

Public disclosure on liquidity risk for Altum Credo Home Finance Limited as on Sep 30, 2024 in accordance with Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023 on Liquidity Risk Management Framework for Non-Banking Financial Companies (NBFCs):

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

#	Number of Significant Counter Parties	Amount (₹ crore)	% of total deposit	% of total liabilities
1	1	117.60	NA	30.07%

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits)

Not Applicable. The Company is registered with NHB as non-deposit taking HFC.

(iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings)

Amount (₹ in crores)	% of Total Borrowings
331.90	87.50%

(iv) Funding Concentration based on significant instrument/product

#	Number of instrument/ Product	Amount (₹ in crores)	% of total liabilities
1	Refinance	117.60	30.07%
2	Term Loan	246.14	62.94%
3	Non-Convertible Debentures	15.56	3.98%

(v) Stock Ratios:

#	Stock Ratio	Percentage %
1	Commercial papers as a % of total liabilities	NIL
2	Commercial papers as a % of total assets	NIL
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	NIL
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	NIL
5	Other short-term liabilities as a % of total liabilities	22.55%
6	Other short-term liabilities as a % of total Assets	10.13%

(vi) Institutional set-up for liquidity risk management

Altum Credo Home Finance Limited has a Board approved Risk Management Committee to oversee liquidity risk management. The ALCO meetings are held on a monthly basis. The ALCO inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, forecasting and analyzing different scenarios and preparation of contingency plans. The Company has a Board approved Risk Management Committee, which oversees overall risks to which the Company is exposed including liquidity risk management. The updates on the meeting of ALCO and Risk Management Committee also presented to the Board at regular intervals in the Board Meeting for their review.

Further, the management regularly monitors the position of cash and cash equivalents. Assessment of maturity profiles of financial assets and financial liabilities including debt financing plans and maintenance of balance sheet liquidity is considered while reviewing the liquidity position.

Note:

- (1) The above calculation of total liabilities excludes networth i.e Equity and Reserves & surplus.
- (2) The above calculation of borrowing is based on total principal outstanding as on Sep 30, 2024.