

# **AVIOM India Housing Finance Private Limited**

## **Public disclosure on liquidity risk**

**Public Disclosure on Liquidity Risk for the quarter ended June 30, 2024, as per the guidelines on Liquidity Risk Management Framework under Para 15A of the Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 dated September 01, 2016 issued by the Reserve Bank of India and updated from time to time**

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

<b>Sr. No.</b>	<b>Number of Significant Counterparties</b>	<b>Amount (₹ crore)</b>	<b>% of Total deposits</b>	<b>% of Total Liabilities</b>
1	35	1,368.75	Not Applicable	83.81%

#### **Note:**

- Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equity and Reserves & Surplus.
- 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 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies i.e. single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's.

### **II. Top 20 large deposits (amount in ₹ crore and % of total deposits):**

<b>Amount in ₹ crore</b>	Not Applicable
<b>% of total deposits</b>	Not Applicable

### **III. Top 10 borrowings (amount in ₹ crore and % of total borrowings):**

<b>Amount in ₹ crore</b>	616.52
<b>% of total borrowing</b>	39.46%

**Note:** Top 10 borrowing counterparty has been considered.

### **IV. Funding Concentration based on significant instrument/product:**

<b>Sr. No.</b>	<b>Name of the instrument/product</b>	<b>Amount (₹ crore)</b>	<b>% of Total Liabilities</b>
1	Term Loan	731.20	44.78%
2	NCD	365.29	22.37%
3	ECB	272.17	16.67%
	<b>Total:</b>	<b>1,368.76</b>	<b>83.81%</b>

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**Note:**

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 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

**V. Stock Ratios:**

<b>Particulars</b>	<b>Total Public Fund</b>	<b>Total Liabilities</b>	<b>Total Assets</b>
Commercial papers as a % of	Nil	Nil	Nil
Non-convertible debentures (original maturity of less than one year) as a % of	Nil	Nil	Nil
Other short-term liabilities as a % of	30%	29%	23%

**Note:**

- a) Other Short-term Liabilities **includes** current maturities of long-term debt, short-term bank borrowings, CC/WCDL and other short-term liabilities and **excludes** Commercial Paper and Non-convertible debentures (original maturity of less than one year).
- b) Public funds are as defined in Master Direction - Non-Banking Financial Company – Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.

**VI. Institutional set-up for liquidity risk management:**

The Board through the Asset-Liability Management Committee (ALCO) shall have the overall responsibility for management of liquidity risk. The ALCO shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time.

**General Note:**

All the numbers are based as per IND-AS Balance Sheet.