

Disclosures under Liquidity Risk Management Framework for HFC - March 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	366,984	-	89%

* Total liability excludes equity

ii) Top 20 large deposits: Not applicable

iii) Top 10 Borrowings

Amount (₹ lakhs)	% of Total Borrowings
293,655	76%

iv) Funding concentration based on significant instrument / product:

Sr No	Name of the instrument*	Year ended 31 March 2021 (₹ lakhs)	% of Total Liabilities*
1	Term Loan	279,310	68%
2	Non-Convertible Debentures (NCD)	92,900	23%
3	Commercial Paper	7,165	2%
4	Sub-ordinate Debt	7,000	2%
5	Working capital / short term facilities	41	0%

*Principal outstanding as on 31 March 2021; Total liability excludes equity

v) Stock Ratios:

Sr No	Name of the instrument	Percentage
1	Commercial Paper / Total Assets	2%
2	Commercial Paper / Total External Liabilities	2%
3	Short Term NCD (original maturity upto 1year)/Total Assets	0%
4	Short Term NCD (original maturity upto 1year)/Total External Liabilities	0%
5	Other Short Term Liabilities / Total External Liabilities	19%
6	Other Short Term Liabilities/Total Assets	16%

* Total external liability excludes equity

vi) Institutional Setup of Risk Management

Fullerton India Home Finance Company Limited has an Institutional Governance setup for Risk Management as below:

- 1) Board of Directors
- 2) Risk Oversight Committee (ROC)
- 3) Asset Liability Management Committee (ALCO)
- 4) ALM Support Group

Fullerton India Home Finance Company Limited

Corporate Office: Floor 5 & 6, B Wing, Supreme Business Park,
Supreme City, Powai, Mumbai - 400 076 | Toll Free No: 1800 102 1003
Email: grihashakti@fullertonindia.com | Website: www.grihashakti.com
CIN number: U65922TN2010PLC076972 | IRDAI COR NO : CA0492

Registered Office: Megh Towers, 3rd Floor, Old No. 307, New No. 165,
Poonamallee High Road, Maduravoyal, Chennai - 600 095, Tamil Nadu