

(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	22	2,510.59	46.06%

(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	334.25	6.13%
2	THE SOUTH CANARA DISTRICT CENTRAL CO OPERATIVE BANK LTD	235.99	4.33%
3	TRUSTEES GEB'S C P FUND	202.15	3.71%
4	FOOD CORPORATION OF INDIA CPF TRUST	161.70	2.97%
5	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	147.00	2.70%
6	KSRTC EMPLOYEES CONTRIBUTORY PROVIDENT FUND TRUST	123.90	2.27%
7	A P S R T C EMPLOYEES PROVIDENT FUND TRUST	120.50	2.21%
8	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	116.90	2.14%
9	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	103.83	1.90%
10	STATE BANK OF INDIA	100.00	1.83%
11	BANGIYA GRAMIN VIKASH BANK	93.30	1.71%
12	RAMAKRISHNA MISSION	85.08	1.56%
13	NEVELI LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND TRUST	81.64	1.50%
14	BOARD OF TRUSTEES M. S. R.T.C. CPF	77.90	1.43%
15	AXIS BANK LIMITED	77.00	1.41%
16	IFCI INFRASTRUCTURE DEVELOPMENT LIMITED	75.00	1.38%
17	Hindustan Steel Limited Contributory Provident Fund Rourkela	68.80	1.26%
18	THE THANE DIST CENTRAL CO OP BANK LTD	65.00	1.19%
19	GWSSB -ECPF TRUST	63.00	1.16%
20	IOCL EMPLOYEES PRMB FUND	60.00	1.10%
	<b>Total</b>	<b>2,392.94</b>	<b>43.89%</b>

(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	2,893.79	53.09%
2	Public NCDs	973.35	17.86%
3	Subordinate Bonds	744.67	13.66%
4	Foreign Currency Liability	334.25	6.13%
5	Zero Coupon Bonds	359.60	6.60%
6	Tax Free Bonds	145.00	2.66%
	<b>Grand Total</b>	<b>5,450.66</b>	<b>100.00%</b>

\*% calculated on outstanding principal liability as on 31st March 2024

(v) Stock Ratios

Sl. no.	Particular	Ratios*	Limit
1	Short-Term Liabilities / total Assets	25.75%	Not exceeding 30%
2	Short-Term Liabilities / Long term assets	37.25%	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	69.13%	Not exceeding 85%
6	Short-Term Liabilities / total Liabilities	30.00%	Not exceeding 30%

Ratios calculated as per Ind AS balances

\* Ratios after adjustment of amount received from GOI w.r.t Advisory schemes which was meant for Advisory Applicants

If the amount received from GOI for Advisory Services is included,

Short-Term Liabilities Total Assets would be 36.49%,

Short-Term Liabilities / Long term assets will be 61.71%

& Short-Term Liabilities / Total Liabilities will be 41.53%

\*\* 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 31.03.2024		For period ended 31.12.2023		For period ended 30.09.2023		For period ended 30.06.2023	
	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount
<b>HIGH QUALITY LIQUID ASSET</b>								
Total High Quality Liquidity Asset (HQLA)	84,482	68,247	94,920	70,594	61,910	35,657	50,485	28,582
<b>CASH OUTFLOW</b>								
Outflow related to derivative exposure and other collateral requirement	-	-	-	-	-	-	-	-
Other Contractual funding obligation	39,262	45,151	1,950	2,243	4,146	4,768	7,313	8,410
Other Contingent funding obligation	-	-	-	-	-	-	-	-
<b>Total Cash Outflows (1+2+3+4)</b>	<b>39,262</b>	<b>45,151</b>	<b>1,950</b>	<b>2,243</b>	<b>4,146</b>	<b>4,768</b>	<b>7,313</b>	<b>8,410</b>
<b>CASH INFLOW</b>								
Inflows from fully performing exposures	432	324	443	332	670	503	688	516
Lines of credit - Credit or liquidity facilities or other contingent funding	-	-	-	-	-	-	-	-
Other Cash Inflow	5,000	3,750	3,377	2,533	11,515	8,636	4,242	3,182
<b>Total Cash Inflow</b>	<b>5,432</b>	<b>4,074</b>	<b>3,820</b>	<b>2,865</b>	<b>12,185</b>	<b>9,139</b>	<b>4,930</b>	<b>3,698</b>
<b>TOTAL HQLA</b>		<b>68,247</b>		<b>70,594</b>		<b>35,657</b>		<b>28,582</b>
<b>Net Cash Inflows</b>		<b>41,077</b>		<b>-623</b>		<b>-4,371</b>		<b>4,712</b>
<b>25% of Total Cash Outflow</b>		<b>11,288</b>		<b>561</b>		<b>1,192</b>		<b>2,102</b>
<b>Liquidity Coverage ratio</b>		<b>166</b>		<b>12,592</b>		<b>2,991</b>		<b>607</b>

The 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.