

Housing Development Finance Corporation Limited

Public disclosure on Liquidity Risk for the period ended 31st March 2022

Disclosure in terms of Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank of India) Directions, 2021 dated February 17, 2021 issued by the Reserve Bank of India read with para 15A on Guidelines on Liquidity Risk Management Framework in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016

(i) Funding Concentration based on significant counterparty (both Deposits and Other Borrowings)

₹ in Crore

Sr No.	Type of Instruments	Number of Significant Counter parties	31-Mar-22	% of Total Deposits	% of Total Liabilities*
1	Deposits	1	5,386	3.35%	1.03%
2	Other Borrowings	15	194,222	NA	37.31%

(ii) Top 20 Large Deposits (amount in ₹ Crore and % of Total Deposits)

₹ in Crore

Sr No.	Name	31-Mar-22	% of Total Deposits
1	Total of top 20 large deposits	34,768	21.61%

(iii) Top 10 Borrowings (amount in ₹ Crore and % of Total Borrowings)

₹ in Crore

Sr No.	Name	31-Mar-22	% of Total Borrowings
1	Total of top 10 borrowings	161,215	32.26%

(iv) Funding Concentration based on significant Instrument/Product

₹ in Crore

Sr No.	Name of the Instrument/Product	31-Mar-22	% of Total Liabilities*
1	- Debt Securities	195,930	37.63%
2	- Borrowings (Other than Debt Securities)	139,852	26.86%
3	- Deposits	160,900	30.91%
4	- Subordinated Liabilities	3,000	0.58%
	Total	499,681	95.98%
	Funding Concentration pertaining to insignificant instruments/products	-	-
	Total borrowings under all instruments/products	499,681	95.98%

(v) Stock Ratios:

Particulars	Total public funds	Total Liabilities*	Total Assets
(a) Commercial papers	6.05%	5.81%	4.72%
(b) Non-convertible debentures (original maturity of less than one year)	-	-	-
(c) Other short-term liabilities	24.89%	23.89%	19.41%

