

(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	2,238.30	43.60%

(ii) Top 20 Large Deposits

S.No	Counterparty	Amount (Rs. in Crore)	% of Total Deposits
NIL			

(iii) Top 22 Borrowings

S.No	Name of the Lender / Investor	Amount (Rs. in Crore)	% of Total Borrowings
1	THE SOUTH CANARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	238.88	4.65%
2	TRUSTEES GEB'S C P FUND	202.15	3.94%
3	FOOD CORPORATION OF INDIA CPF TRUST	161.70	3.15%
4	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	147.00	2.86%
5	KSRTC EMPLOYEES CONTRIBUTORY PROVIDENT FUND TRUST	123.90	2.41%
6	APSRTC EMPLOYEES PROVIDENT FUND TRUST	120.50	2.35%
7	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	116.90	2.28%
8	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	103.83	2.02%
9	STATE BANK OF INDIA	100.00	1.95%
10	BANGIYA GRAMIN VIKASH BANK	93.30	1.82%
11	RAMAKRISHNA MISSION	87.29	1.70%
12	NEVELI LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND TRUST	81.64	1.59%
13	BOARD OF TRUSTEES M.S. R.T.C. CPF	77.90	1.52%
14	AXIS BANK LIMITED	77.00	1.50%
15	IFCI INFRASTRUCTURE DEVELOPMENT LIMITED	75.00	1.46%
16	Hindustan Steel Limited Contributory Provident Fund Rourkela	68.80	1.34%
17	THE THANE DIST CENTRAL CO OP BANK LTD	65.00	1.27%
18	GWSB - ECPF TRUST	63.00	1.23%
19	SICOM LIMITED	60.80	1.18%
20	IOCL EMPLOYEES PRMB FUND	60.00	1.17%
21	PROVIDENT FUND OF RELIANCE INFRASTRUCTURE LIMITED	59.60	1.16%
22	BOARD OF TRUSTEES FOR BOKARO STEEL EMPLOYEES PROVIDENT FUND	54.10	1.05%
Total		2238.30	43.60%

(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	56.37%
2	Public NCDs	973.35	18.96%
3	Subordinate Bonds	744.67	14.51%
4	Zero Coupon Bonds	376.68	7.34%
5	Tax Free Bonds	145.00	2.82%
Grand Total		5,133.50	100.00%

*% calculated on outstanding principal liability as on 30th September 2024

(v) Stock Ratios

Sl. no.	Particular	Ratios*	Limit
1	Short-Term Liabilities / Total Assets	25.60%	Not exceeding 30%
2	Short-Term Liabilities / Long term assets	38.54%	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	66.43%	Not exceeding 85%
6	Short-Term Liabilities / Total Liabilities	29.42%	Not exceeding 30%

Ratios calculated as per Ind As Balances

* Ratios calculated 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 32.89%,

Short-Term Liabilities / Long Term Assets would be 54.90%,

Long term (>1 yr) Assets/ Total Assets would be 59.92% &

Short-Term Liabilities / Total Liabilities will be 37.26%

** No o/s Commercial Paper

No NCDs was issued having original maturity of less than 1 year

Liquidity Coverage Ratio								(Rs. In lakhs)	
	For period ended 30.09.2024		For period ended 30.06.2024		For period ended 31.03.2024		For period ended 31.12.2023		
	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount	
HIGH QUALITY LIQUID ASSET									
Total High Quality Liquidity Asset (HQLA)	47,525	35,155	41,991	32,924	84,482	68,247	94,920	70,594	
CASH OUTFLOW									
Outflow related to derivative exposure and other collateral requirement	-	-	-	-	-	-	-	-	
Other Contractual funding obligation	4,047	4,654	7,313	8,410	39,262	45,151	1,950	2,243	
Other Contingent funding obligation	-	-	-	-	-	-	-	-	
Total Cash Outflows (1+2+3+4)	4,047	4,654	7,313	8,410	39,262	45,151	1,950	2,243	
CASH INFLOW									
Inflows from fully performing exposures	170	128	424	318	432	324	443	332	
Lines of credit - Credit or liquidity facilities or other contingent funding	-	-	-	-	-	-	-	-	
Other Cash Inflow	7,850	5,888	285	214	5,000	3,750	3,377	2,533	
Total Cash Inflow	8,020	6,015	709	532	5,432	4,074	3,820	2,865	
TOTAL HQLA		35,155		32,924		68,247		70,594	
Net Cash flow		-1,361		7,878		41,077		-623	
25% of Total Cash Outflow		1,164		2,102		11,288		561	
Liquidity Coverage ratio		3,021		418		166		12,592	

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) 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.