

**Home First Finance Company India Limited**

Public disclosure on Liquidity Risk of Home First Finance Company India Limited as on September 30, 2022 in accordance with RBI circular No. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies (NBFCs) including Core Investment Companies and RBI circular No. RBI/2020-21/60 DOR.NBFC (HFC).CC.No.118/03.10.136/2020-21 dated October 22,2020 for regulatory framework for Housing Finance Companies (HFCs)

**i. Funding Concentration based on significant counterparty (borrowings)**

Number of Significant Counterparties	Amount (RS in mil)	% of Total Deposits	% of Total liabilities
20	40,921.76	Not Applicable	95.84%

**ii. Top 20 large deposits**

Not applicable. The Company is a Non-Deposit taking Housing Finance Company.

**iii. Top 10 borrowings**

Amount (RS in mil)	% of Total Borrowings
13,845.72	33.33%

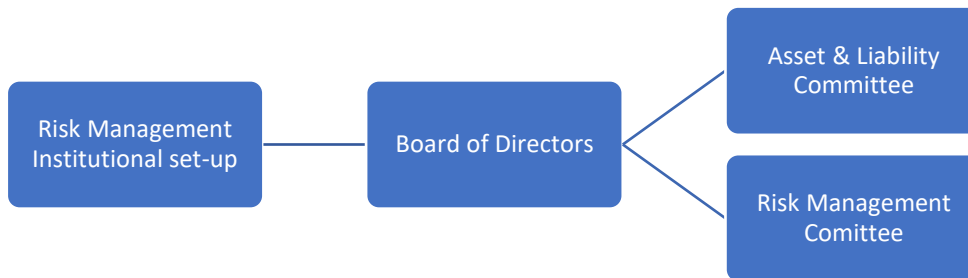
**iv. Funding Concentration based on significant instrument/product**

Sl. No.	Name of the instrument/product	Amount (RS in mil)	% of Total Liabilities
1	NCD	1,688.67	3.95%
2	Term Loans from Banks & Fis	28,642.18	67.08%
3	NHB	11,209.83	26.25%

**v. Stock Ratios**

Sl. No.	Stock Ratio	Percentage (%)
1	Commercial papers as a % of total liabilities	-
2	Commercial papers as a % of total assets	-
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities.	-
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets.	-
5	Other short-term liabilities as a % of total liabilities*	2.34%
6	Other short-term liabilities as a % of total assets	1.68%
7	Other short-term liabilities as a % of public funds	-

## vi. Institutional set-up for liquidity risk management



Company's Board of Directors monitors all the risks, including liquidity risk. Governance structure, Policies and risks limits are prescribed by the Board.

Board Constituted Asset Liability Committee (ALCO) ensures effective asset-liability management, market risk management, liquidity, and interest rate risk management and also adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds.

The Risk Management Committee constituted by the Board of Directors is primarily responsible for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

### **Notes:**

*#Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.*

*##Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.*

*\*Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.*