

**Public disclosure on liquidity risk**

**As on 30.09.2024**

Public disclosure on liquidity risk

(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	7560	302.66	Nil	65.57%

(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	Vm Manoharan	110.00
2	Shoji Baby	102.50
3	Haripriya As	100.00
4	Rajasree K S	78.00
5	Viswanath Nair	76.60
6	Swathi Suresh P	72.00
7	Kunjooamma Thomas	66.00
8	Abhilash A B	60.00
9	Vinodan V K .	55.00
10	M T Mathew	55.00

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Debenture	38.50	8.34%
2	Subordinate Debt	264.16	57.23%

(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	8.58%
(ii) Non convertible debentures(original maturity less than one year) to total liabilities	5.63%
(iii) Non convertible debentures(original maturity less than one year) to total assets	5.63%

(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	17.46%
(ii) Other short term liabilities to total liabilities	11.45%
(iii) Other short term liabilities to total assets	11.45%

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