

Public disclosure on liquidity risk

As on 30.09.2021

(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	15233	621.00	Nil	73.32%

(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	Sulochana K.M	103.30
3	Vipin P G	100.00
4	Sreedharan K	92.00
5	Saramma George	85.50
6	Gopinathan Nair K	69.00
7	Soly Kuriakose	63.75
8	Sankaranarayanan T	62.50
9	Sheeba Varghese	61.75
10	Syamala Achuthan	61.50

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Debenture	37.13	4.38%
2	Subordinate Debt	583.88	68.93%

(v) Stock Ratios:

(a) Commercial papers as a percent of total public funds, total liabilities and total assets	Nil
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(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	0.65%
(ii) Non convertible debentures(original maturity less than one year) to total liabilities	0.47%
(iii) Non convertible debentures(original maturity less than one year) to total assets	0.47%

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

Particulars	%
(i) Other short term liabilities to public deposits	13.72%
(ii) Other short term liabilities to total liabilities	10.06%
(iii) Other short term liabilities to total assets	10.06%

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