

**Disclosures in accordance with guideline on Liquidity Risk Management  
Framework and Liquidity Coverage Ratio as per RBI'S Master Direction as on 30<sup>th</sup>  
September 2023**

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

<b>Date</b>	<b>Number of Significant counter Parties*</b>	<b>Amount (Rs. In million)</b>	<b>% of Total Liabilities</b>
As on 30.09.2023	21	20,29,238.00	45.19

*\*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)**

<b>S. No.</b>	<b>Particulars</b>	<b>As At 30.09.23</b>	
		<b>Amount</b>	<b>% of Total Borrowing</b>
1	HDFC	24,570	6.02%
2	ICICI	17,500	4.29%
3	FCL USD 2BN-II MAR'21-7 YRS PS	16,718	4.10%
4	Bank of Baroda	16,200	3.97%
5	State Bank of India	13,632	3.34%
6	Canara Bank	11,700	2.87%
7	Punjab National Bank	11,136	2.73%
8	Union Bank of India	10,500	2.57%
9	NSSF-I	10,000	2.45%
10	FCL USD 1BN-II MAR'21-10 YRS PS	8,359	2.05%
	<b>Total</b>	<b>1,40,313</b>	<b>34.4%</b>

*\*Based on outstanding debt securities & borrowings*

*\*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 30.09..23	
		Amount(Rs. In million)	% of Total Liabilities
<b>1</b>	<b>Debt Securities</b>		
	<b>Debt Securities</b>		
	Taxable-Domestic Bonds	15,34,757	37.6%
	Foreign Currency Bonds	2,71,668	6.7%
	Domestic-EBR IF Bonds	2,76,305	6.8%
	54EC- Bonds	56,327	1.4%
	Commercial Paper	-	0.0%
<b>2</b>	<b>Subtotal (1)</b>	<b>21,39,056</b>	<b>52.4%</b>
	<b>Borrowings</b>		
	Rupee Term Loan	13,03,375	31.9%
	Short Term Loan	28,000	0.7%
	Foreign Currency Loan	4,36,443	10.7%
	NSSF Loan	1,75,000	4.3%
	<b>Subtotal (2)</b>	<b>19,42,818</b>	<b>47.6%</b>
	<b>Total</b>	<b>40,58,083</b>	

### 4. Stock Ratios

Parameter	As on 30th September 2023
Commercial Paper to Total Borrowing	0.00%
Commercial Paper to Total Liabilities	0.00%
Commercial Paper to Total Long Term Assets (AUM)	0.00%
Other Short-Term Liabilities to Total Borrowing	0.69%
Other Short- Term Liabilities to Total Liabilities	0.62%
Other Short- Term Liabilities to Total Long Term Assets (AUM)	0.60%
Total Short -Term Liabilities to Total Borrowing	0.69%

Parameter	As on 30th September 2023
Total Short -Term Liabilities to Total Liabilities	0.62%
Total Short -Term Liabilities to Total Long Term Assets (AUM)	0.60%
Long Term Assets (AUM) to Total Assets	93.79%

## 5. LCR Disclosure

Particular	Quarter Ended 30.09.23	
	Total Weighted Value (Average)	Total Unweighted Value (Average)
Cash and Cash Equivalent	916.79	916.79
Equity Shares	176.72	353.43
<b>TOTAL High Quality Liquid Assets (HQLA)</b>	<b>1,093.32</b>	<b>1,270.03</b>
Cash Outflows	1,37,048.68	1,19,172.76
<b>TOTAL CASH OUTFLOWS</b>	<b>1,37,048.68</b>	<b>1,19,172.76</b>
Cash Inflows	72,165.17	96,620.23
<b>TOTAL CASH INFLOWS</b>	<b>72,165.17</b>	<b>96,620.23</b>
<b>TOTAL HQLA</b>	<b>1,093.32</b>	-
<b>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)</b>	<b>64,883.50</b>	-
<b>LIQUIDITY COVERAGE RATIO (%)**</b>	<b>1.69</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.**