

EDELWEISS HOUSING FINANCE LIMITED

DISCLOSURE UNDER LIQUIDITY RISK MANAGEMENT FRAMEWORK – DECEMBER 31, 2021

Public Disclosure on Liquidity Risk for the quarter ended December 31, 2021 as per Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021.

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

(as at December 31, 2021)

Sr. No	Number of Significant Counterparties*	Amount (₹ crore)	% of Total Deposits	% of Total liabilities**
1	13	2,309.15	NA	66.29

* "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the HFC's total liabilities.

** "Total liabilities" refers to total external liabilities (i.e. excluding total equity)

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

The Company does not accept public deposits.

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

(as at December 31, 2021)

Amount (₹ crore) of Borrowings from Top 10 Lenders	% of Total Borrowings
2,193.36	78.75

(iv) Funding Concentration based on significant instrument/product*

(as at December 31, 2021)

Sr. No	Name of the Instrument / Product	Amount (₹ crore)	% of Total Liabilities**
1	Market Borrowings		
	Non-Convertible Debentures	1,063.09	30.52
	Sub-ordinated Debentures	55.09	1.58
2	Other Borrowings		
	Term Loans	1,477.53	42.42
	Working Capital Demand Loan/OD/CC	148.49	4.26
	Loan from related Party	75.00	2.15

* "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the HFC's total liabilities.

** "Total liabilities" refers to total external liabilities (i.e. excluding total equity).

(v) Stock Ratios:

Sr. No	Particulars	December 31, 2021
1	Commercial papers as a % of total public funds*	0.00%
2	Commercial papers as a % of total liabilities	0.00%
3	Commercial papers as a % of total assets	0.00%
4	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	0.00%
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	0.00%
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	0.00%
7	Other short-term liabilities**, if any as a % of total public funds	7.93%
8	Other short-term liabilities**, if any as a % of total liabilities	6.42%
9	Other short-term liabilities**, if any as a % of total assets	5.26%

* "Total public funds" refers to the aggregate of Debt securities, Borrowing other than debt securities and Subordinated liabilities.

** "Other short-term liabilities" refers to the borrowing in short term in nature.

(vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee.

The Asset Liability Management Committee/ Risk Management Committee, inter alia –

Implement and administer guidelines on Asset-Liability Management approved by the Board and its revision if any;

Monitor the asset liability gap and overcome the asset-liability mismatches, interest risk exposure, etc.; Strategize action to mitigate risk associated with the asset liability gap;

Guides in developing risk management policies and procedures and monitor adherence to various risk parameters and prudential limits; review the risk monitoring system and ensure effective risk management; and

The Company has a Liquidity Contingency plan in place to ensure various liquidity parameters are defined and tracked regularly. Liquidity Management Team is provided with update on expected liquidity shortfalls in Normal as well as Stress scenario.

The Company has ensured maintenance of a Liquidity Cushion in the form of cash balance, Liquid debt mutual Fund schemes, bank fixed deposits and undrawn cash credit limits etc. These assets carry minimal credit risk and can be liquidated in a very short period. A comfortable liquidity cushion is maintained of the borrowings. These would be to take care of immediate obligations while continuing to honour our commitments as a going concern.

There are available lines of credit from banks which are drawable on notice which further augment the available sources of funds.

Edelweiss Housing Finance Limited

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