

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 31.03.2023	7	61,507.08	16.33%
As at 31.03.2022	7	59,447.08	17.74%

*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 31.03.2023	
		Amount (Rs. crore)	% of Total Borrowings
1	RTL FROM HDFC BANK	10,750.00	2.96%
2	RTL FROM STATE BANK OF INDIA	9,569.98	2.64%
3	RTL FROM CANARA BANK	9,075.00	2.50%
4	RTL FROM UNION BANK OF INDIA	6,800.00	1.88%
5	RTL FROM NATIONAL SMALL SAVINGS SCHEME (NSSF)	7,500.00	2.07%
6	3.95 USD BONDS 2030	6,166.27	1.70%
7	SYNDICATED JPY FOREIGN CURRENCY TERM LOAN 32A	5,513.05	1.52%
8	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 31	5,138.56	1.42%
9	8.65 TX USC BND SRS 126	5,000.00	1.38%
10	8.41 TX USC BND SRS 131 C	5,000.00	1.38%

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

Sr. No.	Particulars*	As at 31.03.2022	
		Amount (₹ crore)	% of Total Borrowings
1	RTL from State Bank of India	10,999.98	3.44%
2	RTL from HDFC Bank	9,750.00	3.05%
3	RTL from National Small Savings Scheme (NSSF)	7,500.00	2.34%
4	RTL from Union Bank of India	6,675.00	2.09%
5	RTL from Canara Bank	6,200.00	1.94%
6	3.95% USD BONDS 2030	5,685.53	1.78%
7	RTL from Bank of Baroda	5,344.00	1.67%
8	8.65% Taxable Bond Series 126	5,000.00	1.56%
9	8.41% Taxable Bond Series 131 C	5,000.00	1.56%
10	7.62% Taxable Bond Series 171	5,000.00	1.56%

* 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 31.03.2023		As at 31.03.2022	
		Amount (Rs. crore)	% of Total Liabilities	Amount (Rs. crore)	% of Total Liabilities
1	Debt Securities				
	- Infrastructure Bonds	38.51	0.01%	38.51	0.01%
	- Tax Free Bonds	8,259.12	2.19%	8,983.03	2.68%
	- 54EC Capital Gain Tax Exemption Bonds	6,599.69	1.75%	3,998.82	1.19%
	- Taxable Bonds	2,00,172.79	53.15%	1,75,616.83	52.41%
	- Foreign Currency Notes	37,219.33	9.88%	34,378.78	10.26%
	- Commercial Paper	-	-	-	-
	Sub-Total (i)	2,52,289.44	66.99%	2,23,015.97	66.56%
2	Borrowings (other than Debt Securities)				
	- Foreign Currency Loans	6,615.94	1.76%	128.07	0.04%
	- Syndicated Foreign Currency Loans	20,719.21	5.50%	21,781.52	6.50%
	- Rupee Term Loan	62,317.90	16.55%	58,262.48	17.39%
	- Rupee Term Loan - Gol	7,500.00	1.99%	7,500.00	2.24%

	- Loan against Term Deposits			228.59	0.07%
	- Working Capital Demand Loan / Overdraft / Cash Credit / Line of Credit	3,983.83	1.06%	-	-
	Sub-Total (ii)	1,01,136.88	26.85%	87,900.66	26.23%
3	Subordinated Liabilities	9,211.50	2.45%	9,211.50	2.75%
	Sub-Total (3)	9,211.50	2.45%	9,211.50	2.75%
	Total (1+2+3)	3,62,637.83	96.28%	3,20,128.13	95.54%

4. Stock Ratios

Sr.No.	Particulars	% to total public funds	% to total liabilities	% to total assets
As at 31.03.2023				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	-	-	-
3	Other short-term liabilities	3.57%	3.44%	2.91%
As at 31.03.2022				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	-	-	-
3	Other short-term liabilities	0.07%	0.07%	0.06%
