



**HINDUJA HOUSING FINANCE LIMITED**  
**Public Disclosure on Liquidity Risk as at 30 September 2022**

**(a) Funding concentration based on significant counterparty\* (both deposits and borrowings):**

Number of Significant Counterparties	17
Balance (INR in lakh)	4,27,646.39
% of Total Deposits	Not applicable
% of Total Liabilities	85.38%

\*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.

**(b) Top 20 large deposits:**

Not applicable. The Company does not accept public deposits.

**(c) Top 10 Borrowings**

Balance (INR in lakh)	3,66,577.38
% of Total Borrowings	84.64%

**(d) Funding Concentration based on significant instrument / product<sup>@</sup>:**

(i) Term Loans (INR in lakh)	4,02,176.31
% of Total Liabilities	80.30%
(ii) Working Capital Loans (INR in lakh)	30,941.74
% of Total Liabilities	6.18%

<sup>@</sup> Significant instrument/productise 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.

**(e) Stock Ratios:**

(i) Commercial papers	Not Applicable
(ii) Non-convertible debentures (original maturity of less than one year)	Not Applicable
(iii) Other short-term liabilities, if any as a % of total assets	Not Applicable

**(f) Institutional set-up for liquidity risk management**

The Board of Directors of the Company have adopted the ALM policy, which contains the guidelines and framework for Liquidity Risk management, among other things. The changes brought in the Liquidity Risk Management Framework vide its Circular No. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 November 04, 2019 are also being covered as part of the ALM Policy which will be reviewed by the Board periodically for compliance and implementation.

The Board shall have the overall responsibility for management of liquidity risk by reviewing the implementation of the ALM Policy. The Asset-Liability Management Committee constituted by the Board carries out the functions as listed out in the circular.