

Disclosures in accordance with RBI guidelines on liquidity Risk Management

1. Funding Concentration based on significant counterparty (borrowings)

Particulars	Number of significant counterparties*	Amount (Rs. crore)	% of Total Liabilities
As at 31.03.2021	7	52,897	15.57%
As at 31.03.2020	8	81,440	25.72%

*Significant counterparty/significant instrument/product is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities.

2. Top 10 borrowings (amount in Rs. crore & % of total borrowings)

Sr. No.	Particulars*	As at 31.03.2021		As at 31.03.2020	
		Amount (Rs. crore)	% of Total Borrowings	Amount (Rs. crore)	% of Total Borrowings
1	RTL from State Bank of India	11,000	3.38%	9,000	2.97%
2	RTL from Canara Bank	8,250	2.54%	6,000	1.98%
3	RTL from National Small Savings Scheme Fund (NSSF)	7,500	2.31%	7,500	2.47%
4	RTL from Bank of Baroda	6,300	1.94%	-	0.00%
5	RTL from Union Bank of India	6,100	1.88%	-	0.00%
6	3 95 USD Bonds 2030	5,513	1.70%	5,675	1.87%
7	7 41 Taxable Bond Series 197	5,000	1.54%	5,000	1.65%
8	7 62 Taxable Bond Series 171	5,000	1.54%	5,000	1.65%
9	8 41 Taxable Bond Series 131 C	5,000	1.54%	5,000	1.65%
10	8 65 Taxable Bond Series 126	5,000	1.54%	5,000	1.65%

*Based on size of bond issuance / term loans from banks

3. Funding Concentration based on significant instrument /product

Sr.No.	Significant instrument /product	As at 31.03.2021		As at 31.03.2020	
		Amount (Rs. crore)	% of Total Liabilities	Amount (Rs. crore)	% of Total Liabilities
1	Debt Securities				
	- Infrastructure Bonds	120	0.04%	279	0.09%
	- Tax Free Bonds	12,275	3.61%	12,275	3.88%
	- 54EC Capital Gain Tax Exemption Bonds	2,564	0.75%	1,919	0.61%
	- Taxable Bonds	1,86,226	54.82%	1,72,930	54.62%
	- Foreign Currency Notes	30,872	9.09%	27,893	8.81%
	- Commercial Paper	3,080	0.91%	-	0.00%
	Sub-Total (1)	2,35,137	69.22%	2,15,295	68.00%
2	Borrowings (other than Debt Securities)				
	- Foreign Currency Loans	151	0.04%	172	0.05%
	- Syndicated Foreign Currency Loans	18,813	5.54%	19,636	6.20%
	- Rupee Term Loan	53,599	15.78%	49,599	15.66%
	- Rupee Term Loan - Gol	7,500	2.21%	7,500	2.37%
	- Loan against Term Deposits	683	0.20%	-	0.00%

	- 'Working Capital Demand Loan / Overdraft / Cash Credit / Line of Credit	-	-	2,038	0.64%
	Sub-Total (2)	80,746	23.77%	78,945	24.93%
3	Subordinated Liabilities	9,212	2.71%	9,212	2.91%
	Sub-Total (3)	9,212	2.71%	9,212	2.91%
	Total (1+2+3)	3,25,095	95.70%	3,03,452	95.84%

4. Stock Ratios

Sr. No.	Particulars	% to total public funds	% to total liabilities	% to total assets
As at 31.03.2021				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	0.95%	0.91%	0.79%
3	Other short-term liabilities	0.21%	0.20%	0.17%
As at 31.03.2020				
1	Non-convertible debentures (original maturity less than 1 year)	-	-	-
2	Commercial papers	-	-	-
3	Other short-term liabilities	0.67%	0.64%	0.56%