

(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	20	3,309.08	51.34%

(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	349.97	5.43%
2	State Bank of India	315.00	4.89%
3	Bank of Baroda	235.50	3.65%
4	Punjab National Bank	231.30	3.59%
5	The South Canara District Central Co-operative Bank Ltd	226.76	3.52%
6	Trustees GEB'S C P Fund	206.15	3.20%
7	Union Bank of India	170.00	2.64%
8	Food Corporation of India CPF Trust	161.70	2.51%
9	IOCL Employees PRMB Fund	160.00	2.48%
10	The Mumbai District Central Co-Op Bank Ltd	147.00	2.28%
11	APSRTC Employees Provident Fund Trust	140.50	2.18%
12	Indian Oil Corporation Ltd (Refineries Division) Employees Provident Fund	126.90	1.97%
13	KSRTC Employees Contributory Provident Fund Trust	123.90	1.92%
14	Ramakrishna Mission	123.03	1.91%
15	Neyveli Lignite Corporation Employees Provident Fund Trust	116.64	1.81%
16	Powergrid Employee Provident Fund Trust	108.53	1.68%
17	Bank of India	100.00	1.55%
18	IFCI Infrastructure Development Limited	95.00	1.47%
19	Bangiya Gramin Vikash Bank	93.30	1.45%
20	Board of Trustees MSRTC CPF	77.90	1.21%
	Total	3,309.08	51.34%

(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	3,469.89	51.06%
2	Term Loan	512.29	7.54%
3	Subordinate Bonds	874.67	12.87%
4	Public NCDs	973.35	14.32%

5	Foreign Currency Liability	349.97	5.15%
6	Tax Free Bonds	310.00	4.56%
7	Zero Coupon Bonds	305.20	4.49%
	Grand Total	6,795.37	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
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(b) (i)	Non-Convertible Debentures (Original Maturity less than 1 year)	0.00
(b) (ii)	Non-Convertible Debentures (Original Maturity less than 1 year)	0.00
(b) (iii)	Non-Convertible Debentures (Original Maturity less than 1 year)	0.00
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(c) (i)	Other Short-Term Liabilities as a % of total public Funds	0.00
(c) (ii)	Other Short-Term Liabilities as a % of total Liabilities	14.09%
(c) (iii)	Other Short-Term Liabilities as a % of total Assets	0.00

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