

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 31.12.2024	9	1,01,307.47	22.83%

*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 31.12.2024	
		Amount (Rs. crore)	% of Total Borrowings
1	RTL FROM HDFC BANK	14,000.00	3.31%
2	RTL FROM STATE BANK OF INDIA	13,425.00	3.17%
3	SYNDICATED EURO, JPY, USD TERM LOAN 35	10,313.22	2.44%
4	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 33	9,418.55	2.23%
5	RTL FROM BANK OF BARODA	7,500.00	1.77%
6	RTL FROM NATIONAL SMALL SAVINGS SCHEME (NSSF)	7,500.00	1.77%
7	RTL FROM CANARA BANK	7,164.75	1.69%
8	3 95 USD BONDS 2030	6,421.74	1.52%
9	SYNDICATED JPY FOREIGN CURRENCY TERM LOAN 32	6,357.48	1.50%
10	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 31	5,351.45	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 31.12.2024	
		Amount (Rs. crore)	% of Total Liabilities
1	Debt Securities/ Instruments		
	- Infrastructure Bonds	38.51	0.01%
	- Tax Free Bonds	7,485.57	1.69%
	- 54EC Capital Gain Tax Exemption Bonds	9,679.77	2.18%
	- Taxable Bonds	2,44,427.89	55.07%
	- Foreign Currency Notes	32,640.67	7.35%
	Sub-Total (1)	2,94,272.41	66.30%
2	Borrowings (other than Debt Securities/Instruments)		
	-Foreign Currency Loans- Bilateral/Multilateral Agencies	4,025.86	0.91%
	-Foreign Currency Loans	44,467.18	10.02%
	-Rupee Term Loan	69,085.79	15.57%
	-Rupee Term Loan - NSSF	7,500.00	1.69%
	- Loan against Term Deposits	-	0.00%
	Sub-Total (2)	1,25,078.83	28.18%
3	Subordinated Liabilities	3,511.50	0.79%
	Sub-Total (3)	3,511.50	0.79%
	Grand Total (1+2+3)	4,22,862.74	95.27%

4. Stock Ratios

Sr.No.	Particulars	% to total public funds	% to total liabilities	% to total assets
As at 31.12.2024				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	-	-	-
3	Other short-term liabilities	1.78%	1.69%	1.41%

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
