



# KIFS HOUSING FINANCE LIMITED

## PUBLIC DISCLOSURE ON LIQUIDITY RISK OF KIFS HOUSING FINANCE LIMITED AS ON 31<sup>ST</sup> MARCH 2023.

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

Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
12	278.11	NA	80.68%

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

- (iii) **Top 10 borrowings (amount in ₹ crore and % of total borrowings)**

Amount(₹ crore)	% Of TotalBorrowings
266.13	94.96%

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

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% Of Total Liabilities
1	Secured Non-Convertible Debentures	20.79	6.03%
2	Refinance from NHB	95.37	27.67%
3	Term Loans from Banks	144.20	41.83%
4	Term Loans from other than Banks	19.90	5.77%
	<b>Total Borrowings</b>	<b>280.26</b>	<b>81.31%</b>
	<b>Total Liabilities</b>	<b>344.69</b>	

**Registered Office:** 6<sup>th</sup> Floor, KIFS Corporate House, Beside Hotel Planet Landmark, Near Ashok Vatika BRTS, ISKON-Ambli Road, Bodakdev, Ambli, Ahmedabad, Gujarat – 380054.

**Corporate Office:** C-902, Lotus Park, Graham Firth Compound, Western Express Highway, Goregaon (East), Mumbai - 400063, Maharashtra, India.

**Ph. No.:** +91 22 61796400 E-mail: [contact@kifshousing.com](mailto:contact@kifshousing.com) **Website:** [www.kifshousing.com](http://www.kifshousing.com)

**CIN:** U65922GJ2015PLC085079 RBI COR: DOR-00145

(v) **Stock Ratios:**

Particulars	as a % of total public funds*	as a % of total liabilities	as a % of total assets
Commercial papers	NA	NA	NA
Non-convertible debentures (original maturity of less than one year)	NA	NA	NA
Other short-term liabilities	0%	40.73%	21.37%

(vi) Institutional set-up for liquidity risk management

1. The ALCO is responsible for the management of the companies funding and liquidity requirements, within the board approved framework and extant regulations.
2. The Company manages liquidity risk by maintaining an appropriate mix of cash and cash equivalents, unutilized banking facilities, credit lines, mutual funds as necessary. Further, the Company continuously monitors expected and actual cash flows by assessing the maturity profiles of financial assets and liabilities.

**\* Notes:**

1. *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 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies*
2. *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 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.*
3. *Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.*
4. *Bank Borrowings excludes Loans repayable on demand from banks.*
5. *The amount stated in this disclosure is based on the audited financial statements for the period ended March 31, 2023*

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