



**Disclosure on Liquidity Risk as on September 30, 2023**

RBI has issued guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies including Housing Finance Companies. As per the guidelines, the disclosure on liquidity risk as at September 30, 2023 is as under:

**i) Funding Concentration based on significant counterparty**

| Sr. No. | Number of Significant Counterparties | Amount (Rs. In Crores)* | % of Total Deposits | % of Total Liabilities |
|---------|--------------------------------------|-------------------------|---------------------|------------------------|
| 1       | 21                                   | 363.02                  | N.A.                | 95.94%                 |

Note:

1. Included only Principal amount.
2. "Significant Counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
3. Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines

**ii) Top 20 large deposits (amount in Rs. Crore and % of total deposits)**

- Nil. The Company is registered with NHB as Non Deposit accepting HFC.

**iii) Top 10 borrowings (amount in Rs Crores & % of total borrowings\*)**

| Amount (Rs crore) | % of Total Borrowings |
|-------------------|-----------------------|
| 275.65            | 75.53 %               |

Note: Included only principal amount and considered basis outstanding amount.

**iv) Funding Concentration based on significant instrument / product:**

| Sr. No. | Name of the instrument/product | Number of Counterparties | Amount (Rs in Crore) | % of Total Liabilities |
|---------|--------------------------------|--------------------------|----------------------|------------------------|
| 1       | Long Term Loans                | 21                       | 344.29               | 90.99%                 |
| 2       | Long Term NCD                  | 1                        | 20.68                | 5.47%                  |
| 3       | Short Term NCD                 | -                        | Nil                  | 0%                     |
| 4       | Short Term Loans               | -                        | Nil                  | 0%                     |
| 5       | Commercial Paper               | -                        | Nil                  | 0%                     |
|         | <b>Total</b>                   | <b>22</b>                | <b>364.97</b>        | <b>96.45%</b>          |



**v) Stock ratios:**

|                                                                                                  |        |
|--------------------------------------------------------------------------------------------------|--------|
| Commercial papers as a % of total liabilities                                                    | N.A.   |
| Commercial papers as a % of total assets                                                         | N.A.   |
| Non-convertible debentures (original maturity of less than one year) as a % of total liabilities | N.A.   |
| Non-convertible debentures (original maturity of less than one year) as a % of total Assets      | N.A.   |
| Other short-term liabilities as a % of total liabilities                                         | 30.26% |
| Other short-term liabilities as a % of total assets                                              | 20.69% |

**vi) Institutional set up for liquidity risk management:**

The Company has well defined ALM policy which covers various aspects of liquidity risk management.

ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds.

The Asset Liability Management Committee, inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, and contingency planning.

