

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 30.06.2023	7	57,582.83	15.07%

*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 30.06.2023	
		Amount (Rs. crore)	% of Total Borrowings
1	RTL FROM STATE BANK OF INDIA	9,569.98	2.61%
2	RTL FROM CANARA BANK	8,756.25	2.39%
3	RTL FROM NATIONAL SMALL SAVINGS SCHEME (NSSF)	7,500.00	2.05%
4	RTL FROM HDFC BANK	7,381.50	2.01%
5	RTL FROM UNION BANK OF INDIA	6,700.00	1.83%
6	SYNDICATED JPY FOREIGN CURRENCY TERM LOAN 32	6,583.62	1.80%
7	RTL FROM BANK of BARODA	6,500.00	1.77%
8	3.95 USD BONDS 2030	6,153.21	1.68%
9	SYNDICATED USD FOREIGN CURRENCY TERM LOAN 31	5,127.68	1.40%
10	8.65 TX USC BND SRS 126	5,000.00	1.36%

* 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 30.06.2023	
		Amount (Rs. crore)	% of Total Liabilities
1	Debt Securities/ Instruments		
	- Infrastructure Bonds	38.51	0.01%
	- Tax Free Bonds	8,259.12	2.16%
	- 54EC Capital Gain Tax Exemption Bonds	7,192.74	1.88%
	- Taxable Bonds	2,04,014.69	53.40%
	- Foreign Currency Notes	37,131.75	9.72%
	- Commercial Paper	1,971.71	0.52%
	Sub-Total (1)	2,58,608.52	67.69%
2	Borrowings (other than Debt Securities/Instruments)		
	- Foreign Currency Loans	7,910.86	2.07%
	- Syndicated Foreign Currency Loans	20,026.78	5.24%
	- Rupee Term Loan	60,030.65	15.71%
	- Rupee Term Loan - Gol	7,500.00	1.96%
	- Loan against Term Deposits		
	- Working Capital Demand Loan / Overdraft / Cash Credit / Line of Credit	4,018.90	1.05%
	Sub-Total (2)	99,487.19	26.04%
3	Subordinated Liabilities	8,411.50	2.20%
	Sub-Total (3)	8,411.50	2.20%
	Grand Total (1+2+3)	3,66,507.21	95.93%

4. Stock Ratios

Sr.No.	Particulars	% to total public funds	% to total liabilities	% to total assets
As at 30.06.2023				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	0.54%	0.52%	0.43%
3	Other short-term liabilities	4.18%	4.01%	3.38%
