



**Disclosures under Liquidity Risk Management Framework for HFC - March 2022**

**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	17	341,831	-	88.6%

\* Total liability excludes equity

**ii) Top 20 large deposits: Not applicable**

**iii) Top 10 Borrowings**

Amount (₹ lakhs)	% of Total Borrowings
289,549	79.8%

**iv) Funding concentration based on significant instrument / product:**

Sr No	Name of the instrument #	Year ended 31 March 2022 (₹ lakhs)	% of Total Liabilities*
1	Term Loan	258,006	66.9%
2	Non-Convertible Debentures (NCD)	95,300	24.7%
3	Commercial Paper	-	0.0%
4	Sub-ordinate Debt	9,500	2.5%

# Principal Outstanding as on 31st March 2022 \* Total liability excludes equity

**v) Stock Ratios:**

Sr No	Name of the instrument	Percentage
1	Commercial Paper / Total Assets	0.0%
2	Commercial Paper / Total External Liabilities	0.0%
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	Long Term Assets/Total Assets	76.9%
6	Other Short Term Liabilities / Total External Liabilities	26.1%
7	Other Short Term Liabilities/Total Assets	22.2%

\* Total external liability excludes equity, Public funds are nil hence ratios not calculated.

**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)

**Fullerton India Home Finance Company Limited**

Corporate Office: Floor 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

