

Public disclosure on liquidity risk for Nivara Home Finance Limited as on Sep 30, 2024 in accordance with RBI circular No. 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 (NBFCs) including Core Investment Companies:

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

Sr No.	Number of Significant Counterparties ²	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities ³
1	1	111.82	NA	29.87%

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits)

Not Applicable. The Company is registered with NHB as non-deposit taking HFC.

(iii) Top 10 borrowings ⁴ (amount in Rs. crore and % of total borrowings)

Sl. No	Name of Facility	Rs. In Crores	% of Total borrowings
1	Refinance-1	56.49	15.81%
2	Term Loan-1	55.33	15.49%
3	Term Loan-2	31.05	8.69%
4	Term Loan-3	22.96	6.43%
5	Term Loan-4	22.58	6.32%
6	Term Loan-5	22.19	6.21%
7	Term Loan-6	21.10	5.90%
8	Term Loan-7	14.70	4.12%
9	Term Loan-8	13.69	3.83%
10	Term Loan-9	13.23	3.70%

(iv) Funding Concentration based on significant instrument/product ⁵

Sr No.	Name of the instrument / product	Amount (Rs. Crore)	% of Total Liabilities
1	Refinance	56.49	15.09%
2	Term Loans	300.83	80.35%

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(v) Stock Ratios:

Sr 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 ⁶ as a % of total liabilities	1.36%
6	Other short-term liabilities ⁶ as a % of total assets	0.89%

(vi) Institutional set-up for liquidity risk management

Nivara Home Finance Limited has a Board approved Assets Liability Management Committee to oversee liquidity risk management. The ALCO meetings are held on a quarterly basis. The ALCO inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, profit planning and growth projections, forecasting and analyzing different scenarios and preparation of contingency plans. The Company has a Board approved Risk Management Committee, which oversees overall risks to which the Company is exposed including liquidity risk Management. The updates on the meeting of ALCO and RMC also presented to the Board at regular intervals in the Board Meeting for their review.

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

Note:

- (1) The amount stated in this disclosure is based on the unaudited provisional financial for the year ended Sep 30, 2024.
- (2) 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.
- (3) The above calculation of total liabilities excludes net worth i.e. equity and reserve, surplus.
- (4) The above calculation of borrowing is based on total principal outstanding as on Sep 30, 2024.
- (5) 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.
- (6) The above calculation of short-term liabilities is taken as total short-term liabilities less short-term provisions.

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