

Public disclosure on liquidity risk

As on 31.12.2024

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(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	7143	295.66	Nil	65.34%

(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	Ajish A B	70.00
8	Kunjooamma Thomas	66.00
9	Elizabeth Mathew	61.40
10	Abhilash A B	60.00

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Debenture	39.08	8.64%
2	Subordinate Debt	256.58	56.70%

(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	9.68%
(ii) Non convertible debentures(original maturity less than one year) to total liabilities	6.32%
(iii) Non convertible debentures(original maturity less than one year) to total assets	6.32%

(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	14.71%
(ii) Other short term liabilities to total liabilities	9.61%
(iii) Other short term liabilities to total assets	9.61%

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