

Disclosures in accordance with guideline on liquidity risk Management framework and Liquidity Coverage Ratio as per RBI'S Master Direction as on June 2023

1. Funding Concentration based on counter Party (Borrowing)

Date	Number of Significant counter Parties*	Amount (Rs. In million)	% of Total Liabilities
As on 30.06.2023	20	20,06,422	45.59

**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.*

2. Top 10 Borrowings (Amount in Rs. Million & % of the Total Borrowing)

S. No.	Particulars*	As At 30.06.23	
		Amount	% of Total Borrowing
1	HDFC Bank	2,46,200.00	6.04
2	ICICI Bank	1,95,000.00	4.78
3	FCL USD 2BN-II MAR'21-7 YRS PS	1,64,960.00	4.05
4	Bank of Baroda	1,62,000.20	3.98
5	Punjab National Bank	1,50,246.57	3.69
6	Canara Bank	1,17,000.00	2.87
7	State Bank of India	1,15,500.00	2.83
8	National Small Saving Fund (NSSF)-I	1,00,000.00	2.45
9	Union Bank of India	97,000.00	2.38
10	FCL USD 1BN-II MAR'21-10 YRS PS	82,480.00	2.02
	Total	14,30,386.77	35.10

**Based on size of bond issuance/term loan from banks*

**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.*

3. Funding Concentration based on significant Instrument/Product

S.No.	Particulars	As At 30.06.23	
		Amount (Rs. In million)	% of Total Liabilities
1	Debt Securities		
	Taxable-Domestic Bonds	15,40,225.59	72%
	Foreign Currency Bonds	2,67,891.10	13%
	Tax Free-Domestic Bonds	2,76,305.03	13%
	54EC-Capital Gain Tax Exemption Bonds	51,438.43	2%
	Commercial Paper	-	0%
	Subtotal (1)	21,35,860.15	100%
2	Borrowings		
	Rupee Term Loan	13,29,426.14	68%
	Short Term Loan	41,855.00	2%
	Foreign Currency Loan	4,18,857.73	21%
	NSSF Loan	1,75,000.00	9%
	Subtotal (2)	19,65,138.88	
	Total (1+2)	41,00,999.03	

4. Stock Ratios

Particular	As at 30.06.23			
	Amount (Rs. In million)	% of public fund	% of Total Liabilities	% of Total Assets
Non- Convertible Debenture	-	-	-	-
Commercial paper	-	-	-	-
Other Short-Term Liabilities	41,855.00	1.02	0.95	0.86

5. LCR Disclosure

Particular	Quarter Ended 30.06.23 (Rs. in Million)	
	Total Weighted Value (Average)	Total Unweighted Value (Average)
Cash and Cash Equivalent	15.40	15.40
Equity Shares	101.87	203.74
<u>TOTAL High Quality Liquid Assets (HQLA)</u>	117.27	219.14
<u>Cash Outflows</u>	1,15,170.44	1,00,148.21
TOTAL CASH OUTFLOWS	1,15,170.44	1,00,148.21
<u>Cash Inflows</u>	<u>3,739.39</u>	<u>4,985.85</u>
TOTAL CASH INFLOWS	3,739.39	4,985.85
TOTAL HQLA	117.27	219.14
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)	1,11,431.05	
LIQUIDITY COVERAGE RATIO (%) **	0.11	

**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.