

Disclosure Concentration Risk as on :30/09/2021

(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	5,217.17	52.84%

(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	STATE BANK OF INDIA	791.25	8.01%
2	LIFE INSURANCE CORPORATION OF INDIA	748.22	7.58%
3	PUNJAB NATIONAL BANK	537.15	5.44%
4	KFW Loan -FC LIABILITY	396.39	4.01%
5	UNION BANK OF INDIA	270.59	2.74%
6	IOCL EMPLOYEES PRMB FUND	260.00	2.63%
7	TRUSTEES GEB'S C P FUND	256.15	2.59%
8	BANK OF BARODA	246.50	2.50%
9	THE SOUTH CANARA DISTRICT CENTRAL CO OPERATIVE BANK LTD	226.48	2.29%
10	FOOD CORPORATION OF INDIA CPF TRUST	165.70	1.68%
11	RAMAKRISHNA MISSION	151.29	1.53%
12	A P S R T C EMPLOYEES PROVIDENT FUND TRUST	150.50	1.52%
13	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	147.00	1.49%
14	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	143.03	1.45%
15	BOARD OF TRUSTEES M .S. R.T.C. CPF	135.00	1.37%
16	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	126.90	1.29%
17	NEYVELI LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND TRUST	126.64	1.28%
18	KSRTC EMPLOYEES CONTRIBUTORY PROVIDENT FUND TRUST	123.90	1.25%
19	GWSSB -ECPF TRUST	111.50	1.13%
20	BANK OF INDIA	103.00	1.04%
	Total	5,217.17	52.84%

(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	5,360.83	54.30%
2	Term Loan	1,237.67	12.54%
3	Subordinate Bonds	1,121.99	11.36%
4	Public NCDs	1,161.36	11.76%
5	Foreign Currency Liability	396.16	4.01%
6	Tax Free Bonds	310.00	3.14%
7	Zero Coupon Bonds	284.88	2.89%
	Grand Total	9,872.89	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**