1. Disclosure on liquidity risk as on Sep 30, 2021, pursuant to guidelines on liquidity risk management framework for non-banking financial companies in accordance with RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 are specified below:

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

Number of Significant Counterparties	Amount (Rs. in Millions)	% of Total Deposits	% of Total Liabilities
13 (Thirteen)	17,700.17	NA	97.95%

*Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

(ii) Top 20 large deposits

Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.

(iii) Top 20 borrowings

Amount (Rs. in Millions)	% of Total Borrowings
18,200.00	100%

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

Name of instrument/ product	Outstanding Amount (Rs. in Millions)	% of Total liabilities/Assets
Commercial Paper Borrowings (Discounted Value)	17,300.17	95.74%
Bank Borrowing	400.00	2.21%

*Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

(v) Stock Ratios

Particulars	as a % of total public funds*	as a % of total liabilities#	as a % of total assets
Commercial papers	NA	97.38%	64.13%
Non-convertible debentures (original maturity of less than one year)	NA	NA	NA
Other short-term liabilities*	NA	2.45%	1.61%

*Other short term liabilities include all contractual obligation payable within a period of 1 year excluding commercial paper

Total liabilities refer to Total Outside Liabilities i.e. Balance Sheet Total excluding Share Capital and Reserves.

(vi) Institutional set-up for liquidity risk management

Liquidity Risk Management Overview

The effective management of liquidity risk is essential to retaining the confidence of financial markets and maintaining the sustainability of the business. To manage liquidity risk, the firm has developed a control framework that is designed to deliver appropriate liquidity resources as well as term and structure of funding, that is consistent with the liquidity risk appetite set by the Board.

The liquidity control framework

The control framework incorporates a range of tools to monitor, limit and stress testing of the Group's on and off balance sheet positions, to calibrate the effective size, tenure and profile of the liquidity pool, and to develop a range of effective counter balancing measures that can be applied in the event of a stress. Together these tools reduce the likelihood that a liquidity stress could led in an inability to meet obligations as they fall due.

Governance

The Funding and Liquidity Management (FLM) team in Treasury has first line of defense responsibility for managing liquidity risk in the Barclays Group. The Risk function has second line of defense responsibility for oversight and governance of the liquidity risk mandate. The Barclays PLC Board approves the Group Liquidity Risk Appetite and reviews material issues impacting funding and liquidity risk. The Group Treasury committee monitors and manages liquidity risk in line with prescribed liquidity risk appetite and objectives, and delegates first line of defense liquidity risk management responsibility at key subsidiaries to respective Asset and Liability Committees. The Funding and Liquidity Risk (FLR) function recommends the liquidity risk appetite, monitors the liquidity profile against the approved risk appetite and escalates material issues impacting liquidity risk, to the Group and respective entity Boards.

Risk Appetite

The Liquidity Risk Appetite represents the level of liquidity risk the firm chooses to take in pursuit of its business objectives and in meeting its regulatory obligations. A key expression of liquidity risk is through stress testing, which is designed to inform the calibration of the minimum liquidity pool required to meet stressed outflows estimated across multiple risk appetite scenarios.

Liquidity limits

The FLR function defines a range of limits across on and off balance sheet positions to monitor and support control the extent of liquidity risk taken at an overall level as well as across key liquidity risk drivers.

Contingency and Recovery Planning, and Early warning indicators

As part of crisis preparedness, the FLM team maintains a range of contingency actions that can be deployed to restore the liquidity position in a range of stress situations. The FLM team also monitors a range of market and internal indicators for early signs of liquidity risk. These indicators along with other monitoring activities are designed to detect the emergence of increased liquidity risk at the earliest opportunity and maximize the time available to execute appropriate mitigating management actions. Early warning indicators are used as part of the assessment of whether to invoke crisis management protocols, which includes execution of the contingency funding actions as appropriate.