



IFL HOUSING FINANCE LTD.

Disclosure on Liquidity Risk as on 30th September 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

Number of significant counterparty	Amount (Rs. In Crores)*	% of Total Deposits	% of Total Liabilities
1	35.43	N.A	19.13%

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. Crores and % of total deposits).

NIL, the company is registered with NHB as non-deposit taking NBFC.

iii) Top 10 borrowings (amount in Rs. Crores and % of total borrowings*)

Amount (Rs. Crores)	% of total borrowings
35.43	20.34%
16.40	9.41%
15.20	8.72%
12.50	7.17%
9.32	5.35%
8.78	5.04%
8.42	4.83%
8.36	4.80%
7.82	4.49%
7.44	4.27%

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

iv) Funding Concentration based on significant Instrument / Product

S. No	Name of the Product	Number of Counterparties	Amount (Rs. Crores.)	% of Total Liabilities
1	Long Term Loans	24	174.24	94.05%
2	Long Term NCD	-	-	-
3	Short Term NCD	-	-	-



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4	Short term Loans	-	-	-
5	Commercial Papers	-	-	-

v) **Stock Ratios:**

Particulars	As on 30th Sept. 2023
Short term Liability to Total Assets	1.28%
Short term Liability to Long Term Assets	1.32%
Commercial Paper to Total Assets	NIL
Non-convertible debentures (NCDs) (original maturity of less than 1 year) to Total Assets	NIL
Short-term Liabilities to Total Outstanding Liabilities	1.98%
Long-term assets to Total assets	97.65%

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.



Prerna