

Aptus Value Housing Finance India Limited

Public Disclosure on Liquidity Risk for the quarter ended Sep 30, 2022 as per the Guidelines on Liquidity Risk Management Framework under Para 15A of the Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 dated September 01, 2016 issued by the Reserve Bank of India and updated from time to time.

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties	Amount (Rs. in Lakhs)	% of Total Deposits	% of Total Liabilities*
15 (Fifteen)	3,16,908.91	NA	93.21%

* Total liabilities do not include net worth of the Company.

ii. Top 20 large deposits

Not applicable. The Company is registered with National Housing Bank to carry on the business of housing finance institution without accepting public deposits.

iii. Top 10 borrowings

Sl. No.	Nature of Facility	Amount (Rs. in Lakhs)	% of Total Borrowings
1.	NHB Refinance	75,143.73	23.05%
2.	Term Loan I	41,500.00	12.73%
3.	Term Loan II	28,500.00	8.74%
4.	Term Loan III	23,500.00	7.21%
5.	Term Loan IV	21,946.43	6.73%
6.	Term Loan V	20,822.29	6.39%
7.	Non-Convertible Debentures I	20,070.00	6.16%
8.	Term Loan VI	20,000.00	6.14%
9.	Non-Convertible Debentures II	17,500.00	5.37%
10.	Term Loan VII	11,027.78	3.38%

iv. Funding Concentration based on significant instrument/product

Sl. No.	Name of the instrument/product	Amount (Rs. in Lakhs)	% of Total Liabilities*
1.	Term Loans	2,13,219.91	62.72%
2.	NHB Refinance	75,143.73	22.10%
3.	Non-Convertible Debentures	37,570.00	11.05%
4.	Securitisation	9,291.27	2.73%

* Total liabilities do not include net worth of the Company

v. Stock Ratios

Sl. No.	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*	26.18%
6.	Other short-term liabilities as a % of total assets	13.93%

*Total liabilities does not include net worth of the Company.

vi. Institutional set-up for liquidity risk management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board and Risk Management Committee in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a month.

The Risk Management Committee constituted by the Board of Directors is primarily responsible for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

Definitions

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 total liabilities.

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% total liabilities.

Quantitative Disclosure on Liquidity Coverage Ratio (LCR) for Quarter ended 30 Sep 2022 is given below:

Sr. No.	Particulars	Total Unweighted Value (In Rs. lakhs)	Total Weighted Value (In Rs. lakhs)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		
	- Cash and Bank balances	5,674.16	5,674.16
	- Callable fixed deposits	0.00	0.00
	Total HQLA	5,674.16	5,674.16
Cash Outflows			
2	Secured wholesale funding	2,844.63	3,271.32
3	Additional requirements, of which		
	(i) Credit and liquidity facilities	16,664.00	19,163.61
4	Other contractual funding obligations	600	690
5	Other contingent funding obligations	820.9	944.03
6	Total cash outflows	20,929.53	24,068.96
Cash Inflows			
7	Inflows from fully performing exposures	11,614.26	8,710.70
8	Other cash inflows	99,096.17	74,322.13
9	Total cash inflows (to be capped at 75% of cash outflows)		18,051.72
			Total Adjusted Value
10	Total HQLA		5,674.16
11	Total net cash outflows		6,017.24
12	Liquidity Coverage Ratio (LCR) (%)		94%