

## Hiranandani Financial Services Private Limited

### Disclosure on Liquidity Risk as on Jun 30, 2022

- (i) **Funding Concentration based on significant counterparty (both deposits and borrowings):**

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	2	196	N.A.	95.3%

- (ii) **Top 20 large deposits (amount in ₹ crore and % of total deposits):** Not Applicable

- (iii) **Top 10 borrowings :**

Amount (₹ Crore)	% of Total Borrowing
146	74.5%
50	25.5%
0.10	0.1%

- (iv) **Funding Concentration based on significant instrument/product:**

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Unsecured Loan*	146	71.0%
2	Term Loan	50	24.3%

\*represents unsecured loan from Director.

- (v) **Stock Ratios:**

Sr. No.	Stock Ratio	%
1	Commercial paper as a % of total public funds	N. A.
2	Commercial paper as a % of total liabilities	N. A.
3	Commercial paper as a % of total assets	N. A.
4	Non-convertible debentures (original maturity of less than 1 year) as a % of total public funds	N. A.

5	Non-convertible debentures (original maturity of less than 1 year) as a % of total liabilities	N. A.
6	Non-convertible debentures (original maturity of less than 1 year) as a % of total assets	N. A.
7	Other short term liabilities as a % of total public funds	N. A.
8	Other short term liabilities as a % of total liabilities	22.4%
9	Other short term liabilities as a % of total assets	7.7%

**(vi) Institutional set-up for liquidity risk management:**

The Board of Directors of the Company has the overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. The Board of Directors approves the constitution of the Asset Liability Committee (“ALCO”) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks in general and liquidity risk in particular.

The meetings of ALCO are held at quarterly intervals. ALCO provides guidance and directions on aspects such as interest rate outlook, liquidity, debt market position and funding sources to name a few.

## Hiranandani Financial Services Private Limited

### Disclosure on Liquidity Risk as on Sep 30, 2022

- (i) **Funding Concentration based on significant counterparty (both deposits and borrowings):**

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	8	393.3	N.A.	42.6%

- (ii) **Top 20 large deposits (amount in ₹ crore and % of total deposits):** Not Applicable

- (iii) **Top 10 borrowings :**

Amount (₹ Crore)	% of Total Borrowing
146.00	43.01%
50.00	14.73%
50.00	14.73%
23.34	6.88%
20.00	5.89%
20.00	5.89%
15.00	4.42%
15.00	4.42%
0.10	0.03%

- (iv) **Funding Concentration based on significant instrument/product:**

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Unsecured Loan*	146	43.0%
2	Term Loan	193.34	57.0%

\*represents unsecured loan from Director.

- (v) **Stock Ratios:**

Sr. No.	Stock Ratio	%
1	Commercial paper as a % of total public funds	N. A.

2	Commercial paper as a % of total liabilities	N. A.
3	Commercial paper as a % of total assets	N. A.
4	Non-convertible debentures (original maturity of less than 1 year) as a % of total public funds	N. A.
5	Non-convertible debentures (original maturity of less than 1 year) as a % of total liabilities	N. A.
6	Non-convertible debentures (original maturity of less than 1 year) as a % of total assets	N. A.
7	Other short term liabilities as a % of total public funds	N. A.
8	Other short term liabilities as a % of total liabilities	16.9%
9	Other short term liabilities as a % of total assets	8.3%

**(vi) Institutional set-up for liquidity risk management:**

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## Hiranandani Financial Services Private Limited

### Disclosure on Liquidity Risk as on Dec 31, 2022

- (i) **Funding Concentration based on significant counterparty (both deposits and borrowings):**

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	14	460.96	N.A.	90.6%

- (ii) **Top 20 large deposits (amount in ₹ crore and % of total deposits):** Not Applicable

- (iii) **Top 10 borrowings :**

Amount (₹ Crore)	% of Total Borrowing
100.0	22%
47.2	10%
46.7	10%
46.0	10%
40.0	9%
25.0	5%
24.6	5%
20.8	5%
20.0	4%
18.8	4%

- (iv) **Funding Concentration based on significant instrument/product:**

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Unsecured Loan*	46.00	9.0%
2	Term Loan	414.96	81.6%

\*represents unsecured loan from Director.

- (v) **Stock Ratios:**

Sr. No.	Stock Ratio	%
1	Commercial paper as a % of total public funds	N. A.

2	Commercial paper as a % of total liabilities	N. A.
3	Commercial paper as a % of total assets	N. A.
4	Non-convertible debentures (original maturity of less than 1 year) as a % of total public funds	N. A.
5	Non-convertible debentures (original maturity of less than 1 year) as a % of total liabilities	N. A.
6	Non-convertible debentures (original maturity of less than 1 year) as a % of total assets	N. A.
7	Other short term liabilities as a % of total public funds	N. A.
8	Other short term liabilities as a % of total liabilities	30.9%
9	Other short term liabilities as a % of total assets	15.3%

**(vi) Institutional set-up for liquidity risk management:**

The Board of Directors of the Company has the overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. The Board of Directors approves the constitution of the Asset Liability Committee (“ALCO”) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks in general and liquidity risk in particular.

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## Hiranandani Financial Services Private Limited

### Disclosure on Liquidity Risk as on March 31, 2023

- (i) **Funding Concentration based on significant counterparty (both deposits and borrowings):**

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	22	699.49	N.A.	97.74%

- (ii) **Top 20 large deposits (amount in ₹ crore and % of total deposits):** Not Applicable

- (iii) **Top 10 borrowings :**

Amount (₹ Crore)	% of Total Borrowing
452.08	64.63%

- (iv) **Funding Concentration based on significant instrument/product:**

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Unsecured Loan*	46.00	6.43%
2	Term Loan	653.49	91.31%

\*represents unsecured loan from Director.

- (v) **Stock Ratios:**

Sr. No.	Stock Ratio	%
1	Commercial paper as a % of total public funds	N. A.
2	Commercial paper as a % of total liabilities	N.A.
3	Commercial paper as a % of total assets	N.A.
4	Non-convertible debentures (original maturity of less than 1 year) as a % of total public funds	N. A.

5	Non-convertible debentures (original maturity of less than 1 year) as a % of total liabilities	N.A.
6	Non-convertible debentures (original maturity of less than 1 year) as a % of total assets	N.A.
7	Other short term liabilities as a % of total public funds	31.18%
8	Other short term liabilities as a % of total liabilities	30.47%
9	Other short term liabilities as a % of total assets	17.74%

**(vi) Institutional set-up for liquidity risk management:**

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The meetings of ALCO are held at quarterly intervals. ALCO provides guidance and directions on aspects such as interest rate outlook, liquidity, debt market position and funding sources to name a few.

Footnote

\* Total liabilities refer to Total Outside Liabilities I.e. Balance Sheet Total Excluding Share Capital and Reserves

\*\*Other short-term liabilities include borrowing liabilities and other liabilities payable within a period of 1 year.

\*\*\*Total public funds include total outstanding borrowings.