

(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	5,212.47	52.80%

(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	791.25	0.08
2	LIFE INSURANCE CORPORATION OF INDIA	748.22	0.08
3	PUNJAB NATIONAL BANK	537.15	0.05
4	KfW Loan -FC Liability	396.39	0.04
5	UNION BANK OF INDIA	275.59	0.03
6	IOCL EMPLOYEES PRMB FUND	260.00	0.03
7	TRUSTEES GEB'S C P FUND	256.15	0.03
8	BANK OF BARODA	246.50	0.02
9	THE SOUTH CANARA DISTRICT CENTRAL CO OPERATIVE BANK LTD	226.48	0.02
10	FOOD CORPORATION OF INDIA CPF TRUST	165.70	0.02
11	RAMAKRISHNA MISSION	151.29	0.02
12	A P S R T C EMPLOYEES PROVIDENT FUND TRUST	150.50	0.02
13	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	147.00	0.01
14	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	143.03	0.01
15	BOARD OF TRUSTEES M .S. R.T.C. CPF	135.00	0.01
16	INDIAN OIL CORP LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	126.90	0.01
17	NEYVELI LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND TRUST	126.64	0.01
18	KSRTC EMPLOYEES CONTRIBUTORY PROVIDENT FUND TRUST	123.90	0.01
19	GWSSB -ECPF TRUST	111.50	0.01
20	BANGIYA GRAMIN VIKASH BANK	93.30	0.01
	Total	5,212.47	52.80%

(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*