

Disclosure Concentration Risk as on :31/03/2022

(i) Funding Concentration based on Significant Counterparty(both deposits & borrowings)

S.No	No. of Significant Counterparties	Amount (Rs. in Crore)	% of Total Deposits
1	20	3,536.96	50.38%

(ii) Top 20 Large Deposits

S.No	Counterparty	Amount (Rs. in Crore)	% of Total Deposits
NIL			

(iii) Top 20 Borrowings

S.No	Name of the Lender / Investor	Amount (Rs. in Crore)	% of Total Borrowings
1	Kfw Liability	372.75	5.31%
2	State Bank of India	315.00	4.49%
3	Punjab National Bank	312.55	4.45%
4	IOCL Employees PRMB Fund	260.00	3.70%
5	Bank of Baroda	235.50	3.35%
6	The South Canara District Central Co-operative Bank Ltd	225.61	3.21%
7	Trustees GEB'S C P Fund	206.15	2.94%
8	Union Bank of India	195.00	2.78%
9	Food Corporation of India CPF Trust	161.70	2.30%
10	The Mumbai District Central Co-Op Bank Ltd	147.00	2.09%
11	APSRTC Employees Provident Fund Trust	140.50	2.00%
12	Indian Oil Corporation Ltd (Refineries Division) Employees Provident Fund	126.90	1.81%
13	KSRTC Employees Contributory Provident Fund Trust	123.90	1.76%
14	Ramakrishna Mission	123.03	1.75%
15	Neyveli Lignite Corporation Employees Provident Fund Trust	116.64	1.66%
16	Powergrid Employee Provident Fund Trust	108.53	1.55%
17	Bank of India	100.00	1.42%
18	IFCI Infrastructure Development Limited	95.00	1.35%
19	Bangiya Gramin Vikash Bank	93.30	1.33%
20	Board of Trustees MSRTC CPF	77.90	1.11%
	Total	3,536.96	50.38%

(iv) Funding Concentration based on significant instrument/ product

S.No	Name of the Instrument / product	Amount (Rs. in Crore)	% of Total Liabilities
1	Private Placement Bonds	3,472.69	49.47%
2	Subordinate Bonds	974.67	13.88%
3	Public NCDs	973.35	13.86%
4	Term Loan	618.55	8.81%
5	Foreign Currency Liability	372.75	5.31%
6	Tax Free Bonds	310.00	4.42%
7	Zero Coupon Bonds	298.43	4.25%
	Grand Total	7,020.45	100.00%

(v) Stock Ratios

	Particulars	%
(a) (i)	Commercial Papers as a % of total public funds	0.00
(a) (ii)	Commercial Papers as a % of total liabilities	0.00
(a) (iii)	Commercial Papers as a % of total assets	0.00
(b) (i)	Non-Convertible Debentures (Original Maturity less than 1 year) as a % of total public funds	0.00
(b) (ii)	Non-Convertible Debentures (Original Maturity less than 1 year) as a % of total liabilities	0.00
(b) (iii)	Non-Convertible Debentures (Original Maturity less than 1 year) as a % of total assets	0.00
(c) (i)	Other Short-Term Liabilities as a % of total public Funds	
(c) (ii)	Other Short-Term Liabilities as a % of total Liabilities	
(c) (iii)	Other Short-Term Liabilities as a % of total Assets	

***principal outstanding has been considered while calculating Stock Ratios**