

Disclosures in accordance with RBI guidelines on Liquidity Risk

1. Funding Concentration based on significant counterparty (borrowings)

Particulars	Number of significant counterparties*	Amount (Rs. crore)	% of Total Liabilities
As at 30.06.2025	10	1,19,296.36	24.39%

*Significant counterparty/significant instrument/product is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities.

2. Top 10 borrowings (amount in Rs. crore & % of total borrowings)

Sr. No.	Particulars*	As at 30.06.2025	
		Amount (Rs. crore)	% of Total Borrowings
1	RTL FROM STATE BANK OF INDIA	14,710.00	3.20%
2	RTL FROM HDFC BANK	13,887.50	3.02%
3	SYNDICATED USD, JPY & EURO FOREIGN CURRENCY TERM LOAN 35	11,063.64	2.40%
4	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 33	9,409.83	2.04%
5	RTL FROM IIFCL	9,211.20	2.00%
6	RTL FROM NATIONAL SMALL SAVINGS SCHEME (NSSF)	7,500.00	1.63%
7	SYNDICATED JPY FOREIGN CURRENCY TERM LOAN 32	6,892.10	1.50%
8	RTL FROM CANARA BANK	6,764.75	1.47%
9	3 95 USD BONDS 2030	6,415.79	1.39%
10	RTL FROM PUNJAB NATIONAL BANK	5,505.00	1.20%

* Based on size of bond issuance / term loans from banks

3. Funding Concentration based on significant instrument /product

Sr.No.	Significant instrument/product	As at 30.06.2025	
		Amount (Rs. crore)	% of Total Liabilities
1	Debt Securities/ Instruments		
	- Infrastructure Bonds	38.51	0.01%
	- Tax Free Bonds	7,485.57	1.53%
	- 54EC Capital Gain Tax Exemption Bonds	9,922.26	2.03%
	- Taxable Bonds	2,56,308.78	52.40%
	- Foreign Currency Notes	32,953.72	6.74%
	- Commercial Paper	4,394.93	0.90%
	Sub-Total (1)	3,11,103.76	63.60%
2	Borrowings (other than Debt Securities/Instruments)		
	-Foreign Currency Loans- Bilateral/Multilateral Agencies	4,327.10	0.88%
	-Foreign Currency Loans	53,418.88	10.92%
	-Rupee Term Loan	79,070.71	16.16%
	-Rupee Term Loan - NSSF	7,500.00	1.53%
	- Loan against Term Deposits	1,438.72	0.29%
	- Working Capital Demand Loan / OD / CC / Line of Credit	-	-
	Sub-Total (2)	1,45,755.40	29.80%
3	Subordinated Liabilities	3,511.50	0.72%
	Sub-Total (3)	3,511.50	0.72%
	Grand Total (1+2+3)	4,60,370.66	94.12%

4. Stock Ratios

Sr. No.	Particulars	% to total public funds	% to total liabilities	% to total assets
As at 30.06.2025				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	0.95%	0.90%	0.75%
3	Other short-term liabilities	2.49%	2.34%	1.96%

5. Institutional set-up for liquidity risk management

a.	Board of Directors
b.	ALM Committee of functional Directors
c.	Asset Liability Management Committee
d.	ALM Support Group
