

Disclosures in accordance with RBI guidelines on liquidity Risk Management

1) Funding Concentration based on significant counterparty (borrowings)

Particulars	Number of significant counterparties*	Amount (₹ crore)	% of Total Liabilities
As at 31.03.2020	8	81,440.48	25.72%
As at 31.03.2019	8	67,042.85	22.24%

*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 ₹ crore & % of total borrowings)

Sr. No.	Particulars*	As at 31.03.2020		As at 31.03.2019	
		Amount (₹ crore)	% of Total Borrowings	Amount (₹ crore)	% of Total Borrowings
1	RTL from State Bank of India	8,999.98	2.97%	8,999.98	3.12%
2	RTL from National Small Savings Scheme Fund (NSSF)	7,500.00	2.47%	7,500.00	2.60%
3	RTL from Canara Bank	6,000.00	1.98%	-	-
4	3 95 USD Bonds 2030	5,674.87	1.87%	-	-
5	7 41 Taxable Bond Series 197	5,000.00	1.65%	-	-
6	7 62 Taxable Bond Series 171	5,000.00	1.65%	5,000.00	1.73%
7	8 41 Taxable Bond Series 131 C	5,000.00	1.65%	5,000.00	1.73%
8	8 65 Taxable Bond Series 126	5,000.00	1.65%	5,000.00	1.73%
9	7 93 Taxable Bond Series 193	4,710.50	1.55%	-	-
10	4 50 USD Bonds 2029	4,539.90	1.50%	-	-

*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 31.03.2020		As at 31.03.2019	
		Amount (₹ crore)	% of Total Liabilities	Amount (₹ crore)	% of Total Liabilities
1	Debt Securities				
	- Infrastructure Bonds	278.63	0.09%	278.63	0.09%
	- Tax Free Bonds	12,275.11	3.88%	12,275.11	4.07%
	- 54EC Capital Gain Tax Exemption Bonds	1,918.54	0.61%	784.10	0.26%
	- Taxable Bonds	1,72,930.24	54.62%	1,67,774.95	55.66%
	- Foreign Currency Notes	27,892.78	8.81%	8,298.60	2.75%
	- Commercial Paper	-	0.00%	9,715.92	3.22%
	Sub-Total (1)	2,15,295.30	68.00%	1,99,127.31	66.06%
2	Borrowings (other than Debt Securities)				
	- Foreign Currency Loans	172.38	0.05%	4,676.17	1.55%
	- Syndicated Foreign Currency Loans	19,635.63	6.20%	15,852.09	5.26%
	- Rupee Term Loan	49,598.98	15.66%	38,703.55	12.84%
	- Rupee Term Loan - Gol	7,500.00	2.37%	7,500.00	2.49%
	- Loan against Term Deposits	-	0.00%	12,737.18	4.23%
	- 'Working Capital Demand Loan / Overdraft / Cash Credit / Line of Credit	2,038.36	0.64%	620.00	0.21%
	Sub-Total (2)	78,945.35	24.93%	80,088.99	26.57%
3	Subordinated Liabilities	9,211.50	2.91%	9,211.50	3.06%
	Sub-Total (3)	9,211.50	2.91%	9,211.50	3.06%
	Total (1+2+3)	3,03,452.15	95.84%	2,88,427.80	95.68%

4) Stock Ratios

Sr. No.	Particulars	% to total public funds	% to total liabilities	% to total assets
As at 31.03.2020				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	-	-	-
3	Other short-term liabilities	0.67%	0.64%	0.56%
As at 31.03.2019				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	3.37%	3.22%	2.82%
3	Other short-term liabilities	4.63%	4.43%	3.87%