RMC reviews the liquidity risk position in line with policies and procedures to manage liquidity risk in accordance with limits approved by the Board of Directors. The ALCO is entrusted with ensuring adherence to the board approved Asset Liability Management (ALM) policy and other regulatory guidelines, including Structural Liquidity, Dynamic Liquidity, Interest Rate Sensitivity, etc. The ALM Policy is reviewed periodically in accordance with regulatory guidelines.

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**LCR Disclosure Q3 FY 24**

<b>Liquidity Coverage Ratio (Q3 FY 2023-24)</b>		<b>Rs. In Crore</b>
	<b>Start Date</b>	<b>01-Oct-23</b>
	<b>End Date</b>	<b>31-Dec-23</b>
	Cash outflows	
1	Deposits (for deposit taking companies)	768.58
2	Unsecured wholesale funding	1,148.88
3	Secured wholesale funding	5,805.48
4	Additional requirements, of which	
i	Outflows related to derivatives exposure and other collateral requirements	0.00
ii	Outflows related to loss of funding on debt products	0.00
iii	Credit and liquidity facilities	0.00
5	Other contractual funding obligations	886.15
6	Other contingent funding obligations	122.39
A	Total Cash Outflows	8,731.48
B	Stressed Cash Outflows (A*115%)	10,041.20
	Cash inflows	
7	Secured Lending	0.00
8	Inflows from fully performing exposures	5,106.73
9	Other cash inflows	16,086.37
C	Total Cash Inflows	21,193.10
D	Stressed Cash Inflows (C*75%)	15,894.83
E	Total Net cash outflows over next 30 days = B - min. ( D, 75%*B)	2,510.30
	<b>HQLA (actual)</b>	<b>4465.46</b>
	<b>LCR</b>	<b>177.89%</b>

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