

Public disclosure on liquidity risk (March 31, 2022)

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

Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
30	3,654.43	Not Applicable	78.72%

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 crores)	% to Total borrowings
1985.99	44.16%

iv. Funding Concentration based on significant instrument/product

Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
Debt securities (including commercial paper)	1,473.58	31.74%
Term loan from banks	1,824.09	39.29%
Term loan from financial institutions-Secured	365.92	7.88%
Associated liabilities under securitisation	304.80	6.57%
External Commercial Borrowings	188.08	4.05%
Term loan from other parties - unsecured	-	0.00%
Short term borrowings	320.88	6.91%
Subordinated debts	20.37	0.44%

v. Stock Ratios:

Particulars	Total public funds	Total liabilities	Total assets
Commercial paper, as a % of	1.10%	1.07%	0.80%
Non-convertible debentures (original maturity of less than one year), as a % of	Nil	Nil	Nil
Other short term liabilities, as a % of	7.13%	6.91%	5.14%

vi. Institutional set-up for liquidity risk management

SK Finance Limited (SKFL) has constituted Asset Liability Management Committee ('ALCO') to oversee liquidity risk management in compliance with Board approved policy. It comprises of senior management of the Company and headed by Managing Director. ALCO meetings are held atleast once in a quarter or more frequently as required from time to time. The minutes of ALCO meetings are placed before the Risk Management Committee of the Board (RMC).

SKFL has also constituted RMC for the effective supervision and management of various aspects including liquidity risks faced by the Company. This committee shall provide necessary directives to ALCO, as and when necessary. The RMC updates the Board at regular intervals.