

Disclosures in accordance to the Guidelines on Liquidity Risk Management Framework and Liquidity Coverage Ratio as per RBI'S Master Direction as on 30th Sept, 2024

Funding Concentration based on counter Party (Borrowing)

Date	Number of Significant counter Parties*	Amount (Rs. In crore)	%of Total Liabilities
As on 30.09.2024	16	1,87,356.87	42.30%

*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. crore & % of the Total Borrowing)

S. No.	Particulars*	As at 30.09.24	
		Amount (Rs. In crore)	% of Total Borrowing
1.	HDFC(RTL)	28,388	7.01%
2.	LIC	28,375	7.01%
3.	National Small Saving Fund (NSSF)	17,500	4.32%
4.	FCL USD 2BN-II MAR'21-7 YRS PS	16,830	4.16%
5.	BOB (RTL)	16,200	4.00%
6.	SBI (RTL)	11,952	2.95%
7.	Canara Bank (RTL)	11,700	2.89%
8.	PNB(RTL)	10,521	2.60%
9.	FCL USD 1BN-II MAR'21-10 YRS PS	8,415	2.08%
10.	REG-S/144A BONDS USD 750 MILLION UNDER GMTN	6,311	1.56%
	Total	1,56,192	38.56%

*Based on outstanding debt securities & borrowings, excluding 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 30.09.2024	
		Amount (Rs. In crore)	% of Total Liabilities
1	Debt Securities		
	Taxable-Domestic Bonds	1,75,466	39.62%
	Foreign Currency Bonds	23,141	5.23%
	Tax Free-Domestic Bonds	28,375	6.41%
	54EC-Capital Gain Tax Exemption Bonds	7,235	1.63%
	Commercial Paper	-	
	Subtotal (1)	2,34,217	
2	Borrowing		
	Rupee Term Loan	1,06,111	23.96%
	Short Term Loan	2,534	0.57%
	Foreign Currency Loan	44,653	10.08%
	NSSF Loan	17,500	3.95%
	Subtotal (2)	1,70,798	
	TOTAL (1+2)	4,05,015	91.45%

Stock Ratios

Parameter	As on 30.09.2024
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	0.63%
Total Short -Term Liabilities to Total Liabilities	0.57%
Total Short -Term Liabilities to Total Long-Term Assets (AUM)	0.55%
Long Term Assets (AUM) to Total Assets	93.51%

LCR Disclosure

Particular	Quarter Ended 30.09.2024	
	Total Weighted Value (Average) In INR Crore	Total Unweighted Value (Average) In INR Crore
Cash and Cash Equivalent	1.59	1.59
Equity Shares	27.81	55.62
TOTAL High Quality Liquid Assets (HQLA)	29.40	57.21
Cash Outflows	20,595.14	17,908.82
TOTAL CASH OUTFLOWS	20,595.14	17,908.82
Cash Inflows	9,048.58	12,064.77
TOTAL CASH INFLOWS	9,048.58	12,064.77
TOTAL HQLA	29.40	57.21
TOTAL NET CASH OUTFLOWS (weighted Value of Total Cash Outflows (-) Minimum of (Weighted value Total cash inflows, 75% of Weighted value of Total Cash Outflows)	11,546.56	-
LIQUIDITY COVERAGE RATIO (%) **	0.25	

**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.