

Capital India Home Loans Limited

(All figures are in lakhs, except otherwise stated)

Public disclosure on liquidity risk of Capital India Home Loans Limited ('CIHL') as on September 30, 2023 in accordance with Annexure VI to Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023.

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

Number of Significant Counterparties	Amount	% of Total Deposits	% of Total Liabilities
19	28319.79	-	98.65%

ii. Top 20 Large Deposits

Not applicable. The Company is registered with National Housing Bank to carry on the business of finance without accepting public deposits. Thus, there are no public deposits in the Company.

iii. Top 10 Borrowings

Amount	% of Total Borrowings
23299.55	82.27%

iv. Funding Concentration based on significant Instrument/ Product

Name of Instrument/ Product	Amount	% of Total Liabilities
Refinance from NHB	5910.77	20.59%
Term Loans from Banks	14568.25	50.75%
Cash Credit / Bank Overdraft against FD's	406.49	1.42%
Term Loans from other NBFC's	7434.28	25.90%
Total Borrowings	28319.79	98.65%
Total Liabilities	28707.63	

v. Stock Ratios

Particulars	As a % of Total Public Funds	As a % of Total Liabilities	As a % of Total Assets
Commercial papers	-	-	-
Non-convertible debentures (original maturity of less than one year)	-	-	-
Other short-term liabilities	2.11%	2.08%	1.41%

vi. Institutional set-up for liquidity risk management

The Board of Directors of the Company has instituted the Asset Liability Management Committee to monitor and manage liquidity risk *inter-alia* by way of monitoring the asset liability composition, reviewing the liquidity and borrowing program of the Company, setting-up and monitoring prudential limits on negative mismatches w.r.t. liquidity and interest rate.

The Company's liquidity and funding approach documented through its various plans and policies including the Asset Liability Management Policy, Resources Planning Policy, Investment and Deployment Policy, is to ensure that funding is available to meet all market related stress situations. We endeavour to maintain a conservative Asset Liability Management approach which is focused on maintaining long term funding stability.

The Company also has a Risk Management Committee which reports to the Board and is responsible for evaluating the overall risks faced by the Company including liquidity risks.

The Company's liquidity management set-up is assessed periodically to align the same with any regulatory changes in the economic landscape or business needs. The ALCO meetings are held once in a quarter and committee submit its report to board on quarterly basis.

Notes:

1. Significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.
2. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equity Share Capital and Other Equity.
3. Public funds is as defined in Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021.
4. The amount stated in this disclosure is based on the unaudited standalone financial statements for the quarter ended September 30, 2023.