

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 30.06.2024	8	88,819.05	21.21%

*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 30.06.2024	
		Amount (Rs. crore)	% of Total Borrowings
1	RTL FROM HDFC BANK	14,644.00	3.66%
2	RTL FROM STATE BANK OF INDIA	14,140.00	3.54%
3	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 33	9,179.87	2.30%
4	RTL FROM NATIONAL SMALL SAVINGS SCHEME (NSSF)	7,500.00	1.88%
5	3 95 USD BONDS 2030	6,259.01	1.57%
6	SYNDICATED JPY FOREIGN CURRENCY TERM LOAN 32	6,014.20	1.50%
7	RTL FROM UNION BANK OF INDIA	5,762.19	1.44%
8	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 31	5,215.84	1.30%
9	RTL FROM CANARA BANK	5,108.55	1.28%
10	4 50 USD BONDS 2029	5,007.20	1.25%

* 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 30.06.2024	
		Amount (Rs. crore)	% of Total Liabilities
1	Debt Securities/ Instruments		
	- Infrastructure Bonds	38.51	0.01%
	- Tax Free Bonds	7,485.57	1.79%
	- 54EC Capital Gain Tax Exemption Bonds	9,291.45	2.22%
	- Taxable Bonds	2,33,648.27	55.80%
	- Foreign Currency Notes	34,389.76	8.21%
	Sub-Total (1)	2,84,853.56	68.03%
2	Borrowings (other than Debt Securities/Instruments)		
	- Foreign Currency Loans- Bilateral/ Multilateral loans	2,749.83	0.66%
	- Syndicated Foreign Currency Loans	32,373.33	7.73%
	- Rupee Term Loan	65,374.24	15.61%
	- Rupee Term Loan - Gol	7,500.00	1.79%
	- Loan against Term Deposits	1,425.82	0.34%
	Sub-Total (2)	1,09,423.22	26.13%
3	Subordinated Liabilities	5,511.50	1.32%
	Sub-Total (3)	5,511.50	1.32%
	Grand Total (1+2+3)	3,99,788.28	95.48%

4. Stock Ratios

Sr.No.	Particulars	% to total public funds	% to total liabilities	% to total assets
As at 30.06.2024				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	-	-	-
3	Other short-term liabilities	1.24%	1.18%	0.99%

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
