



Can Fin Homes Ltd

Public Disclosure on Liquidity Risk as on December 31st, 2023, Pursuant to RBI Guidelines on Liquidity Risk Management Framework for Housing Finance Companies dated February 17, 2021

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

Number of significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities
12	18,446.04	6355.44%	58.67%

ii. Top 20 Large Deposits

Amount (Rs. In Crores)	% of Total Deposits
146.06	50.32%

iii. Top 10 Borrowings

Amount (Rs. In Crores)	% of Total Liabilities
17,520.42	55.72%

iv. Funding concentration based on significant instrument/product

Sr. No.	Name of Instrument/Product	Amount (Rs. In Crores)	% of Total Liabilities
1	Secured Non-Convertible Debentures	4371.00	13.90%
2	Commercial Papers	1500.00	4.77%
3	Refinance Facility from NHB	5868.51	18.66%
4	Bank facilities	18677.78	59.40%
5	External Commercial borrowings	0.00	0.00%
6	Deposits	290.24	0.92%
7	Subordinated Tier-II Non-Convertible Debentures	100.00	0.32%
Total Borrowings		30807.53	97.98%
Total Liabilities		31442.79	

Registered Office: No 29/1, Sir M N Krishna Rao Road, Near Lalbagh West Gate, Basavanagudi, Bengaluru-560004. Phone: 080-26567655, E-mail: development@canfinhomes.com, Website: <https://www.canfinhomes.com/home.aspx>





v. Stock Ratios

Particulars	As a % of total public funds	As a % of total liabilities	As a % of total assets
Commercial Papers	4.87%	4.77%	4.22%
NCD (original maturity of less than 1 year)	0.00%	0.00%	0.00%
Other short-term liabilities*	19.93%	19.53%	17.26%

* Includes short term funds with original maturity of less than 1 year and includes funds from Refinance from NHB, Short Term Lines / OD / WC DL.

vi. Institutional set-up for Liquidity Risk Management

The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures of the Company to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it.

The Risk Management Committee, which reports to the Board and consisting of Chief Executive Officer (CEO)/ Managing Director, Chief Risk Officer (CRO) and heads of various verticals, shall be responsible for evaluating the overall risks faced by the Company including liquidity risk.

The ALCO, consisting of the Company's top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the Company. The role of the ALCO with respect to liquidity risk should include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk.





Notes:

1. 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.
2. 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.
3. Total Liabilities has been computed as sum of all financial and non-financial liabilities (as per Balance Sheet prepared as per IND AS) and it does not include Equities and Reserves/Surplus.
4. Public funds are as defined in Master Direction - Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021.
5. The amount stated in this disclosure is based on the standalone financial statements (prepared as per IND AS) for quarter ended Dec 31st, 2023.

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LCR Disclosure for the quarter ended December 31st, 2023			
(Rs.in Crore)		Total unweighted value (average) \$	Total weighted value (average) #
High quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		
	Government Securities	1442.50	1427.80
Cash Outflows			
2	Deposits (for deposit taking companies)	29.40	33.81
3	Unsecured wholesale funding	0.00	0.00
4	Secured wholesale funding	2348.32	2700.57
5	Additional requirements, of which		
(i)	Outflows related to derivative exposures and other collateral requirements		
(ii)	Outflows related to loss of funding on debt products		
iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	1261.50	1450.73
7	Other contingent funding obligations		
8	TOTAL CASH OUTFLOWS	3639.22	4185.10
Cash inflows			
9	Secured lending		
10	Inflows from fully performing exposures	295.88	221.91
11	Other cash inflows	5644.24	4233.18
12	TOTAL CASH INFLOWS	5940.12	4455.09
			Total adjusted value
13	INVESTMENT FOR LCR PURPOSE	1369	1369
14	INVESTMENT FOR SLR PURPOSE (20% haircut)	73.5	58.8
15	TOTAL HQLA	1442.5	1427.8
16	TOTAL NET CASH OUTFLOWS		1046.28
17	LIQUIDITY COVERAGE RATIO (%)		136.47%

\$ Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow

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