

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 31.03.2024	8	95,290.68	22.35%

*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 31.03.2024	
		Amount (Rs. crore)	% of Total Borrowings
1	RTL FROM HDFC BANK	17,275.50	4.24%
2	RTL FROM STATE BANK OF INDIA	14,140.00	3.47%
3	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 33	9,171.13	2.25%
4	RTL FROM NATIONAL SMALL SAVINGS SCHEME (NSSF)	7,500.00	1.84%
5	RTL FROM BANK of BARODA	6,500.00	1.60%
6	SYNDICATED JPY FOREIGN CURRENCY TERM LOAN 32	6,388.79	1.57%
7	3.95 USD BONDS 2030	6,253.04	1.53%
8	RTL FROM UNION BANK OF INDIA	5,862.19	1.44%
9	RTL FROM CANARA BANK	5,700.00	1.40%
10	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 31	5,210.87	1.28%

* 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 31.03.2024	
		Amount (Rs. crore)	% of Total Liabilities
1	Debt Securities/ Instruments		
	- Infrastructure Bonds	38.51	0.01%
	- Tax Free Bonds	7,485.57	1.76%
	- 54EC Capital Gain Tax Exemption Bonds	8,994.11	2.11%
	- Taxable Bonds	2,31,152.25	54.21%
	- Foreign Currency Notes	37,723.57	8.85%
	Sub-Total (1)	2,85,394.01	66.93%
2	Borrowings (other than Debt Securities/Instruments)		
	- Foreign Currency Loans	980.02	0.23%
	- Syndicated Foreign Currency Loans	34,132.87	8.01%
	- Rupee Term Loan	71,503.44	16.77%
	- Rupee Term Loan - Govt	7,500.00	1.76%
	- Working Capital Demand Loan / Overdraft / Cash Credit / Line of Credit	2,361.48	0.55%
	Sub-Total (2)	1,16,477.81	27.32%
3	Subordinated Liabilities	5,511.50	1.29%
	Sub-Total (3)	5,511.50	1.29%
	Grand Total (1+2+3)	4,07,383.32	95.54%

4. Stock Ratios

Sr.No.	Particulars	% to total public funds	% to total liabilities	% to total assets
As at 31.03.2024				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	-	-	-
3	Other short-term liabilities	2.78%	2.66%	2.24%
