

Appendix 1

Liquidity Risk as at 31.03.2021

(All Amounts in Rs Crores)

1. Funding Concentration based on significant counterparty (Both deposits and borrowings)

Sr. No.	Number of Significant Counterparties	Amount	% of Total deposits	% of Total Borrowings
1	11	2,151.05	NA	97.73%

2. Top 20 large deposits:

Concentration of Deposits (*)		31 March 2021
(a)	Total exposures from twenty largest depositors	30.00
(b)	Percentage of exposures from twenty largest depositors to total exposure from depositors	100%

(*) These disclosures are based on principal balances of exposures.

3. Top 10 borrowings:

Amount	% of total borrowings
2121.05	96.37%

4. Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount	% of Total Borrowings
1	Commercial Paper	1,400.00	63.61%
2	Bank Borrowings - Long Term Loan	149.05	6.77%
3	Secured Non-Convertible Borrowings	345.00	15.67%
4	Bank Borrowings - Short Term/ Working Capital Loan	277.00	12.58%
5	Inter-Corporate Deposits	30.00	1.36%
	Total External Liabilities	2201.05	100.00%

5. Stock Ratios:

STOCK RATIOS	As at 31st Mar'21
Commercial Paper as a % of total public funds*	63%
Commercial Paper as a % of total liabilities**	44%
Commercial Paper as a % of total assets**	44%
Non-convertible debentures (original maturity of less than 1 year) as a % of total public funds	NA
Non-convertible debentures (original maturity of less than 1 year) as a % of total Liabilities	NA
Non-convertible debentures (original maturity of less than 1 year) as a % of total assets	NA
Other short-term liabilities*** as a % of total public funds*	15%
Other short-term liabilities*** as a % of total liabilities**	11%
Other short-term liabilities*** as a % of total assets**	11%

*Total Public Funds includes all CPs, Bank Borrowings, NCDs and ICDs

** Total Assets/ Liabilities = Adjusted Net Worth + Total Public Funds

*** Other Short Term Liabilities include all Current Liabilities & Provisions (Other than Bank Borrowings, CP, Debentures & ICD with original maturity of less than one year).

Institutional set-up for liquidity risk management:

The Asset and Liability Committee appointed by the Board of Directors is responsible for ensuring adherence to the risk tolerance / limits set by the Board as well as implementing the liquidity risk management strategy of SCILL. It consists of MD & CEO, COFO & CRO as permanent members with heads of ALM, Finance, Operations & Technology as permanent invitees among others.