

Motilal Oswal Home Finance Limited\*

CIN: U65923MH2013PLC248741

Regd Office: Motilal Oswal Tower, Rahimtullah Sayani Rd,  
Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025.

☎ 022 4718 9999 / 6272 9898. Fax: 022 5036 2365

Email: hfquery@motilaloswal.com

**Public Disclosure for quarter ended December 31, 2021 pursuant to Paragraph 3 of Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies****i. Funding Concentration based on significant counterparty (both deposits and borrowings):**

S No.	No. of Significant Counterparties	Amount (₹ in Crore)	% of total Deposits	% of Total Liabilities*
1	22	2366	NA	87%

**ii. Top 20 large deposits - Not Applicable as Non Deposit taking HFC****iii. Top 10 Borrowings:**

Amount (₹ in Crore)	% of Total Liabilities*
1723	63%

**iv. Funding Concentration based on significant instrument/product:**

S No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loans	1362	50%
2	Secured NCD	449	16%
3	Unsecured NCD	323	12%
4	National Housing Bank	213	8%
5	Securitization - PTC	157	6%

**v. Stock Ratios:**

S No.	Particulars	December 31, 2021
1	Commercial Papers to Total Liabilities	0%
2	Commercial Papers to Total Assets	0%
3	NCDs (Original Maturity <1 year) to Total Assets	Nil

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4	NCDs (Original Maturity <1 year) to Total Liabilities	Nil
5	Other Short-Term Liabilities** to Total Assets	20%
6	Other Short-Term Liabilities** to Total Liabilities	27%

\*Total Liabilities does not include Net Worth.

\*\* Other Short Term Liabilities excludes Commercial Paper as they are already considered in 1 & 2, but includes other borrowings having residual maturity of 1 year.

\*\*\* Significant Counterparties and Top 10 Borrowings are as per actual outstanding.

#### vi. Institutional set-up for liquidity risk management

The ultimate responsibility for liquidity risk management rests with the Board of directors, which has established Asset-Liability Management ('ALM') Policy & Asset and Liability Management Committee (ALCO). The ALM Policy provides the governance framework for the identification, measurement, monitoring and reporting of liquidity risk arising out of Company's lending and borrowing activities. The liquidity risk is measured in terms of structural liquidity gaps across various time-buckets. Actual liquidity gaps against the Gap Limits are discussed every quarter in the ALCO meeting. ALCO manages Company's short, medium and long-term funding and liquidity management requirements. The ALCO meets regularly to review the liquidity position based on future cash flows. The Company manages liquidity risk by continuously monitoring forecast and actual cash flows and by matching the maturity profiles of financial assets and liabilities. The Company also maintains adequate liquid assets, banking facilities and reserve borrowing facilities against unexpected requirements.