

Disclosures in accordance with RBI guidelines on Liquidity Risk Management

1. Stock Ratios

Particular	Ratio	Limit
Short-Term Liabilities / total Assets	9.26%	Not exceeding 30%
Short-Term Liabilities / Long term assets*	Not computed	Not exceeding 40%
Commercial Paper / total Assets **	-	Not exceeding 10%
NCDs having original maturity of less than 1 year / total assets #	-	Not exceeding 10%
Long term(>1 yr) assets/ total assets *	Not computed	Not exceeding 85%
Short-Term Liabilities / total Liabilities	9.82%	Not exceeding 30%

*Bifurcation between Current and Long Term assets is not computed on quarterly basis.

** No outstanding Commercial Paper as on December 31, 2022

No NCDs was issued having original maturity of less than 1 year.

2. Liquidity Risk Monitoring Tools:- Concentration of Funding(Based on Significant Counterparty (borrowings)

Particulars	No. of Significant Counterparties*	Amount (Rs. in Crore)	% of Total Borrowing
31/12/2022	22	2,736.43	46.06%

* Significant counterparty in aggregate for more than 1% of the total liabilities.

3 Top 20 Borrowings (Amount Rs. in Crore & % of Total Borrowings)

S.No	Name of the Lender / Investor	Amount (Rs. in Cr)	% of Total Borrowings
1	KFW Liability	358.92	6.04%
2	THE SOUTH CANARA DISTRICT CENTRAL COOP BANK LTD	229.30	3.86%
3	TRUSTEES GEB'S C P FUND	202.15	3.40%
4	FOOD CORPORATION OF INDIA CPF TRUST	161.70	2.72%
5	IOCL EMPLOYEES PRMB FUND	160.00	2.69%
6	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	147.00	2.47%
7	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	126.90	2.14%
8	KSRTC EMPLOYEES CONTRIBUTORY PROVIDENT FUND TRUST	123.90	2.09%
9	A P S R T C EMPLOYEES PROVIDENT FUND TRUST	120.50	2.03%
10	PUNJAB NATIONAL BANK	119.00	2.00%
11	STATE BANK OF INDIA	115.00	1.94%
12	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	103.83	1.75%
13	IFCI INFRASTRUCTURE DEVELOPMENT LIMITED	95.00	1.60%
14	BANGIYA GRAMIN VIKASH BANK	93.30	1.57%
15	NEVELI LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND TRUST	81.64	1.37%
16	RAMAKRISHNA MISSION	80.99	1.36%
17	BOARD OF TRUSTEES M .S. R.T.C. CPF	77.90	1.31%
18	AXIS BANK LIMITED	77.00	1.30%
19	Hindustan Steel Limited Contributory Provident Fund Rourkela	74.80	1.26%
20	THE THANE DIST CENTRAL CO OP BANK LTD	65.00	1.09%
	Total	2,613.83	43.99%

4 Funding Concentration based on significant instrument/ product

S.No	Name of the Instrument / product	Amount (Rs. in Cr)	% of Total Liabilities
1	Private Placement Bonds	2,979.41	50.15%
2	Term Loan	125.00	2.10%
3	Subordinate Bonds	874.67	14.72%
4	Public NCDs	973.35	16.38%
5	Foreign Currency Liability	358.93	6.04%
6	Tax Free Bonds	310.00	5.22%
7	Zero Coupon Bonds	320.19	5.39%
	Grand Total	5,941.55	100.00%