

**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
<b>As at 30.09.2024</b>	9	1,02,936.03	23.59%

\*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 30.09.2024	
		Amount (Rs. crore)	% of Total Borrowings
1	RTL FROM HDFC BANK	14,000.00	3.36%
2	RTL FROM STATE BANK OF INDIA	13,425.00	3.22%
3	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 33	9,216.77	2.21%
4	RTL FROM BANK OF BARODA	7,500.00	1.80%
5	RTL FROM NATIONAL SMALL SAVINGS SCHEME (NSSF)	7,500.00	1.80%
6	RTL FROM CANARA BANK	7,264.75	1.74%
7	SYNDICATED JPY FOREIGN CURRENCY TERM LOAN 32	6,854.99	1.64%
8	3 95 USD BONDS 2030	6,284.16	1.51%
9	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 31	5,236.80	1.26%
10	SYNDICATED JPY & EURO FOREIGN CURRENCY TERM LOAN 35	5,206.09	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 30.09.2024	
		Amount (Rs. crore)	% of Total Liabilities
<b>1</b>	<b>Debt Securities/ Instruments</b>		
	- Infrastructure Bonds	38.51	0.01%
	- Tax Free Bonds	7,485.57	1.72%
	- 54EC Capital Gain Tax Exemption Bonds	9,497.30	2.18%
	- Taxable Bonds	2,42,008.93	55.46%
	- Foreign Currency Notes	32,132.10	7.36%
	<b>Sub-Total (1)</b>	<b>2,91,162.41</b>	<b>66.73%</b>
<b>2</b>	<b>Borrowings (other than Debt Securities/Instruments)</b>		
	- Foreign Currency Loans- Bilateral/ Multilateral loans	4,395.71	1.01%
	- Syndicated Foreign Currency Loans	40,472.37	9.27%
	- Rupee Term Loan	68,383.94	15.67%
	- Rupee Term Loan - Gol	7,500.00	1.72%
	- Loan against Term Deposits	1,810.46	0.41%
	<b>Sub-Total (2)</b>	<b>1,22,562.48</b>	<b>28.08%</b>
<b>3</b>	<b>Subordinated Liabilities</b>	3,511.50	0.80%
	<b>Sub-Total (3)</b>	<b>3,511.50</b>	<b>0.80%</b>
	<b>Grand Total (1+2+3)</b>	<b>4,17,236.39</b>	<b>95.61%</b>

4. Stock Ratios

Sr.No.	Particulars	% to total public funds	% to total liabilities	% to total assets
<b>As at 30.09.2024</b>				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	-	-	-
3	Other short-term liabilities	2.26%	2.16%	1.81%

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

\*\*\*\*\*