

Appendix I

Liquidity Risk as at 30.06.2020

- (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	12	2059.48	Not Applicable	97.63%

- (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
2010.48	95.31%

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

Sr. No.	Name of the Instrument/Product	Amount (Rs. crore)	% of Total Liabilities
1	Commercial Paper	1415.00	67.08%
2	Bank Borrowings - Long Term Loan	170.48	8.08%
3	Bank Borrowings – Short Term / Working Capital Loan	130.00	6.16%
4	Secured Non-Convertible Borrowings	345.00	16.35%
5	Inter - Corporate Deposits	49.00	2.32%
	Total Liabilities	2109.48	100.00%

(v) Stock Ratios:

Commercial Paper as a % of total public funds*	66%
Commercial Paper as a % of total liabilities**	46%
Commercial Paper as a % of total assets**	46%
Non-convertible debentures (original maturity of less than one year) as a % of total public funds	Not Applicable
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Not Applicable
Non-convertible debentures (original maturity of less than one year) as a % of total assets	Not Applicable
Other short-term liabilities*** as a % of total public funds*	10%
Other short-term liabilities*** as a % of total liabilities**	7%
Other short-term liabilities*** as a % of total assets**	7%

*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.