

## Liquidity Risk Management Framework- Disclosure as on 31/03/2021

### (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	5,968.00	54.70%

### (ii) Top 20 Large Deposits

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

### (iii) Top 10 Borrowings

S.No	Name of the Lender / Investor	Amount (Rs. in Crore)	% of Total Borrowings
1	State Bank Of India	1,173.10	10.75%
2	Life Insurance Corporation Of India	778.22	7.13%
3	Punjab National Bank	650.90	5.97%
4	KfW -Foreign Currency Liability	409.83	3.76%
5	Union Bank Of India	372.59	3.42%
6	Bank Of Baroda	343.73	3.15%
7	Trustees Geb'S C P Fund	271.15	2.49%
8	Iocl Employees Prmb Fund	260.00	2.38%
9	The South Canara District Central Co Operative Bank Ltd	221.11	2.03%
10	Food Corporation Of India Cpf Trust	165.70	1.52%
11	A P S R T C Employees Provident Fund Trust	150.50	1.38%
12	The Mumbai District Central Co-Op Bank Ltd	147.00	1.35%
13	Powergrid Employee Provident Fund Trust	143.03	1.31%
14	Board Of Trustees M .S. R.T.C. Cpf	139.30	1.28%
15	Bank Of India	134.00	1.23%
16	Indian Oil Corporation Ltd (Refineries Division) Employees Provident Fund	126.90	1.16%
17	Neyveli Lignite Corporation Employees Provident Fund Trust	126.64	1.16%
18	Ramakrishna Mission	125.16	1.15%
19	KSRTC Employees Contributory Provident Fund Trust	123.90	1.14%
20	GWSSB -ECPF Trust	111.50	1.02%
	<b>Total</b>	<b>5,974.25</b>	<b>54.76%</b>

### (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	5,541.09	50.79%
2	Term Loan	1,902.75	17.44%
3	Subordinate Bonds	1,313.30	12.04%
4	Public NCDs	1,161.36	10.64%
5	Foreign Currency Liability	409.83	3.76%
6	Tax Free Bonds	310.00	2.84%
7	Zero Coupon Bonds	271.90	2.49%
	<b>Grand Total</b>	<b>10,910.23</b>	<b>100.00%</b>

### (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	30.14
(c) (iii)	Other Short-Term Liabilities as a % of total Assets	

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