

Supreme Housing Finance Limited

Disclosure of Liquidity Risk

Disclosure on Liquidity Risk, as per extant RBI guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies as at September 30, 2023 is as follows:

A. Funding Coconcentration based on significant counterparty

No. of Significant Counter Party	As At September, 30 2023
No. of Significant Counter Parties	23
Amount	23,707.06
Percentage of funding concentration of total deposits	N/A
Percentage of funding concentration of total Liabilities*	95.55%

B. Top 20 large deposits (amount in Rs. lakh and percent of total deposits)

The Company does not take the deposits hence Rs. NIL
(for the period ending September 30, 2023)

C. Top 10 borrowings (amount in Rs. lakh and percent of total borrowings)

Name of Lender	As At September, 30 2023
Total of Top 10 Borrowings	18,686.05
% of Total Borrowings	78.82%

D. Funding Concentration based on significant instrument/product

Particulars	As At September, 30 2023	% of Total Liabilities
Term Loan	21,207.06	85.47%
Non- Convertible Debentures	2,500.00	10.08%
Working Capital/ Line of Credit/ Overdraft	-	0.00%

E. Stock Ratios

Particulars	As At September, 30 2023
1.a Commercial papers as a percent of total public funds	N/A
1.b Commercial papers as a percent of total liabilities	N/A
1.c Commercial papers as a percent of total Assets	N/A
2.a Non-convertible debentures (original maturity of less than one year) as a percent of total public funds	10.55%
2.b Non-convertible debentures (original maturity of less than one year) as a percent of total liabilities	10.08%
2.c Non-convertible debentures (original maturity of less than one year) as a percent of total assets	6.33%
3.a Other short-term liabilities as a percent of total public funds	36.65%
3.b Other short-term liabilities as a percent of total Liabilities	35.02%
3.c Other short-term liabilities as a percent of total Assets	21.99%

* Other Short-Term Liabilities include Short term borrowing, Current portion of long term liability and interest accrued on borrowing.

F. Institutional set-up for liquidity risk management

The Board has the overall responsibility for management of liquidity risk. The Board/ALCO Committee decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Risk Management Committee (RMC), which is a committee of the Board, is responsible for evaluating the overall risks including liquidity risk.

The meeting of RMC are held at half yearly intervals or when the need arises. The Asset Liability Management Committee (ALCO) is responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to the liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, overseeing the liquidity positions at the entity level.