

Public disclosure on liquidity risk

As on 30.09.2023

(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	10975	384.97	Nil	64.77%

(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	Swathi Suresh P	97.00
3	Chamary Balan Sunil Kumar	80.00
4	Kripanathan K	57.50
5	Viswanath Nair	53.60
6	Sanjudas N S	51.00
7	Pannisserly Gopinathan	50.00
8	K E Suhara	50.00
9	Nowshad V E	50.00
10	Abraham Varghese	50.00

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Debenture	32.09	5.40%
2	Subordinate Debt	352.88	59.37%

(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	3.81%
(ii) Non convertible debentures(original maturity less than one year) to total liabilities	2.47%
(iii) Non convertible debentures(original maturity less than one year) to total assets	2.47%

(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	72.45%
(ii) Other short term liabilities to total liabilities	46.92%
(iii) Other short term liabilities to total assets	46.92%

(vi) Institutional set-up for liquidity risk management	Nil
--	-----