

GIC Housing Finance Ltd.

Public disclosure on liquidity risk in terms of Guidelines on Liquidity Risk management Framework.

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

₹ in Lakh

Sr. No.	Type of Instruments	Number of Significant Counter parties	As At March 31, 2023	% of Total deposits	% of Total Liabilities
1	Deposits			-	-
2	Borrowings	24	914272	-	99.15%

II Top 20 large deposits (amount in ₹ Lakh and % of total deposits)

₹ in Lakh

Sr. No.	Name	As At March 31, 2023	% of Total Deposits
1	Total of top 20 large deposits	-	-

III Top 10 borrowings (amount in ₹ Lakh and % of total borrowings)

₹ in Lakh

Sr. No.	Name	As At March 31, 2023	% of Total Borrowings
1	Total of top 10 borrowings	7,46,274	81.62

IV Funding Concentration based on significant instrument/product

₹ in Lakh

Sr. No.	Name of the instrument/product	As At March 31, 2023	% of Total Liabilities
1	Secured Non- Convertible debentures	77,751	8.43%
2	Commercial papers	34,813	3.78%
3	Refinance facility from NHB	98,195	10.65%
4	Bank facilities	7,03,513	76.30%
5	external Commercial borrowings	-	0.00%
6	deposits	-	0.00%
7	Subordinate Tier-ii Non convertible debentures.	-	0.00%
5	Total Borrowings	9,14,272	99.15%
	Total Liabilities	9,22,086	100.00%
	Total borrowings under all instruments/products		

V Stock Ratios

Sr. No.	Particulars	As a % of total public funds	As a % of total Liabilities	As a % of total Assets
1	Commercial papers	3.81%	3.78%	3.19%
2	NCD (original maturity less than 1 year)	0.00%	0.00%	0.00%
3	Other short-term liabilities*	38.81%	38.48%	32.49%

* Other Short Term liabilities Includes Current portion of financials & Non Financial Liabilities.

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GIC HOUSING FINANCE LTD.

LCR Disclosure for the Year ended March 31st, 2023



₹ In Lakh

Particulars	As At JUNE 30, 2022		As At SEPT 30, 2022	
	Total Unweighted Value (average) \$	Total Weighted Value (average) #	Total Unweighted Value (average) \$	Total Weighted Value (average) #
High Quality Liquid Asset				
1 Total High Quality Liquid Assets (HQLA)	37,517	37,517	18,825	18,825
Cash and Bank Balance	872	872	7,562	7,562
G-Sec	36,645	36,645	11,263	11,263
Cash Outflows				
2 Deposits (for deposit taking companies)	-	-	-	-
3 Unsecured wholesale funding	13,516	15,543	13,087	15,050
4 Secured wholesale funding	14,755	16,968	33,973	39,069
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	14,037	16,143	11,859	13,638
7 Other contingent funding obligations	2,382	2,739	1,484	1,707
8 TOTAL CASH OUTFLOWS	44,690	51,393	60,403	69,464
Cash Inflows				
9 Secured lending	1,02,714	77,036	51,717	38,788
10 Inflows from fully performing exposures	13,001	9,751	13,001	9,750
11 Other cash inflows	-	-	59,158	44,368
12 TOTAL CASH INFLOWS	1,15,715	86,787	1,23,876	92,906
	Total Adjusted Value		Total Adjusted Value	
13 TOTAL HQLA		37,517		18,825
14 TOTAL NET CASH OUTFLOWS		12,848		17,366
15 LIQUIDITY COVERAGE RATIO (%)		292.01		108.40

\$ Unweighted values must be calculated as outstanding balances maturing or callable with in 30days/1 month (for inflows and outflows).

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

GIC HOUSING FINANCE LTD.

LCR Disclosure for the Year ended March 31st, 2023



₹ In Lakh

Particulars	As At DECEMBER 31, 2022		As At MARCH 31, 2023	
	Total Unweighted Value (average) \$	Total Weighted Value (average) #	Total Unweighted Value (average) \$	Total Weighted Value (average) #
High Quality Liquid Asset				
1 Total High Quality Liquid Assets (HQLA)	12,238	12,238	18,198	18,198
Cash and Bank Balance	1,487	1,487	754	754
G-Sec	10,751	10,751	17,444	17,444
Cash Outflows				
2 Deposits (for deposit taking companies)	-	-	-	-
3 Unsecured wholesale funding	19,446	22,363	14,689	16,892
4 Secured wholesale funding	23,000	26,450	44,294	50,938
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	11,601	13,341	11,992	13,791
7 Other contingent funding obligations	1,510	1,736	1,483	1,705
8 TOTAL CASH OUTFLOWS	55,557	63,890	72,458	83,326
Cash Inflows				
9 Secured lending	78,332	58,749	1,10,744	83,058
10 Inflows from fully performing exposures	12,999	9,749	12,961	9,721
11 Other cash inflows	50,033	37,525	52,933	39,700
12 TOTAL CASH INFLOWS	1,41,364	1,06,023	1,76,638	1,32,479
13 TOTAL HQLA	Total Adjusted Value		Total Adjusted Value	
	12,238		18,198	
14 TOTAL NET CASH OUTFLOWS	15,973		20,832	
15 LIQUIDITY COVERAGE RATIO (%)	76.61		87.36	

\$ Unweighted values must be calculated as outstanding balances maturing or callable with in 30days/1 r

Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress f

VI Institutional set - up for Liquidity Risk Management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks , including liquidity risk , to which the Company is exposed to in the course of conducting its business . The Board constituted Risk Management Committee (RMC) oversee the effective supervision , evaluation , monitoring and review of various aspects and types of risks , including liquidity risk , faced by the Company . Further , the Asset Liability Committee (ALCO) acts as a strategic decision - making body for the asset - liability management of the Company which measures not only the liquidity positions of Company on on - going basis but also examines how liquidity requirements are likely to revive under different scenarios .

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 quarter/ Twelve Months ended March 31st , 2023 .