

Public disclosure on liquidity risk

As on 31.03.2023

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr No	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	13117	469.68	Nil	70.86%

(ii) Top 20 large deposits (amount in crore and percent of total deposits)

Nil

(iii) Top 10 borrowings (amount in crore and percent of total borrowings)

Sr No.	Name	Amount (lakhs)
1	Rekha Pillai	300.00
2	Chamary Balan Sunil Kumar	110.00
3	Sanjudas N S	51.00
4	Viswanath Nair	50.40
5	Pannissery Gopinathan	50.00
6	K E Suhara	50.00
7	Nowshad V E	50.00
8	Abraham Varghese	50.00
9	Chandrakanth .P.T	50.00
10	Swapna	50.00

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Debenture	24.92	3.76%
2	Subordinate Debt	444.76	67.10%

(v) Stock Ratios:

(a) Commercial papers as a percent of total public funds, total liabilities and total assets

Nil

(b) Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets

Particulars	%
(i) Non convertible debentures(original maturity less than one year) to public deposits	2.93%
(ii) Non convertible debentures(original maturity less than one year) to total liabilities	2.08%
(iii) Non convertible debentures(original maturity less than one year) to total assets	2.08%

(c) Other short-term liabilities, if any as a percent of total public funds, total liabilities and total assets

Particulars	%
(i) Other short term liabilities to public deposits	67.22%
(ii) Other short term liabilities to total liabilities	47.63%
(iii) Other short term liabilities to total assets	47.63%

(vi) Institutional set-up for liquidity risk management

Nil