

Liquidity risk

Disclosure on Liquidity risk(as on 30th Sept 2023)

i. Funding concentration based on significant counterparty (both deposits and borrowings)			
Number of significant counterparties	Amount	% of Total deposits	% of Total liabilities
17	7,79,28,33,485	NA	96%
ii. Top 20 large deposits			
Particulars	As at Sept 30, 2023		
Total amount of top 20 large deposits	NA		
Percentage of amount of top 20 large deposits to total deposits	NA		
iii. Top 10 borrowings			
Particulars	As at Sept 30, 2023		
Total amount of top 10 borrowings	5,89,00,19,548		
Percentage of amount of top 10 borrowings to total borrowings	76%		
iv. Funding concentration based on significant instrument/product			
Particulars	Amount	% of Total liabilities	
Redeemable non-convertible debentures (unsecured)	NA	NA	
Term loans(including NHB refinance)	5,13,88,34,303	63%	
Loans repayable on demand from banks (Cash credit from banks)	-	0%	
Deposits from corporates and related parties	NA	NA	
ECB	2,65,39,99,183	33%	
v. Stock Ratios:			
	% of Total public funds	% of Total liabilities	% of Total assets
a) Commercial papers	NA	NA	NA
b) Non-convertible debentures (original maturity of less than one year)	NA	NA	NA
c) Other short-term liabilities, if any	NA	3%	3%
vi. Institutional set-up for liquidity risk management			
The Company has in place a detailed “Asset Liability Management Policy”, “Liquidity Policy” and “Foreign Exchange and Interest Rate Risk Management Policy”. The policies provide a framework for risk identification, risk measurement, risk mitigation, risk monitoring and ensuring regulatory as well as internal compliance.			
The liquidity risk is reviewed at periodic intervals by ALCO committee through statement of structural liquidity, statement of short-term dynamic liquidity and statement of interest rate sensitivity for better financial planning. The ALCO reports to the RMC (Risk management committee) and meetings of RMC are organised at regular intervals to review various risks associated with Company’s operation.			