SMFG Grihashakti
Nayi Asha. Naya Vishwas.

SMFG India Home Finance Co. Ltd.(*Formerly Fullerton India Home Finance Co. Ltd* .) Public Disclosure on Liquidity Risk - for the half year ended September 30 2024, pursuant to RBI circular no.RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019

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

Period	No. of Significant Counterparties	Amount (₹ lakhs)	% of total Deposits	% of Total Liabilities
30-Sep-24	25	7,46,431	Not applicable	89.54%
30-Sep-23	22	5,29,697	Not applicable	82.69%

Note:
1) A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of total liabilities.
2) Total liabilities excludes shareholder's funds
3) Principal outstanding as on 30 September 2024

ii) Top 20 large deposits: Not applicable

iii) Top 10 Borrowings

Period	Amount (₹ lakhs)	% of Total Borrowings
30-Sep-24	5,56,727	69.20%
30-Sep-23	3,99,426	69.92%

Represents Principal outstanding as on 30 September 2024

iv) Funding concentration based on significant instrument / product :

Sr No	Name of the instrument	As at 30 September 2024 (₹ lakhs)	% of Total Liabilities	As at 30 September 2023 (₹ lakhs)	% of Total Liabilities
1	Term Loan (Including WCDL)	5,16,785	61.99%	3,77,028	58.86%
2	Non-Convertible Debentures (NCD)	2,55,360	30.63%	1,69,609	26.48%
3	Sub-ordinate Debt	24,643	2.96%	24,600	3.84%
4	Borrowing through Pass Through Certificate (PTC)	7,693	0.92%	-	-

Note:
1) A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of total liabilities.
2) Carrying value as on 30 September 2024
3) Total liabilities excludes shareholder's fund

v) Stock Ratios:

Sr No	Name of the instrument	As at 30 September 2024	As at 30 September 2023
1	Commercial Paper / Total Public Funds	0.0%	0.0%
1	Commercial Paper / Total External Liabilities	0.0%	0.0%
2	Commercial Paper / Total Assets	0.0%	0.0%
3	Short Term NCD (original maturity upto 1year)/Total Public Funds	0.0%	0.0%
3	Short Term NCD (original maturity upto 1year)/Total External Liabilities	0.0%	0.0%
4	Short Term NCD (original maturity upto 1year)/Total Assets	0.0%	0.0%
5	Other Short Term Liabilities / Total External Liabilities	27.4%	17.0%
6	Other Short Term Liabilities/Total Assets	24.0%	14.8%
7	Long Term Assets/Total Assets	77.0%	81.4%

Notes:
1) Other Short-term Liabilities includes borrowings, which are maturing within 12 months from the reporting date excluding Commercial papers.
2) Total liabilities excludes shareholder's fund.

vi) Institutional Setup of Risk Management

The Company's Board of Directors (BOD) is responsible for setting the strategic direction for the Company. This includes, establishing the liquidity risk appetite and the liquidity required to fulfil its strategic initiatives, setting boundaries/limits within such levels of tolerance and approving the policies that govern risk management under business as usual and stressed conditions.

The Company's liquidity risk is managed by Asset Liability management Committee (ALCO) based on guidelines provided by Risk Oversight Committee (ROC). ALCO is responsible for ensuring adherence to the liquidity risk appetite and asset-liability management limits set by the BOD and to oversee implementation of the strategic direction articulated by the BOD.The risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities.

SMFG India Home Finance Co. Ltd. *(Formerly Fullerton India Home Finance Co.Ltd.)* 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