

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 31.12.2023	7	88,957.92	21.64%

*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 31.12.2023	
		Amount (Rs. crore)	% of Total Borrowings
1	RTL FROM STATE BANK OF INDIA	14,855.00	3.77%
2	RTL FROM HDFC BANK	14,275.50	3.62%
3	RTL FROM NATIONAL SMALL SAVINGS SCHEME (NSSF)	7,500.00	1.90%
4	RTL FROM CANARA BANK	7,200.00	1.83%
5	RTL FROM BANK of BARODA	6,500.00	1.65%
6	SYNDICATED JPY FOREIGN CURRENCY TERM LOAN 32	6,821.36	1.73%
7	3.95 USD BONDS 2030	6,233.73	1.58%
8	RTL FROM UNION BANK OF INDIA	5,862.19	1.49%
9	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 31	5,194.78	1.32%
10	8.65 TX USC BND SRS 126	5,000.00	1.27%

* 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 31.12.2023	
		Amount (Rs. crore)	% of Total Liabilities
1	Debt Securities/ Instruments		
	- Infrastructure Bonds	38.51	0.01%
	- Tax Free Bonds	7,485.57	1.82%
	- 54EC Capital Gain Tax Exemption Bonds	8,397.55	2.04%
	- Taxable Bonds	2,22,391.09	54.10%
	- Foreign Currency Notes	37,669.04	9.16%
	Sub-Total (1)	2,75,981.76	67.14%
2	Borrowings (other than Debt Securities/Instruments)		
	- Foreign Currency Loans	6,989.25	1.70%
	- Syndicated Foreign Currency Loans	27,526.78	6.70%
	- Rupee Term Loan	65,696.54	15.98%
	- Rupee Term Loan - Govt	7,500.00	1.82%
	- Working Capital Demand Loan / Overdraft / Cash Credit / Line of Credit	2,007.37	0.49%
	Sub-Total (2)	1,09,719.94	26.69%
3	Subordinated Liabilities	8,411.50	2.05%
	Sub-Total (3)	8,411.50	2.05%
	Grand Total (1+2+3)	3,94,113.20	95.88%

4. Stock Ratios

Sr.No.	Particulars	% to total public funds	% to total liabilities	% to total assets
As at 31.12.2023				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	-	-	-
3	Other short-term liabilities	3.25%	3.11%	2.62%
