

PUBLIC DISCLOSURE ON LIQUIDITY RISK

AS ON 30.06.2022

(i) **Funding Concentration based on significant counterparty**

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total Liabilities
1	14543	590.77	71.56%

(ii) **Top 20 large deposits** NIL

(iii) **Top 10 borrowings**

<u>Sr No.</u>	<u>NAME</u>	<u>Amount</u>
1	REKHA PILLAI	300.00
2	SULOCHANA K.M	103.30
3	SREEDHARAN K .	92.00
4	SARAMMA GEORGE	77.50
5	SHEEBA VARGHESE	61.75
6	SYAMALA ACHUTHAN	59.50
7	CHAMARY BALAN SUNIL KUMAR	60.00
8	SOLY KURIAKOSE	54.75
9	SUBHA SACHIDANANDAN	51.00
10	SHEELA VARGHESE	53.85

(iv) **Funding Concentration based on significant instrument/product**

Sr No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Debenture	33.23	4.03%
2	Subordinate Debt	557.54	67.54%

(v) **Stock Ratios**

(a)	Commercial papers	NIL
(b)	Non-convertible debentures (original maturity of less than one year)	1.44%
(c)	Other short-term liabilities	44.59%

(vi) **Institutional set-up for liquidity risk management** NIL

PUBLIC DISCLOSURE ON LIQUIDITY RISK

AS ON 30.09.2022

(i) **Funding Concentration based on significant counterparty**

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total Liabilities
1	14225	562.89	70.94%

(ii) **Top 20 large deposits** NIL

(iii) **Top 10 borrowings**

<u>Sr No.</u>	<u>NAME</u>	<u>Amount</u>
1	REKHA PILLAI	300.00
2	SULOCHANA K.M	93.30
3	SARAMMA GEORGE	63.00
4	SHEEBA VARGHESE	61.75
5	CHAMARY BALAN SUNIL KUMAR	60.00
6	SYAMALA ACHUTHAN	59.50
7	SHEELA VARGHESE	53.85
8	ABRAHAM VARGHESE	50.00
9	ANNAMMA KIRIYAN THOMAS	50.00
10	CHANDRAKANTH .P.T	50.00

(iv) **Funding Concentration based on significant instrument/product**

Sr No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Debenture	30.57	3.85%
2	Subordinate Debt	532.32	67.09%

(v) **Stock Ratios**

(a)	Commercial papers	NIL
(b)	Non-convertible debentures (original maturity of less than one year)	1.69%
(c)	Other short-term liabilities	63.74%

(vi) **Institutional set-up for liquidity risk management** NIL

PUBLIC DISCLOSURE ON LIQUIDITY RISK

AS ON 31.12.2022

(i) **Funding Concentration based on significant counterparty**

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total Liabilities
1	13734	517.27	70.25%

(ii) **Top 20 large deposits** NIL

(iii) **Top 10 borrowings**

<u>Sr No.</u>	<u>NAME</u>	<u>Amount</u>
1	REKHA PILLAI	300.00
2	CHAMARY BALAN SUNIL KUMAR	110.00
3	SHEELA VARGHESE	53.85
4	CHANDRAKANTH .P.T	50.00
5	ABRAHAM VARGHESE	50.00
6	ANNAMMA KIRIYAN THOMAS	50.00
7	KARTHIK R S	50.00
8	K E SUHARA	50.00
9	NOWSHAD V E	50.00
10	VICTORIA GEORGE	49.00

(iv) **Funding Concentration based on significant instrument/product**

Sr No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Debenture	25.89	3.52%
2	Subordinate Debt	491.39	66.73%

(v) **Stock Ratios**

(a)	Commercial papers	NIL
(b)	Non-convertible debentures (original maturity of less than one year)	1.77%
(c)	Other short-term liabilities	68.99%

(vi) **Institutional set-up for liquidity risk management** NIL