

(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) DIRECTIONS,2016.

(i) Funding Concentration based on Significant Counterparty(both deposits & borrowings)

S.No	No. of Significant Counterparties	Amount (Rs. in Crore)	% of Total Deposits
1	22	2,643.95	45.52%

(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	364.25	6.27%
2	THE SOUTH CANARA DISTRICT CENTRAL COOPERATIVE	230.55	3.97%
3	TRUSTEES GEB'S C P FUND	202.15	3.48%
4	FOOD CORPORATION OF INDIA CPF TRUST	161.7	2.78%
5	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	147	2.53%
6	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION)	126.9	2.18%
7	KSRTC EMPLOYEES CONTRIBUTORY PROVIDENT FUND	123.9	2.13%
8	A P S R T C EMPLOYEES PROVIDENT FUND TRUST	120.5	2.07%
9	PUNJAB NATIONAL BANK	119	2.05%
10	STATE BANK OF INDIA	115	1.98%
11	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	103.83	1.79%
12	IFCI INFRASTRUCTURE DEVELOPMENT LIMITED	95	1.64%
13	BANGIYA GRAMIN VIKASH BANK	93.3	1.61%
14	NEVELL LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND	81.64	1.41%
15	RAMAKRISHNA MISSION	81.93	1.41%
16	BOARD OF TRUSTEES M .S. R.T.C. CPF	77.9	1.34%
17	AXIS BANK LIMITED	77	1.33%
18	HINDUSTAN STEEL LIMITED CONTRIBUTORY PROVIDENT FUND	74.8	1.29%
19	THE THANE DIST CENTRAL CO OP BANK LTD	65	1.12%
20	GWSSB -ECPF TRUST	63	1.08%
21	IOCL EMPLOYEES PRMB FUND	60	1.03%
22	PROVIDENT FUND OF RELIANCE INFRASTRUCTURE LIM	59.6	1.03%
Total		2,643.95	45.52%

(iv) Funding Concentration based on significant instrument/ product

S.No	Name of the Instrument / product	Amount (Rs. in Crore)	% of total Principal Liabilities*
1	Private Placement Bonds	2,979.40	51.30%
2	Public NCDs	973.35	16.76%
3	Subordinate Bonds	774.67	13.34%
4	Foreign Currency Liability	364.25	6.27%
5	Zero Coupon Bonds	327.55	5.64%
6	Tax Free Bonds	310.00	5.34%
7	Term Loan	75.00	1.29%
8	CBLO Borrowing	3.85	0.07%
Grand Total		5,808.07	100.00%

*% calculated on outstanding principal liability as on March 31, 2023

(v) Stock Ratios

SL no.	Particular	Ratio	Limit
1	Short-Term Liabilities / total Assets	18.43%	Not exceeding 30%
2	Short-Term Liabilities / Long term assets*	25.69%	Not exceeding 40%
3	Commercial Paper / total Assets **	-	Not exceeding 10%
4	NCDs having original maturity of less than 1 year / total assets #	-	Not exceeding 10%
5	Long term(>1 yr) assets/ total assets *	71.73%	Not exceeding 85%
6	Short-Term Liabilities / total Liabilities	19.82%	Not exceeding 30%

* Ratios calculated as per Ind As Balances

** No o/s Commercial Paper

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

Liquidity Coverage Ratio	(In lakhs)							
	For period ended 31.03.2023		For period ended 31.12.2022		For period ended 30.09.2022		For period ended 30.06.2022	
	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount
HIGH QUALITY LIQUID ASSET								
Total High Quality Liquidity Asset (HQLA)	16,269	7,014	15,943	10,193	45978	29902	45658	35388
CASH OUTFLOW								
Outflow related to derivative exposure and other collateral	-	-	-	-	-	-	-	-
Other Contractual funding obligation	5,660	6,509	2,032	2,337	10175	10175	27608	27608
Other Contingent funding obligation	-	-	-	-	-	-	-	-
Total Cash Outflows (1+2+3+4)	5,660	6,509	2,032	2,337	10175	10175	27608	27608
CASH INFLOW								
Infloes from fully performing exposures	721	541	736	552	867	867	1242	1242
Lines of credit - Credit or liquidity facilities or other conting	-	-	-	-	0	0	0	0
Other Cash Inflow	2,651	1,988	5,000	3,750	5030	2515	11630	5815

Total Cash Inflow	3,372	2,529	5,736	4,302	5897	3382	8274	7057
TOTAL HQLA		7,014		10,193		29902		35388
Net Cash Inflows		3,980		-1,965		6793		20551
25% of Total Cash Outflow		1,627		584		2544		6902
Liquidity Coverage ratio		176		1,745		440		172

Your company has taken several prudent steps to ensure ample liquidity. The prominent drivers of the LCR are the outflows on account of debt servicing and inflows on account of standard repayments and NPA recovery. The surplus funds available are majorly deployed in liquid mutual funds, government securities(G-Sec/Treasury Bills), commercial papers and other money market instruments as per the Board approved policy. Its an endeavour of your company to maintain LCR comfortable and within the stipulated norms.