

SRG Housing Finance Limited

Public Disclosure on Liquidity Risk for the quarter ended Sep 30, 2024 as per the Guidelines on Liquidity Risk Management Framework under issued by the Reserve Bank of India and Pursuant to Review of regulatory framework for Housing Finance Companies (HFCs).

Amount stated in this disclosure is based on the Unaudited financial results of the Company for the quarter ended Sep 30, 2024

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

Type of Instrument	Number of Significant Counterparties	Amount* (Cr.)	% of Total deposits	% of Total Liabilities**
Borrowings	1	64.96	0	11.61%

Type of Instrument	Number of Significant Counterparties	Amount* (Cr.)	% of Total deposits	% of Total Liabilities**
Deposit	NA			

* Total liabilities does not include net worth of the Company.

A "significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 10% of the total liabilities.

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits)- NA

Not applicable. The Company is registered with National Housing Bank to carry on the business of housing finance institution without accepting public deposits.

(iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings)

Sl. No.	Amount (Rs. in Cr)	% of Total Borrowings
1	362.64	66.91%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Term Loans	472.96	88.85%
2	Non-Convertible Debentures	0.00	0.00
3	NHB Refinance	49.77	8.01%

* Total liabilities does not include net worth of the Company

A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 10% total liabilities

(v) Stock Ratios:

Sl. No.	Stock Ratio	Percentage (%)
1	Commercial papers as a % of total liabilities	Nil
2	Commercial papers as a % of total assets	Nil
3	Non-convertible debentures (original maturity of less than one year) as a % of, total liabilities	Nil
4	Non-convertible debentures (original maturity of less than one year) as a % of, total assets	Nil
5	Other short-term liabilities, if any as a % of total liabilities	1.08%
6	Other short-term liabilities as a % of total assets	0.79%
7	Other short-term liabilities as a % of public funds	Nil

* Total liabilities does not include net worth of the Company

vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board and Risk Management Committee in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk

management and also to ensure 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.