

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

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Public Disclosure for quarter ended March 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):**

Sr. no.	Type of instrument	Number of Significant Counter parties	Amount	% of Total deposits	% of Total Liabilities
1	Deposits	NA	NA	NA	NA
2	Borrowings	27	26,350,703,638	NA	87.95%

ii. Top 20 large deposits - Not Applicable as Non Deposit taking HFC

Sr. no.	Description	Amount	% of Total deposits
1	Total for Top 20 large deposits	NA	NA

iii. Top 10 Borrowings:

Sr. no.	Type of instrument	Amount	% of Total borrowings
1	Total for Top 10 borrowings	17,619,795,047	61.60%

iv. Funding Concentration based on significant instrument/product:

S No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term loans from banks	12,872,864,739	42.97%
2	Term loans from Securitization	1,841,147,118	6.15%
3	Term loans from NHB Refinance	2,250,000,000	7.51%
4	Secured redeemable non-convertible debentures	7,985,493,623	26.65%
5	Unsecured redeemable non-convertible debentures	3,539,000,000	11.81%
	Total funding Concentration pertaining to significant instruments/products	28,488,505,480	
	Funding Concentration pertaining to insignificant instruments/products	115,300,629	0.38%
	Total borrowings under all instruments/products	28,603,806,110	

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v. **Stock Ratios:**

Sr. no.	Name of instrument/product	Amount	% of Public Funds	% of Total Liabilities	% of Total Assets
1	Commercial papers (CPs)	-	NA	-	-
2	Non-convertible debentures (NCDs) with original maturity of less than one year	-	NA	-	-
3	Other short-term liabilities	2,130,381,043	NA	7.11%	5.47%

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 month 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.

Definition of terms as used in the table above:

- a) **Significant counterparty:** A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC's total liabilities.
- b) **Significant instrument/product:** A "Significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC's total liabilities.
- c) **Total liabilities:** Total liabilities include all external liabilities (other than equity).
- d) **Other short-term liabilities:** All short-term borrowings other than CPs and NCDs with original maturity less than 12 months.
- e) **Borrowings:** Borrowings are inclusive of Debt securities and are considered at unamortised cost.