

## Appendix I

### Liquidity Risk as at 30.09.2020

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

Sr. No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1	14	1968.33	Not Applicable	98.40%

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

**Not Applicable**

- (iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings)

Amount (Rs. crore)	% of Total Liabilities
1848.33	92.40%

- (iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the Instrument/Product	Amount (Rs. crore)	% of Total Liabilities
1	Commercial Paper	1385.00	69.24%
2	Bank Borrowings - Long Term Loan	163.33	8.17%
3	Bank Borrowings – Short Term / Working Capital Loan	55.00	2.75%
4	Secured Non-Convertible Borrowings	345.00	17.25%
5	Inter - Corporate Deposits	52.00	2.60%
	<b>Total Liabilities</b>	<b>2000.33</b>	<b>100.00%</b>

(v) Stock Ratios:

Commercial Paper as a % of total public funds*	<b>71%</b>
Commercial Paper as a % of total liabilities**	<b>48%</b>
Commercial Paper as a % of total assets**	<b>48%</b>
Non-convertible debentures (original maturity of less than one year) as a % of total public funds	<b>Not Applicable</b>
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	<b>Not Applicable</b>
Non-convertible debentures (original maturity of less than one year) as a % of total assets	<b>Not Applicable</b>
Other short-term liabilities*** as a % of total public funds*	<b>7%</b>
Other short-term liabilities*** as a % of total liabilities**	<b>5%</b>
Other short-term liabilities*** as a % of total assets**	<b>5%</b>

\*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 Borrowings less than 1 year except Commercial Papers and Non-Convertible Debentures (original maturity of less than one year)

## The numbers in Point (i) to (v) above are based on unaudited financials.

(vi) 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.