

HDFC Credila Financial Services Limited

Public Disclosure on Liquidity Risk as on September 30, 2023,
Pursuant to Annex II - Guidelines on Liquidity Risk Management Framework of
Master Direction - NBFC – ND – SI (Reserve Bank) Directions, 2016
dated September 01, 2016

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
21 (Twenty One)	17,435	NA	69%

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
6,924	32%


iv. Funding Concentration based on significant instrument/product*

Name of the instrument/product	Amount (Rs. in Crores)	% of Total Liabilities
Term Loans	15,985	63%
Secured Non-Convertible Debentures	3,036	12%
Subordinated Tier II Non-Convertible debentures	699	3%
Perpetual debt instruments to the extent that do not qualify as equity	563	2%
Commercial Paper	940	4%
Working Capital Limits	200	1%
Total Borrowings	21,423	85%
Total Liabilities	25,247	

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	11%	10%	10%

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 period ended September 30, 2023.*

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