Fullerton India Home Finance Company Limited Public Disclosure on Liquidity Risk - for the quarter ended June 30, 2022, 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)

Sr. No.	No. of Significant Counterparties	Amount (₹ lakhs)	% of total Deposits	% of Total Liabilities
1	20	359,050	Not applicable	84.2%

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 June 2022

ii) Top 20 large deposits: Not applicable

iii) Top 10 Borrowings

Amount (₹ lakhs)	% of Total Borrowings
285,155	74.8%

Represents Principal outstanding as on 30 June 2022

iv) Funding concentration based on significant instrument / product :

Sr No	Name of the instrument	As at 30 June 2022 (₹ lakhs)	% of Total Liabilities
1	Term Loan	255,600	60.0%
2	Non-Convertible Debentures (NCD)	115,300	27.1%
3	Sub-ordinate Debt	9,500	2.2%

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) Principal outstanding as on 30 June 2022
3) Total liabilities excludes shareholder's fund

v) Stock Ratios:

Sr No	Name of the instrument	Percentage
1	Commercial Paper / Total Liabilities	0.0%
2	Commercial Paper / Total Assets	0.0%
3	Short Term NCD (original maturity upto 1year)/Total Liabilities	0.0%
4	Short Term NCD (original maturity upto 1year)/Total Assets	0.0%
5	Other Short Term Liabilities / Total Liabilities	32.6%
6	Other Short Term Liabilities/Total Assets	28.2%

Notes:
1) Other Short-term Liabilities includes borrowings, which are maturing within 12 months from the reporting date excluding Commercial papers. Principal outstanding as on 30 June 2022.
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 th liquidity risk appetite and the liquidity required to fulfil its strategic initiatives, setting boundaries/limits within such levels of toleranc 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 Committee (ALCO) based on guidelines provided by Risk Oversight Committe (ROC). ALCO is responsible for ensuring adherence to the liquidity risk appetite and asset-liability management limits set by the BOD an to oversee implementation of the strategic direction articulated by the BOD.The risk management policies and systems are reviewe regularly to reflect changes in market conditions and the Company's activities.

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