

GIC Housing Finance Ltd.

Public disclosure on liquidity risk in terms of Guidelines on Liquidity Risk management Framework.

I Funding Concentration based on significant counterparty (both deposits and borrowings)

₹ in Lakh

Sr. No.	Type of Instruments	Number of Significant Counter parties	As At June 30, 2023	% of Total deposits	% of Total Liabilities
1	Deposits			-	-
2	Borrowings	40	900965	-	99.09%

II Top 20 large deposits (amount in ₹ Lakh and % of total deposits)

₹ in Lakh

Sr. No.	Name	As At June 30, 2023	% of Total Deposits
1	Total of top 20 large deposits	-	-

III Top 10 borrowings (amount in ₹ Lakh and % of total borrowings)

₹ in Lakh

Sr. No.	Name	As At June 30, 2023	% of Total Borrowings
1	Total of top 10 borrowings	713,431	79.19

IV Funding Concentration based on significant instrument/product

₹ in Lakh

Sr. No.	Name of the instrument/product	As At June 30, 2023	% of Total Liabilities
1	Secured Non- Convertible debentures	56,473	6.21%
2	Commercial papers	34,730	3.82%
3	Refinance facility from NHB	99,760	10.97%
4	Bank facilities	710,003	78.09%
5	external Commercial borrowings	-	0.00%
6	deposits	-	0.00%
7	Subordinate Tier-ii Non convertible debentures.	-	0.00%
5	Total Borrowings	900,965	99.09%
	Total Liabilities	909,220	100.00%
	Total borrowings under all instruments/products		

V Stock Ratios

Sr. No.	Particulars	As a % of total public funds	As a % of total Liabilities	As a % of total Assets
1	Commercial papers	3.85%	3.82%	3.21%
2	NCD (original maturity less than 1 year)	0.00%	0.00%	0.00%
3	Other short-term liabilities*	35.96%	35.63%	29.93%

* Other Short Term liabilities Includes Current portion of financials & Non Financial Liabilities.

Particulars	As At JUNE 30, 2023	
	Total Unweighted Value (average) \$	Total Weighted Value (average) #
High Quality Liquid Asset		
1 Total High Quality Liquid Assets (HQLA)	21,416	21,416
Cash and Bank Balance	895	895
G-Sec	20,521	20,521
Cash Outflows		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	16,538	19,019
4 Secured wholesale funding	21,738	24,999
5 Additional requirements, of which		
(i) Outflows related to derivative exposures and other collateral requirements	-	-
(ii) Outflows related to loss of funding on debt products	-	-
(iii) Credit and liquidity facilities	-	-
6 Other contractual funding obligations	9,995	11,494
7 Other contingent funding obligations	1,689	1,942
8 TOTAL CASH OUTFLOWS	49,960	57,454
Cash Inflows		
9 Secured lending	85,813	64,360
10 Inflows from fully performing exposures	12,939	9,704
11 Other cash inflows	38,473	28,855
12 TOTAL CASH INFLOWS	137,225	102,919
		Total Adjusted Value
13 TOTAL HQLA		21,416
14 TOTAL NET CASH OUTFLOWS		14,363
15 LIQUIDITY COVERAGE RATIO (%)		149.11

\$ Unweighted values must be calculated as outstanding balances maturing or callable with in 30days/1 month (for inflows and outflows).

Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.