

## 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, 2022	% of Total Deposits	% of Total Liabilities
1	Deposits	-	-	-	-
2	Borrowings	20	10,08,324	-	99.36%

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

₹ in Lakh

Sr. No.	Name	As At June 30, 2022	% 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, 2022	% of Total Borrowings
1	Total of top 10 borrowings	8,35,466	82.86%

### IV Funding Concentration based on significant instrument/product

₹ in Lakh

Sr. No.	Name of the instrument/product	As At June 30, 2022	% of Total Liabilities
1	Secured Non- Convertible debentures	96,335	9.49%
2	Commercial papers	34,713	3.42%
3	Refinance facility from NHB	1,23,950	12.22%
4	Bank facilities	7,53,326	74.23%
5	external Commercial borrowings	-	0.00%
6	deposits	-	0.00%
7	Subordinate Tier-ii Non convertible debentures.	-	0.00%
	<b>Total Borrowings</b>	<b>10,08,324</b>	<b>99.36%</b>
	Total Liabilities	10,14,819	

### 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	3.44%	3.42%	2.97%
2	NCD (original maturity less than 1 year)	0.00%	0.00%	0.00%
3	Other short-term liabilities*	31.99%	31.79%	27.57%

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

## VI Institutional set-up for Liquidity Risk Management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board constituted Risk Management Committee (RMC) oversee the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. Further, the Board constituted Asset Liability Committee (ALCO) acts as a strategic decision-making body for the asset-liability management of the Company from risk return perspective and within the risk appetite and guard-rails approved by the Board. The ALCO, which measures not only the liquidity positions of Company on on-going basis but also examines how liquidity requirements are likely to revive under different scenarios.

### Notes:

1. Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
2. Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
3. Total Liabilities has been computed as sum of all financial and non-financial liabilities (as per Balance Sheet prepared as per IND AS) and it does not include Equities and Reserves/Surplus.
4. Public funds is as defined in Master Direction - Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021.
5. The amount stated in this disclosure is based on the standalone financial statements (prepared as per IND AS) for quarter ended June 30, 2022.

## LCR Disclosure for the quarter ended June 30th, 2022

₹ in Lakh

Particulars	As At June 30, 2022	
	Total Unweighted Value (average) ₹	Total Weighted Value (average) #
<b>High Quality Liquid Asset</b>		
1 Total High Quality Liquid Assets (HQLA)	49,672	49,672
<b>Cash Outflows</b>		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	-	-
4 Secured wholesale funding	40,484	46,557
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	14,791	17,010
7 Other contingent funding obligations	-	-
8 <b>TOTAL CASH OUTFLOWS</b>	<b>55,275</b>	<b>63,567</b>
<b>Cash Inflows</b>		
9 Secured lending	20,000	15,000
10 Inflows from fully performing exposures	13,066	9,800
11 Other cash inflows	75,000	56,250
12 <b>TOTAL CASH INFLOWS</b>	<b>1,08,066</b>	<b>81,050</b>
		Total Adjusted Value
13 <b>TOTAL HQLA</b>		<b>49,672</b>
14 <b>TOTAL NET CASH OUTFLOWS</b>		<b>15,892</b>
15 <b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>312.56</b>

\$ 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.