

Disclosure Concentration Risk as on :31/12/2021

(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	4,585.37	54.17%

(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	STATE BANK OF INDIA	632.36	7.47%
2	LIFE INSURANCE CORPORATION OF INDIA	548.22	6.48%
3	PUNJAB NATIONAL BANK	480.90	5.68%
4	KFW LIABILITY	372.73	4.40%
5	IOCL EMPLOYEES PRMB FUND	260.00	3.07%
6	BANK OF BARODA	246.50	2.91%
7	THE SOUTH CANARA DISTRICT CENTRAL CO OPERATIVE BANK LTD	224.48	2.65%
8	UNION BANK OF INDIA	220.59	2.61%
9	TRUSTEES GEB'S C P FUND	206.15	2.44%
10	FOOD CORPORATION OF INDIA CPF TRUST	165.70	1.96%
11	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	147.00	1.74%
12	A P S R T C EMPLOYEES PROVIDENT FUND TRUST	140.50	1.66%
13	BOARD OF TRUSTEES M .S. R.T.C. CPF	135.00	1.59%
14	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	126.90	1.50%
15	NEYVELI LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND TRUST	126.64	1.50%
16	KSRTC EMPLOYEES CONTRIBUTORY PROVIDENT FUND TRUST	123.90	1.46%
17	RAMAKRISHNA MISSION	121.27	1.43%
18	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	108.53	1.28%
19	BANK OF INDIA	103.00	1.22%
20	IFCI INFRASTRUCTURE DEVELOPMENT LIMITED	95.00	1.12%
	Total	4,585.37	54.17%

(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	4,517.93	53.38%
2	Term Loan	958.91	11.33%
3	Subordinate Bonds	1,039.36	12.28%
4	Public NCDs	973.35	11.50%
5	Foreign Currency Liability	372.73	4.40%
6	Tax Free Bonds	310.00	3.66%
7	Zero Coupon Bonds	291.73	3.45%
	Grand Total	8,464.02	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**