

GIC HOUSING FINANCE LTD.



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 December 31, 2023	% of Total deposits	% of Total Liabilities
1	Deposits			-	-
2	Borrowings	38	854594	-	98.98%

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

₹ in Lakh			
Sr. No.	Name	As At December 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 December 31, 2023	% of Total Borrowings
1	Total of top 10 borrowings	6,81,726	79.77

IV Funding Concentration based on significant instrument/product

₹ in Lakh			
Sr. No.	Name of the instrument/product	As At December 31, 2023	% of Total Liabilities
1	Secured Non- Convertible debentures	32,697	3.79%
2	Commercial papers	34,738	4.02%
3	Refinance facility from NHB	72,546	8.40%
4	Bank facilities	7,14,613	82.77%
5	external Commercial borrowings	-	0.00%
6	deposits	-	0.00%
7	Subordinate Tier-ii Non convertible debentures.	-	0.00%
5	Total Borrowings	8,54,594	98.98%
	Total Liabilities	8,63,407	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	4.06%	4.02%	3.34%
2	NCD (original maturity less than 1 year)	0.00%	0.00%	0.00%
3	Other short-term liabilities*	38.23%	37.84%	31.39%

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

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LCR Disclosure for the Qtr ended December 31st, 2023

₹ In Lakh

Particulars	As At DEC 31, 2023	
	Total Unweighted Value (average) \$	Total Weighted Value (average) #
High Quality Liquid Asset		
1 Total High Quality Liquid Assets (HQLA)	17,399	17,399
Cash and Bank Balance	693	693
G-Sec	16,706	16,706
Cash Outflows		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	12,457	14,325
4 Secured wholesale funding	33,097	38,062
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	11,993	13,792
7 Other contingent funding obligations	4,929	5,669
8 TOTAL CASH OUTFLOWS	62,476	71,848
Cash Inflows		
9 Secured lending	113,480	85,110
10 Inflows from fully performing exposures	12,668	9,501
11 Other cash inflows	28,122	21,091
12 TOTAL CASH INFLOWS	154,270	115,702
		Total Adjusted Value
13 TOTAL HQLA		17,399
14 TOTAL NET CASH OUTFLOWS		17,962
15 LIQUIDITY COVERAGE RATIO (%)		96.87

\$ Unweighted values must be calculated as outstanding balances maturing or callable within 30 days/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.