

Can Fin Homes Ltd

Public Disclosure on Liquidity Risk as on June 30th, 2024,
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	18032.39	8937.68%	54.61%

ii. Top 20 Large Deposits

Amount (Rs. In Crores)	% of Total Deposits
73.53	36.90%

iii. Top 10 Borrowings

Amount (Rs. In Crores)	% of Total Liabilities
17043.56	52.25%

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	6452.04	19.78%
2	Commercial Papers	2226.04	6.82%
3	Refinance Facility from NHB	5225.11	16.02%
4	Bank facilities	18221.02	55.86%
5	External Commercial borrowings	0.00	0.00%
6	Deposits	199.29	0.61%
7	Subordinated Tier-II Non-Convertible Debentures	105.14	0.32%
Total Borrowings		32428.64	99.42%
Total Liabilities		32617.17	



v. Stock Ratios

Particulars	As a % of total public funds	As a % of total liabilities	As a % of total assets
Commercial Papers	6.86%	6.82%	5.99%
NCD (original maturity of less than 1 year)	0.00%	0.00%	0.00%
Other short-term liabilities*	21.27%	21.15%	18.57%

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

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 June 30th, 2024.



LCR Disclosure for the quarter ended June 30 th , 2024			
(Rs.in Crore)		Total unweighted value (average) \$	Total weighted value (average) #
High quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA) Government Securities	1596.09	1581.59
Cash Outflows			
2	Deposits (for deposit taking companies)	15.53	17.86
3	Unsecured wholesale funding	0.00	0.00
4	Secured wholesale funding	3047.58	3504.72
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	1937.91	2228.60
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS	5001.02	5751.17
Cash inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	319.87	239.90
11	Other cash inflows	8443.62	6332.72
12	TOTAL CASH INFLOWS	8763.49	6572.62
			Total adjusted value
13	TOTAL HQLA	1369	1369
14	CASH AND CASH EQUIVALENTS	154.59	154.59
15	INVESTMENT IN G-SEC (20% haircut)	72.50	58.00
16	TOTAL INVESTMENT	1596.09	1581.59
17	NET CASH OUTFLOWS		1437.79
18	LIQUIDITY COVERAGE RATIO (%)		110.00%

\$ 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