

## HDFC Credila Financial Services Limited

### Public Disclosure on Liquidity Risk as on March 31, 2024,

Pursuant to Annex VI - Guidelines on Liquidity Risk Management Framework of  
Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023  
dated October 19, 2023

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

Number of Significant Counterparties	Amount (Rs. in Crores)	% of Total Deposits	% of Total Liabilities
26 (Twenty Six)	22,040	NA	83%

#### ii. Top 20 large deposits

Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.

#### iii. Top 10 borrowings

Amount (Rs. in Crores)	% of Total Borrowings
7,754	30%

#### iv. Funding Concentration based on significant instrument/product\*

Name of the instrument/product	Amount (Rs. in Crores)	% of Total Liabilities
Term Loans	18,925	71%
External Commercial Borrowings	823	3%
Secured Non-Convertible Debentures	3,063	12%
Subordinated Tier II Non-Convertible debentures	1,068	4%
Perpetual debt instruments to the extent that do not qualify as equity	567	2%
Commercial Paper	1,138	4%
Working Capital Limits	449	2%
<b>Total Borrowings</b>	<b>26,033</b>	<b>98%</b>
<b>Total Liabilities</b>	<b>26,523</b>	

## HDFC CREDILA FINANCIAL SERVICES LIMITED

(Formerly known as HDFC Credila Financial Services Private Limited)

Corporate Identity Number: U67190MH2006PLC159411

 **Regd. Office:** B-301, Citi Point, Andheri-Kurla Road, Next To Kohinoor Continental, Andheri (East), Mumbai 400 059, India

 **Tel:** +91-22-28266636

 **Email:** loan@hdfccredila.com

**v. Stock Ratios:**

Particulars	as a % of total public funds*	as a % of total liabilities	as a % of total assets
Commercial papers	4%	4%	4%
Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	20%	20%	17%

**vi. Institutional set-up for liquidity risk management**

The Liquidity Risk Management of the Company is governed by the Liquidity Risk Management Framework (LRMF), Asset Liability Management (ALM) & Financial Risk Management (FRM) Policy approved by the Board of Directors. The Board has the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Risk Management Committee (RMC), which is a committee of the Board, is responsible for evaluating the overall risks faced by the Company including liquidity risk. The Asset Liability Management Committee (ALCO) is responsible for ensuring adherence to the liquidity risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions at an entity level.

**\* Notes:**

1. Significant counterparty, Significant instrument/product and Public funds are as defined in RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023 as amended from time to time.
2. Funding concentration based on significant counterparty has been computed using Latest Beneficiary Position instead of original subscribers.
3. Total Liabilities has been computed as sum of all financial and non-financial liabilities (as per Balance Sheet) and it does not include Equities and Reserves/ Surplus.
4. The amount stated in this disclosure is based on the audited financial statements for the period ended March 31, 2024.

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