

Credila Financial Services Limited
(Formerly known as HDFC Credila Financial Services Limited)

Public Disclosure on Liquidity Risk as on September 30, 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
27 (Twenty Seven)	27,719	NA	82%

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
11,068	33%

iv. Funding Concentration based on significant instrument/product*

Name of the instrument/product	Amount (Rs. in Crores)	% of Total Liabilities
Term Loans	22,763	67%
External Commercial Borrowings	4,134	12%
Secured Non-Convertible Debentures	3,682	11%
Subordinated Tier II Non-Convertible debentures	1,074	3%
Perpetual debt instruments to the extent that do not qualify as equity	519	2%
Commercial Paper	1,204	4%
Working Capital Limits	49	0%
Total Borrowings	33,425	98%
Total Liabilities	34,024	

CREDILA FINANCIAL SERVICES LIMITED

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Corporate Identity Number: U67190MH2006PLC159411

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



Toll-free: 1-800-209-3636



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v. **Stock Ratios:**

Particulars	as a % of total public funds*	as a % of total liabilities	as a % of total assets
Commercial papers	4%	4%	3%
Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	18%	18%	14%

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.

vii. **Liquidity Coverage Ratio for the Quarter ended September 30, 2024.**

Particulars	For the Quarter ended June 30, 2024	For the Quarter ended September 30, 2024
Liquidity Coverage Ratio	196%	220%

*** 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 unaudited financial statements for the period ended September 30, 2024.

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