

**Disclosures in accordance with RBI guidelines on liquidity Risk Management**

1. Funding Concentration based on significant counterparty (borrowings)

Particulars	Number of significant counterparties*	Amount (Rs. crore)	% of Total Liabilities
As at 31.03.2022	7	59,447	17.74%
As at 31.03.2021	7	52,897	15.57%

\*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 31.03.2022		As at 31.03.2021**	
		Amount (Rs. crore)	% of Total Borrowings	Amount (Rs. crore)	% of Total Borrowings
1	RTL FROM STATE BANK OF INDIA	11,000	3.44%	11,000	3.38%
2	RTL FROM HDFC BANK	9,750	3.05%	-	-
3	RTL FROM NATIONAL SMALL SAVINGS SCHEME (NSSF)	7,500	2.34%	7,500	2.31%
4	RTL FROM UNION BANK OF INDIA	6,675	2.09%	6,100	1.88%
5	RTL FROM CANARA BANK	6,200	1.94%	8,250	2.54%
6	3 95 USD BONDS 2030	5,686	1.78%	5,513	1.70%
7	RTL FROM BANK OF BARODA	5,344	1.67%	6,300	1.94%
8	8 65 TX USC BND SRS 126	5,000	1.56%	5,000	1.54%
9	8 41 TX USC BND SRS 131 C	5,000	1.56%	5,000	1.54%
10	7 62 TX USC BND SRS 171	5,000	1.56%	5,000	1.54%

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

\*\* Revised as per data as on 31.03.2022.

3. Funding Concentration based on significant instrument /product

Sr.No.	Significant instrument /product	As at 31.03.2022		As at 31.03.2021	
		Amount (Rs. crore)	% of Total Liabilities	Amount (Rs. crore)	% of Total Liabilities
1	<b>Debt Securities</b>				
	- Infrastructure Bonds	39	0.01%	120	0.04%
	- Tax Free Bonds	8,983	2.68%	12,275	3.61%
	- 54EC Capital Gain Tax Exemption Bonds	3,999	1.19%	2,564	0.75%
	- Taxable Bonds	1,75,617	52.41%	1,86,226	54.82%
	- Foreign Currency Notes	34,379	10.26%	30,872	9.09%
	- Commercial Paper	-	-	3,080	0.91%
	<b>Sub-Total (1)</b>	<b>2,23,016</b>	<b>66.56%</b>	<b>2,35,137</b>	<b>69.22%</b>
2	<b>Borrowings (other than Debt Securities)</b>				
	- Foreign Currency Loans	128	0.04%	151	0.04%
	- Syndicated Foreign Currency Loans	21,782	6.50%	18,813	5.54%
	- Rupee Term Loan	58,262	17.39%	53,599	15.78%
	- Rupee Term Loan - Gol	7,500	2.24%	7,500	2.21%
	- Loan against Term Deposits	229	0.07%	683	0.20%

	- 'Working Capital Demand Loan / Overdraft / Cash Credit / Line of Credit	-	-	-	-
	<b>Sub-Total (2)</b>	<b>87,901</b>	<b>26.23%</b>	<b>80,746</b>	<b>23.77%</b>
3	<b>Subordinated Liabilities</b>	9,212	2.75%	9,212	2.71%
	<b>Sub-Total (3)</b>	<b>9,212</b>	<b>2.75%</b>	<b>9,212</b>	<b>2.71%</b>
	<b>Total (1+2+3)</b>	<b>3,20,128</b>	<b>95.54%</b>	<b>3,25,095</b>	<b>95.70%</b>

#### 4. Stock Ratios

Sr. No.	Particulars	% to total public funds	% to total liabilities	% to total assets
<b>As at 31.03.2022</b>				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	-	-	-
3	Other short-term liabilities	0.07%	0.07%	0.06%
<b>As at 31.03.2021</b>				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	0.95%	0.91%	0.79%
3	Other short-term liabilities	0.21%	0.20%	0.17%