

Liquidity Risk Management Framework- Disclosure as on 30/06/2021

(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	10,520.71	53.23%

(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	1,004.85	9.55%
2	LIFE INSURANCE CORPORATION OF INDIA	778.22	7.40%
3	PUNJAB NATIONAL BANK	594.65	5.65%
4	FC Liability	406.86	3.87%
5	UNION BANK OF INDIA	322.59	3.07%
6	BANK OF BARODA	290.60	2.76%
7	IOCL EMPLOYEES PRMB FUND	260.00	2.47%
8	TRUSTEES GEB'S C P FUND	256.15	2.43%
9	THE SOUTH CANARA DISTRICT CENTRAL CO OPERATIVE BANK LTD	222.16	2.11%
10	FOOD CORPORATION OF INDIA CPF TRUST	165.70	1.57%
11	A P S R T C EMPLOYEES PROVIDENT FUND TRUST	150.50	1.43%
12	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	147.00	1.40%
13	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	143.03	1.36%
14	BOARD OF TRUSTEES M .S. R.T.C. CPF	139.30	1.32%
15	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	126.90	1.21%
16	RAMAKRISHNA MISSION	126.78	1.21%
17	NEYVELI LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND TRUST	126.64	1.20%
18	KSRTC EMPLOYEES CONTRIBUTORY PROVIDENT FUND TRUST	123.90	1.18%
19	GWSSB -ECPF TRUST	111.50	1.06%
20	BANK OF INDIA	103.00	0.98%
	Total	5,600.33	53.23%

(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	5,514.59	52.42%
2	Term Loan	1,536.52	14.60%
3	Subordinate Bonds	1,313.30	12.48%
4	Public NCDs	1,161.36	11.04%
5	Foreign Currency Liability	406.86	3.87%
6	Tax Free Bonds	310.00	2.95%
7	Zero Coupon Bonds	278.07	2.64%
	Grand Total	10,520.70	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	34.19%
(c) (iii)	Other Short-Term Liabilities as a % of total Assets	

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