

(xxxv) DISCLOSURES IN ACCORDANCE WITH GUIDELINES ON LIQUIDITY RISK MANAGEMENT FRAMEWORK AND LIQUIDITY COVERAGE RATIO AS PER RBI'S MASTER DIRECTION- NON -BANKING FINANCIAL COMPANY- SYSTEMICALLY IMPORTANT NON - DEPOSIT TAKING COMPANY AND DEPOSIT TAKING COMPANY (RESERVE BANK)

(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	2,990.14	46.71%

(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	338.77	5.29%
2	STATE BANK OF INDIA	315.00	4.92%
3	THE SOUTH CANARA DISTRICT CENTRAL CO OPERATIVE BANK LTD	228.03	3.56%
4	TRUSTEES GEB'S C P FUND	206.15	3.22%
5	FOOD CORPORATION OF INDIA CPF TRUST	161.70	2.53%
6	IOCL EMPLOYEES PRMB FUND	160.00	2.50%
7	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	147.00	2.30%
8	PUNJAB NATIONAL BANK	144.00	2.25%
9	A P S R T C EMPLOYEES PROVIDENT FUND TRUST	140.50	2.19%
10	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PR	126.90	1.98%
11	KSRTC EMPLOYEES CONTRIBUTORY PROVIDENT FUND TRUST	123.90	1.94%
12	NEYVELI LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND TRUS	116.64	1.82%
13	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	108.53	1.70%
14	BANK OF INDIA	100.00	1.56%
15	IFCI INFRASTRUCTURE DEVELOPMENT LIMITED	95.00	1.48%
16	BANGIYA GRAMIN VIKASH BANK	93.30	1.46%
17	RAMAKRISHNA MISSION	80.02	1.25%
18	BOARD OF TRUSTEES M .S. R.T.C. CPF	77.90	1.22%
18	AXIS BANK LIMITED	77.00	1.20%
19	UNION BANK OF INDIA	75.00	1.17%
20	Hindustan Steel Limited Contributory Provident Fund Rourkela	74.80	1.17%
	Total	2,990.14	46.71%

(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	3,416.69	53.38%
2	Term Loan	175.00	2.73%
3	Subordinate Bonds	874.67	13.66%
4	Public NCDs	973.35	15.21%
5	Foreign Currency Liability	338.77	5.29%
6	Tax Free Bonds	310.00	4.84%
7	Zero Coupon Bonds	312.68	4.88%
	Grand Total	6,401.16	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	0.00
(b) (ii)	Non-Convertible Debentures (Original Maturity less than 1 year) as a % of total	0.00
(b) (iii)	Non-Convertible Debentures (Original Maturity less than 1 year) as a % of total	0.00
(c) (i)	Other Short-Term Liabilities as a % of total public Funds	0.00
(c) (ii)	Other Short-Term Liabilities as a % of total Liabilities	11.20%
(c) (iii)	Other Short-Term Liabilities as a % of total Assets	0.00

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