

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 30.09.2023	8	85,099.14	21.19%

*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 30.09.2023	
		Amount (Rs. crore)	% of Total Borrowings
1	RTL FROM HDFC BANK	15,025.50	1.93%
2	RTL FROM CANARA BANK	8,018.75	2.08%
3	RTL FROM NATIONAL SMALL SAVINGS SCHEME (NSSF)	7,500.00	1.94%
4	RTL FROM STATE BANK OF INDIA	7,431.11	1.93%
5	RTL FROM BANK of BARODA	6,500.00	1.69%
6	SYNDICATED JPY FOREIGN CURRENCY TERM LOAN 32	6,472.29	1.68%
7	3.95 USD BONDS 2030	6,229.35	1.62%
8	RTL FROM UNION BANK OF INDIA	5,862.19	1.52%
9	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 31	5,191.13	1.35%
10	8.65 TX USC BND SRS 126	5,000.00	1.30%

* 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 30.09.2023	
		Amount (Rs. crore)	% of Total Liabilities
1	Debt Securities/ Instruments		
	- Infrastructure Bonds	38.51	0.01%
	- Tax Free Bonds	8,146.12	2.03%
	- 54EC Capital Gain Tax Exemption Bonds	7,873.01	1.96%
	- Taxable Bonds	2,16,421.87	53.89%
	- Foreign Currency Notes	37,522.50	9.34%
	Sub-Total (1)	2,70,002.01	67.23%
2	Borrowings (other than Debt Securities/Instruments)		
	- Foreign Currency Loans	8,036.64	2.00%
	- Syndicated Foreign Currency Loans	22,130.96	5.51%
	- Rupee Term Loan	62,795.24	15.64%
	- Rupee Term Loan - Gol	7,500.00	1.87%
	- Loan against Term Deposits	3,690.72	0.92%
	- Working Capital Demand Loan / Overdraft / Cash Credit / Line of Credit	3,126.40	0.78%
	Sub-Total (2)	1,07,279.96	26.72%
3	Subordinated Liabilities	8,411.50	2.09%
	Sub-Total (3)	8,411.50	2.09%
	Grand Total (1+2+3)	3,85,693.47	96.04%

4. Stock Ratios

Sr.No.	Particulars	% to total public funds	% to total liabilities	% to total assets
As at 30.09.2023				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	-	-	-
3	Other short-term liabilities	4.84%	4.65%	3.93%
