

(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	2,404.12	# #

(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	343.37	6.01%
2	THE SOUTH CANARA DISTRICT CENTRAL CO OPERATIVE BANK LTD	233.20	4.08%
3	TRUSTEES GEB'S C P FUND	202.15	3.54%
4	FOOD CORPORATION OF INDIA CPF TRUST	161.70	2.83%
5	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	147.00	2.57%
6	KSRTC EMPLOYEES CONTRIBUTORY PROVIDENT FUND TRUST	123.90	2.17%
7	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	116.90	2.05%
8	STATE BANK OF INDIA	115.00	2.01%
9	A P S R T C EMPLOYEES PROVIDENT FUND TRUST	110.50	1.93%
10	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	103.83	1.82%
11	IFCI INFRASTRUCTURE DEVELOPMENT LIMITED	95.00	1.66%
12	BANGIYA GRAMIN VIKASH BANK	93.30	1.63%
13	RAMAKRISHNA MISSION	80.96	1.42%
14	BOARD OF TRUSTEES M .S. R.T.C. CPF	77.90	1.36%
15	AXIS BANK LIMITED	77.00	1.35%
16	Hindustan Steel Limited Contributory Provident Fund Rourkela	74.80	1.31%
17	THE THANE DIST CENTRAL CO OP BANK LTD	65.00	1.14%
18	GWSSB -ECPF TRUST	63.00	1.10%
19	IOCL EMPLOYEES PRMB FUND	60.00	1.05%
20	PROVIDENT FUND OF RELIANCE INFRASTRUCTURE LIMITED	59.60	1.04%
	Total	2404.12	42.07%

(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	52.14%
2	Public NCDs	973.36	17.03%
3	Subordinate Bonds	764.67	13.38%
4	Foreign Currency Liability	343.37	6.01%
5	Zero Coupon Bonds	343.19	6.01%
6	Tax Free Bonds	310	5.43%
	Grand Total	5,713.98	100.00%

*% calculated on outstanding principal liability as on Sep 30, 2023

(v) Stock Ratios

SL no.	Particular	Ratio	Limit
1	Short-Term Liabilities / total Assets	11.97%	Not exceeding 30%
2	Short-Term Liabilities / Long term assets*	15.84%	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 *	75.56%	Not exceeding 85%
6	Short-Term Liabilities / total Liabilities	12.83%	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 30.09.2023		For period ended 30.06.2023		For period ended 31.03.2023		For period ended 31.12.2022	
	Unweighted Amount	Weighted Amount						
HIGH QUALITY LIQUID ASSET								
Total High Quality Liquidity Asset (HQLA)	61,910	35,657	50,485	28,582	16,269	7,014	15,943	10,193
CASH OUTFLOW								
Outflow related to derivative exposure and other collateral	-	-	-	-	-	-	-	-
Other Contractual funding obligation	4,146	4,768	7,313	8,410	5,660	6,509	2,032	2,337
Other Contingent funding obligation	-	-	-	-	-	-	-	-
Total Cash Outflows (1+2+3+4)	4,146	4,768	7,313	8,410	5,660	6,509	2,032	2,337
CASH INFLOW								
Inflows from fully performing exposures	670	503	688	516	721	541	736	552
Lines of credit - Credit or liquidity facilities or other contin	-	-	-	-	-	-	-	-
Other Cash Inflow	11,515	8,636	4,242	3,182	2,651	1,988	5,000	3,750
Total Cash Inflow	12,185	9,139	4,930	3,698	3,372	2,529	5,736	4,302
TOTAL HQLA		35,657		28,582		7,014		10,193
Net Cash Inflows		-4,371		4,712		3,980		-1,965
25% of Total Cash Outflow		1,192		2,103		1,627		584
Liquidity Coverage ratio		2,991		607		176		1,745

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.