



Disclosures under Liquidity Risk Management Framework for HFC - June 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	19	3,47,127	-	91.5%

* Total liability excludes equity

ii) Top 20 large deposits: Not applicable

iii) Top 10 Borrowings

Amount (₹ lakhs)	% of Total Borrowings
2,81,810	77.7%

iv) Funding concentration based on significant instrument / product:

Sr No	Name of the instrument*	Year ended 30 June 2021 (₹ lakhs)	% of Total Liabilities*
1	Term Loan	2,65,327	69.9%
2	Non-Convertible Debentures (NCD)	82,900	21.9%
3	Commercial Paper	7,258	1.9%
4	Sub-ordinate Debt	7,000	1.8%

*Principal outstanding as on 30 June 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	19.1%
6	Other Short Term Liabilities/Total Assets	16.4%

* 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)
- 4) ALM Support Group

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