

## Concentration of Public Deposits, Advances, Exposures and NPAs Position as at March 31, 2023

### 1. Concentration of Public Deposits

(₹ in crore)

Particulars	As at March 31, 2023	As at March 31, 2022
Total Deposits of twenty largest Public depositors	3,505.28	1,329.77
Percentage of Deposits of twenty largest Public depositors to Total Deposits of the Company	29.73%	28.94%

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

Sr No.	Particulars	Number of Significant Counterparties	Amount (₹ in crore)	% of Total deposits	% of Total Liabilities
1	Deposits	Nil	Nil	Nil	Nil
2	Borrowings	20	1,66,240.15	NA	66.15%

Note : Considered counterparties which are > 1% of total liabilities

### 3. Top 20 Large Deposits:

(₹ in crore)

Particulars	Amount	Percentage of Total Deposits
Total of top 20 large deposits	4,172.08	35.89%

\*Including Corporate deposit

### Top 10 borrowings:

(₹ in crore)

Particulars	Amount	Percentage of Total Borrowings*
Total of top 10 borrowings	1,25,738.34	53.93%

\*Excludes Deposit

### 4. Funding Concentration based on significant instrument/product.

(₹ in crore)

Sr No.	Name of the instrument/product	Amount	% of Total Liabilities
1	Banks and Other Financial Institutions	83,089.07	33.06%
2	NHB Refinance	11,303.18	4.50%
3	Non-Convertible Debentures	1,23,446.39	49.12%
4	Tier II bonds	1,795.77	0.71%

Sr No.	Name of the instrument/product	Amount	% of Total Liabilities
5	Commercial Papers	13,513.59	5.38%
6	Deposits	11,626.21	4.63%
	Total Borrowings	<b>2,44,774.21</b>	<b>97.40%</b>
	Total Liabilities	<b>2,51,311.67</b>	

## 5. Stock Ratios

Sl. No.	Particulars	As at March 31, 2023
a	Commercial Paper as a % of Total Public Fund	5.52%
b	Commercial Paper as a % of Total Liabilities	5.38%
c	Commercial Paper as a % of Total Assets	4.85%
d	Non-Convertible Debentures (Original maturity of less than one year) as a % of Public Funds	Nil
e	Non-Convertible Debentures (Original maturity of less than one year) as a % of Total Liabilities	Nil
f	Non-Convertible Debentures (Original maturity of less than one year) as a % of Total Assets	Nil
g	Other short-term liabilities as a % of Total Public Fund	2.53%
h	Other short-term liabilities as a % of Total Liabilities	2.46%
i	Other short-term liabilities as a % of Total Assets	2.22%

Note : Total Public funds consist of NCD, CP, Bank Loan, LOC & Subordinate Debt.

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

Measuring and managing liquidity needs are vital for effective operation of the Company. By assuring Company's ability to meet its liabilities as they become due, liquidity management can reduce the probability of an adverse situation developing. The importance of liquidity transcends individual institutions, as liquidity shortfall in one institution can have repercussions on the entire system.

Liquidity Risk implies the risk of not having sufficient funds to discharge the liabilities. Various situations can give rise to liquidity risk such as higher than estimated disbursements, stress on systemic liquidity due to CRR hikes, higher government borrowing program, advance tax outflows, etc. Therefore it is imperative to anticipate the net cash outflows correctly, as well as to have a contingency plan in case of any unforeseen outgo of funds. Another aspect of liquidity management is avoiding retention of too much of excess liquidity than what may be required, as the same would result in sub-optimal returns on investment. So the Company has to strike a balance between the above two factors and manage the liquidity position actively / effectively.

The liquidity risk management framework of the Company includes the Risk Management Committee (RMC) of the board which has been constituted by the Board of Directors of the Company. The Risk Management Committee (RMC), which is a committee of the Board, is responsible for evaluating and monitoring the integrated risk management system of the

Company including liquidity risk The RMC reviews the liquidity risk position in line with policies and procedures to manage liquidity risk in accordance with limits approved by the Board of Directors.

The ALCO is entrusted with ensuring adherence to the board approved Asset Liability Management (ALM) policy and other regulatory guidelines, including Structural Liquidity, Dynamic Liquidity, Interest Rate Sensitivity, etc,. The ALM Policy is reviewed periodically in accordance with regulatory guidelines.

Q-4 2023-24 LCR Disclosures

<b>LIC HOUSING FINANCE LIMITED</b>			
<b>LCR Disclosure (Rs. In Cr)</b>		<b>Q4 FY 2022-23</b>	
<b>Sr.No.</b>	<b>Particulars</b>	<b>Total Unweighted Value (average)</b>	<b>Total Weighted Value (average)</b>
	<b>High Quality Liquid Assets</b>		
1	Total HQLA*	4926.29	4473.9
	<b>Cash Outflows</b>		
2	Deposits	1096.64	1261.14
3	Unsecured Wholesale Funding	908.04	1044.25
4	Secured wholesale funding	5613.48	6455.50
5	Additional requirements, of which	0	
(i)	Outflows related to derivative exposures and other collateral requirements	0	
(ii)	Outflows related to loss of funding on debt products	0	
(iii)	Credit and liquidity facilities	0	
6	Other contractual funding obligations	1261.44	1450.66
7	Other contingent funding obligation	126.67	145.67
<b>8</b>	<b>Total Cash Outflows</b>	<b>9006.27</b>	<b>10357.21</b>
	<b>Cash Inflows</b>		
9	Secured Lending	0	

10	Inflows from fully performing exposures	5107.44	3830.58
11	Other cash inflows**	8610.66	6458.00
<b>12</b>	<b>Total Cash Inflows</b>	<b>13718.1</b>	<b>10288.575</b>
13	Total HQLA	4926.29	<b>4473.90</b>
14	Total Net Cash Outflows	2251.57	2589.30
<b>15</b>	<b>Liquidity Coverage Ratio</b>		<b>172.78%</b>
*	HQLA includes G-Secs held for LCR purpose, G-Secs held for Statutory Liquid Ratio (SLR) with a hair-cut of 20% and Balance maintained in current accounts.		
**	Other cash inflows includes, undrawn borrowing facility and Mutual Fund placements		

