



Can Fin Homes Ltd

Public Disclosure on Liquidity Risk as on September 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
10	19212.91	10248.53%	55.71%

ii. Top 20 Large Deposits

Amount (Rs. In Crores)	% of Total Deposits
65.87	35.14%

iii. Top 10 Borrowings

Amount (Rs. In Crores)	% of Total Liabilities
19,212.91	55.71%

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	6269.98	18.18
2	Commercial Papers	2480.23	7.19
3	Refinance Facility from NHB	4606.17	13.36
4	Bank facilities	19806.32	57.43
5	External Commercial borrowings	0.00	0.00
6	Deposits	187.47	0.54
7	Subordinated Tier-II Non-Convertible Debentures	107.39	0.31
Total Borrowings		33561.77	
Total Liabilities		34485.41	

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	7.41%	7.19%	6.33%
NCD (original maturity of less than 1 year)	0.00%	0.00%	0.00%
Other short-term liabilities*	21.52%	20.88%	18.37%

* 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 Sep 30th, 2024.

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>



LCR Disclosure for the quarter ended September 30 th , 2024			
(Rs.in Crore)		Total unweighted value (average) \$	Total weighted value (average) #
High quality Liquid Assets			
1	Investment in LCR	1378.56	1378.56
2	Investment IN G-SEC (20% haircut)	72.50	58.00
3	Total High-Quality Liquid Assets (HQLA) Government Securities	1451.06	1436.56
Cash Outflows			
4	Deposits (for deposit taking companies)	10.63	12.22
5	Unsecured wholesale funding	921.20	1059.38
6	Secured wholesale funding	1781.22	2048.40
7	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	-	-
8	Other contractual funding obligations	1990.34	2288.89
9	Other contingent funding obligations		
10	TOTAL CASH OUTFLOWS	4703.39	5408.89
Cash inflows			
11	Secured lending	-	-
12	Inflows from fully performing exposures	320.52	240.39
13	Other cash inflows	7403.78	5552.84
14	TOTAL CASH INFLOWS	7724.31	5793.23
			Total adjusted value
15	TOTAL HQLA	1451.06	1436.56
16	TOTAL NET CASH OUTFLOWS		1352.22
17	LIQUIDITY COVERAGE RATIO (%)		106.24%

\$ 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