

Public Disclosure on Liquidity Risk - For the quarter ended September 30, 2024

(i) Funding Concentration based on significant counterparty:

Sr No	Type Of Instruments	No. of significant counterparties	Amount (Rs Crore)	% of Total Deposits	% of Total Liabilities
1	Borrowings	12	24,233.37	NA	51.61%
2	Deposits	-	-	NA	NA

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits):

Top 20 large Deposits	Not Applicable
-----------------------	----------------

(iii) Top 10 large borrowings (amount in Rs. crore and % of total borrowings):

Top 10 borrowings (amount in Rs crs)*	22,846.90
Top 10 borrowings [% of total borrowings]	65.93%

* Does not include holders of Foreign currency convertible bond and Medium Term Note listed on Singapore Exchange Limited since the holder-wise details are not available with the Company.

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

Sr No	Name of the instrument/product	Amount	% of Total Liabilities
1	Secured Non Convertible Debentures	15,469	32.9%
2	Term Loans	11,331	24.1%
3	Working Capital Loans	2,815	6.0%
4	Subordinated Debt	3,751	8.0%
5	External Commercial Borrowings	835	1.8%
6	Cash Credit Facility	452	1.0%

(v) Stock Ratios:

(a) Commercial papers as a % of public funds, total liabilities and total assets:

CP as % of total public funds	0.0%
CP as % of total liabilities	0.0%
CP as % of total assets	0.0%

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets:

NCD (original maturity of less than 1 year) as % of total public funds	0.0%
NCD (original maturity of less than 1 year) as % of total liabilities	0.0%
NCD (original maturity of less than 1 year) as % of total assets	0.0%

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities, total assets:

Other short-term liabilities as % of total public funds	15.95%
Other short-term liabilities as % of total liabilities	11.77%
Other short-term liabilities as % of total assets	8.14%

(vi) Institutional set-up for liquidity risk management:

Sammaan Capital Limited [SCL] formerly known as Indiabulls Housing Finance Limited is one of the largest non-banking finance companies in the country. The Company raises finances by using a mix of various debt instruments like Non- Convertible Debentures, Bank Loans, and Foreign Currency Loans. On the assets side, the Company has loan products broadly classified under

individual retail loans and project finance loans with varying repayment structures depending upon the nature of product.

Managing Balance Sheet of this size and complexity is of the utmost importance for the Company to earn sustainable profits and increase the wealth of shareholders. Adopting the guidelines issued by the regulator as per the requirements of the business, the Company has put in place an Asset Liability Management (ALM) Policy which enables the Company to decide upon the mix of liabilities and assets and handle the major risks associated with the management of ALM.

ALM Policy encompass the process of identifying, formulating, implementing, monitoring and reviewing the asset liability strategies in order to achieve planned financial objectives, given a clearly defined set of risks and risk tolerances and the constraints in pursuing the strategy. This document will be updated periodically to reflect evolving regulations and market conditions.

The company exceeds the regulatory requirement of LCR which mandate maintaining prescribed coverage of expected net cash outflows for a stressed scenario in the form of high-quality assets (HQLA). As of 30 September 2024, the company maintained LCR of 345% well in excess of the stipulated regulatory norm.

Notes:

- 1) Total liabilities have been computed as sum of all liabilities (total balance sheet size) less Net Worth

Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended 30th June 2024 pursuant to the guidelines issued by RBI vide notification no. RBI/2020-21/73 DOR.FIN.HFC.CC.No.120/03.10.136/2020-21 dated 29th July 2021 and RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 10th November 2024 on Liquidity Risk Management Framework for Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 and Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023.

(₹ in Crore)		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	**Total High Quality Liquid Assets (HQLA)	871.81	871.81
Cash Outflows			
2	Deposits (for deposit taking companies)	NA	NA
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	763.12	877.59
5	Additional requirements, of which	-	
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	-	
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	
(iii)	<i>Credit and liquidity facilities</i>	-	
6	Other contractual funding obligations	115.00	132.25
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS	878.12	1,009.84
Cash Inflows			
9	Secured lending	189.71	142.29
10	Inflows from fully performing exposures	850.00	637.50
11	Other cash inflows	327.80	245.85
12	TOTAL CASH INFLOWS	1,367.51	1,025.64
			Total Adjusted Value
13	TOTAL HQLA	871.81	871.81
14	TOTAL NET CASH OUTFLOWS	219.53	252.46
15	LIQUIDITY COVERAGE RATIO (%)*	397%	345%

Sr. No.	**Components of HQLA	Total Unweighted Value (average)	Total Weighted Value (average)
1	Cash in Hand and Bank balance	871.81	871.81

*Average LCR maintained during Q1 FY25