Muthoot Housing Finance Company Limited

Public Disclosure on Liquidity Risk as on December 31, 2021 pursuant to RBI guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies dated November 4, 2019 and October 22, 2020

(i) Funding Concentration based on significant counterparty

Number of Significant Counterparties	Amount (Rs. crore)	% of Total Deposits	% of Total Liabilities
15	1,006.00	Nil	93.90%

Significant Counterparties is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFC

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits) – Not Applicable

(iii) Top 10 borrowings

Amount (Rs. crore)	% of Total Borrowing
928.89	89.63%

(iv) Funding Concentration based on significant instrument / product

Sr. No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Bank Loans	771.65	72.02%
2	NHB Refinance	108.00	10.08%
3	Non Convertible Debentures	6.25	0.58%
4	NBFC/FI Loans	150.48	14.05%

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-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs

(v) Stock Ratios

Particulars	as a % of total public funds	as a % of total liabilities	as a % of total assets
Commercial Paper	Nil	Nil	Nil
Non-convertible debentures (original maturity of less than one year)	Nil	Nil	Nil
Other short-term liabilities	4.77%	4.61%	3.80%

(vi) Institutional set-up for Liquidity Risk Management

The Liquidity Risk Management of the Company is governed by the Liquidity Risk Management Framework, Asset Liability Management (ALM) & Risk Management Policy approved by the Board of

Directors. 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 of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee. The Asset Liability Management Committee, inter alia, reviews the asset liability profile, liquidity risk management, funding and capital planning and preparation of contingency plans. Further, the Risk Management Committee, inter alia, monitors and measures the risk profile of the Company and oversees the integrated risk management system of the Company.

The Asset-Liability Committee (ALCO) consisting of the company’s senior management is responsible for ensuring adherence to the limits set by the Board as well as for implementing the liquidity risk management strategy.

Management regularly monitors the position of cash and cash equivalents. Assessment of maturity profiles of financial assets and financial liabilities including debt financing plans, maintenance of balance sheet liquidity and investment of surplus funds is considered while reviewing the liquidity position.

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