

**Disclosures in accordance to the Guidelines on Liquidity Risk Management Framework and Liquidity Coverage Ratio as per RBI'S Master Direction as on 31<sup>st</sup> December 2023**

**Funding Concentration based on counter Party (Borrowing)**

Date	Number of Significant counter Parties*	Amount (Rs. In million)	%of Total Liabilities
As on 31.12.2023	<b>21</b>	21,95,847	53.52

*\*Significant counterparty/significant instrument/product is defined as a single counterparty or group of connected or affiliated counter parties accounting in aggregate for more than 1% of the total liabilities (excluding STL).*

**Top 10 Lenders (Amount in Rs. Million & % of the Total Borrowing)**

S. No.	Particulars*	As At 31.12.23	
		Amount (Rs. In million)	% of Total Borrowing
1.	HDFC(RTL)	2,90,000	7.07%
2.	LIC Bonds (EBR-IF)	2,76,393	6.74%
3.	National Small Saving Fund (NSSF)	1,75,000	4.27%
4.	FCL USD 2BN-II MAR'21-7 YRS PS	1,67,260	4.08%
5.	BOB (RTL)	1,62,000.2	3.95%
6.	SBI (RTL)	1,32,428	3.23%
7.	ICICI (RTL)	1,25,000	3.05%
8.	Canara Bank (RTL)	1,17,000	2.85%
9.	Union Bank of India (RTL)	97,000	2.36%
10.	FCL USD 1BN-II MAR'21-10 YRS PS	83,630	2.04%
	<b>Total</b>	<b>16,25,711</b>	<b>39.62%</b>

*\*Based on outstanding debt securities & borrowings, ecluding STL*

*\*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.*

### Funding Concentration based on significant Instrument/product

S.No		As At 31.12.23	
		Amount (Rs. In million)	% of Total Liabilities
<b>1</b>	<b>Debt Securities</b>		
	Taxable-Domestic Bonds	15,80,307	38%
	Foreign Currency Bonds	2,71,798	7%
	Tax Free-Domestic Bonds	2,76,304	7%
	54EC-Capital Gain Tax Exemption Bonds	60,339	1%
	Commercial Paper	-	
	<b>Subtotal (1)</b>	<b>21,88,747</b>	
<b>2</b>	<b>Borrowing</b>		
	Rupee Term Loan	12,93,785	31%
	Short Term Loan	35,325	1%
	Foreign Currency Loan	4,45,287	11%
	NSSF Loan	1,75,000	4%
	<b>Subtotal (2)</b>	<b>19,49,398</b>	
	<b>TOTAL (1+2)</b>	<b>41,38,145</b>	

### Stock Ratios

Parameter	As on 31st December 2023
Commercial Paper to Total Borrowing	0%
Commercial Paper to Total Liabilities	0%
Commercial Paper to Total Long-Term Assets (AUM)	0%
Total Short -Term Liabilities to Total Borrowing	0.85%
Total Short -Term Liabilities to Total Liabilities	0.80%
Total Short -Term Liabilities to Total Long-Term Assets (AUM)	0.76%
Long Term Assets (AUM) to Total Assets	95.52%

## LCR Disclosure

Particular	Quarter Ended 31.12.23	
	Total Weighted Value (Average) In INR Million	Total Unweighted Value (Average) In INR Million
Cash and Cash Equivalent	15.43	15.43
Equity Shares	209.11	418.22
<b>TOTAL High Quality Liquid Assets (HQLA)</b>	224.54	433.65
Cash Outflows	57,776.43	50,240.37
<b>TOTAL CASH OUTFLOWS</b>	57,776.43	50,240.37
Cash Inflows	277.53	354.61
<b>TOTAL CASH INFLOWS</b>	<b>277.53</b>	<b>354.61</b>
<b>TOTAL HQLA</b>	<b>224.54</b>	-
<b>TOTAL NET CASH OUTFLOWS</b> <i>(weighted Value of Total Cash Outflows (-) Minimum of (Weighted value Total cash inflows, 75% of Weighted value of Total Cash Outflows)</i>	<b>57,498.90</b>	-
<b>LIQUIDITY COVERAGE RATIO (%) **</b>	<b>0.39</b>	

*\*\*RBI vide its liquidity framework dated 04th November, 2019 has stipulated the implementation of liquidity coverage ratio (LCR) for non-deposit taking NBFCs with asset size of more than Rs. 10,000 crores w.e.f. 01 December, 2020. LCR aims to ensure that company has an adequate stock of unencumbered High-Quality Liquid Assets (HQLA) that can be converted into cash easily and immediately to meet its liquidity needs for a 30-calendar day liquidity stress scenario.*

**However, with reference to the RBI's letter no. S62/21.07.007/2021/22 dated April 26, 2021, IRFC is exempted from applicability of Liquidity Coverage Ratio (LCR) Norms.**