

HDFC Credila Financial Services Limited
(formerly known as *HDFC Credila Financial Services Private Limited*)

**Public Disclosure on Liquidity Risk as on September 30, 2021,
Pursuant to RBI Guidelines on Liquidity Risk Management Framework for
Non-Banking Financial Companies dated November 4, 2019**

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
20 (Twenty)	4,921	NA	73%

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
3,187	49%

iv. Funding Concentration based on significant instrument/product*

Name of the instrument/product	Amount (Rs. in Crores)	% of Total Liabilities
Term Loans from Banks	2,751	41%
Secured Non Convertible Debentures	2,031	30%
External Commercial Borrowings	738	11%
Commercial Paper	395	6%
Subordinated Tier II Non convertible debentures	338	5%
Perpetual debt instruments to the extent that do not qualify as equity	272	4%
Overdrafts and Working Capital Limits	-	0%
Total Borrowings	6,525	97%
Total Liabilities	6,727	

HDFC 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



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	6%	6%	5%
Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	23%	22%	18%

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 is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies. Funding concentration based on significant counterparty has been computed using Latest Beneficiary Position instead of original subscribers.
2. Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies .
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. Public funds is as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.
5. The amount stated in this disclosure is based on the unaudited financial statements for the quarter ended September 30, 2021.

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