



Can Fin Homes Ltd

**Public Disclosure on Liquidity Risk as on June 30, 2021,
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
6	8913.08	1980.64%	45.11%

ii. Top 20 Large Deposits

Amount (Rs. In Crores)	% of Total Deposits
196.74	43.72%

iii. Top 10 Borrowings

Amount (Rs. In Crores)	% of Total Liabilities
24.97	0.13%

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	1247.00	6.31%
2	Commercial Papers	3700.00	18.73%
3	Refinance Facility from NHB	4829.16	24.44%
4	Bank facilities	9012.70	45.62%
5	External Commercial borrowings	0.00	0.00%
6	Deposits	450.01	2.28%
7	Subordinated Tier-II Non-Convertible Debentures	100.00	0.51%
Total Borrowings		19338.87	97.89%
Total Liabilities		19756.60	

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	19.13%	18.73%	16.46%
NCD (original maturity of less than 1 year)	---	---	---
Other short-term liabilities*	22.47%	22.00%	19.33%

* 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.

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>



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 is 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 the quarter ended June 30, 2021 which was subject to Limited Review by the statutory auditors of the Company.