

Public disclosure on liquidity risk

As on 30.12.2023

(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	9901	354.06	Nil	63.74%

(ii) Top 20 large deposits (amount in crore and percent of total deposits)	Nil
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(iii) Top 10 borrowings (amount in crore and percent of total borrowings)

Sr No.	Name	Amount (lakhs)
1	Rekha Pillai	300.00
2	Shoji Baby	102.50
3	Swathi Suresh P	97.00
4	Haripriya As	76.00
5	Viswanath Nair	60.60
6	Kripanathan K	57.50
7	Vinodan V K .	53.00
8	Chamary Balan Sunil Kumar	50.00
9	Abraham Varghese	50.00
10	Swapna	50.00

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/pro	Amount (₹ crore)	% of Total Liabilities
1	Debenture	32.09	5.78%
2	Subordinate Debt	321.97	57.97%

(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	4.65%
(ii) Non convertible debentures(original maturity less than one year) to total liabilities	2.97%
(iii) Non convertible debentures(original maturity less than one year) to total assets	2.97%

(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	63.75%
(ii) Other short term liabilities to total liabilities	40.64%
(iii) Other short term liabilities to total assets	40.64%

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