Fullerton Grihashakti
Iraada hai toh Raasta hai

Disclosures under Liquidity Risk Management Framework for HFC - September 2021

i) Funding Concentration based on significant counterparty (both deposit and borrowings)

Sr. No.	No. of Significant Counterparties	Amount (₹ lakhs)	% of total Deposits	% of Total Liabilities*
1	16	345,055	-	89.6%

* Total liability excludes equity

ii) Top 20 large deposits: Not applicable

iii) Top 10 Borrowings

Amount (₹ lakhs)	% of Total Borrowings
297,249	80.5%

iv) Funding concentration based on significant instrument / product:

Sr No	Name of the instrument*	Year ended 30 September 2021 (₹ lakhs)	% of Total Liabilities*
1	Term Loan	275,046	71.4%
2	Non-Convertible Debentures (NCD)	77,290	20.1%
3	Commercial Paper	7,352	1.9%
4	Sub-ordinate Debt	9,712	2.5%

*Principal outstanding as on 30 September 2021; Total liability excludes equity

v) Stock Ratios:

Sr No	Name of the instrument	Percentage
1	Commercial Paper / Total Assets	1.6%
2	Commercial Paper / Total External Liabilities	1.9%
3	Short Term NCD (original maturity upto 1year)/Total Assets	0.0%
4	Short Term NCD (original maturity upto 1year)/Total External Liabilities	0.0%
5	Other Short Term Liabilities / Total External Liabilities	18.0%
6	Other Short Term Liabilities/Total Assets	15.4%

* Total external liability excludes equity

vi) Institutional Setup of Risk Management

Fullerton India Home Finance Company Limited has an Institutional Governance setup for Liquidity Risk Management as below:
1)Board of Directors
2)Risk Oversight Committee(ROC)
3)Asset Liability Management Committee (ALCO)