

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 Sept 30, 2023	% of Total deposits	% of Total Liabilities
1	Deposits			-	-
2	Borrowings	40	872275	-	99.03%

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

₹ in Lakh				
Sr. No.	Name	As At Sept 30, 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 Sept 30, 2023	% of Total Borrowings	
1	Total of top 10 borrowings	681,749	78.16	

IV Funding Concentration based on significant instrument/product

₹ in Lakh				
Sr. No.	Name of the instrument/product	As At Sept 30, 2023	% of Total Liabilities	
1	Secured Non- Convertible debentures	57,759	6.56%	
2	Commercial papers	34,712	3.94%	
3	Refinance facility from NHB	81,075	9.20%	
4	Bank facilities	698,729	79.33%	
5	external Commercial borrowings	-	0.00%	
6	deposits	-	0.00%	
7	Subordinate Tier-ii Non convertible debentures.	-	0.00%	
5	Total Borrowings	872,275	99.03%	
	Total Liabilities	880,805	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	3.98%	3.94%	3.29%
2	NCD (original maturity less than 1 year)	0.00%	0.00%	0.00%
3	Other short-term liabilities*	36.03%	35.68%	29.80%

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

LCR Disclosure for the Qtr ended Sep 30th, 2023

₹ In Lakh

Particulars	As At SEPT 30, 2023	
	Total Unweighted Value (average) ₹	Total Weighted Value (average) #
High Quality Liquid Asset		
1 Total High Quality Liquid Assets (HQLA)	18,927	18,927
Cash and Bank Balance	462	462
G-Sec	18,465	18,465
Cash Outflows		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	13,071	15,032
4 Secured wholesale funding	38,561	44,345
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	15,076	17,337
7 Other contingent funding obligations	1,686	1,939
8 TOTAL CASH OUTFLOWS	68,394	78,653
Cash Inflows		
9 Secured lending	82,011	61,508
10 Inflows from fully performing exposures	12,841	9,631
11 Other cash inflows	43,430	32,573
12 TOTAL CASH INFLOWS	138,282	103,712
		Total Adjusted Value
13 TOTAL HQLA		18,927
14 TOTAL NET CASH OUTFLOWS		19,663
15 LIQUIDITY COVERAGE RATIO (%)		96.26

₹ 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.