

IIFL HOME FINANCE LIMITED

Disclosures on Liquidity Coverage Ratio for the quarter ended December 31, 2023 as per the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021

(₹ in Crores)

| Sr. No. | Particulars | As at March 31, 2024 | |
|-----------|--|-------------------------------------|-----------------------------------|
| | | Total Unweighted Value (average) | Total Weighted Value (average) |
| 1 | Total High Quality Liquid Assets (HQLA) | 622.19 | 600.21 |
| | Cash and Bank Balance | 51.11 | 51.11 |
| | Fixed deposits (other than those invested for the purpose of Section 29B of NHB Act, 1987) | - | - |
| | Liquid Investments | | |
| | HQLA Investments | 571.08 | 549.10 |
| | Cash Outflows | | |
| 2 | Deposits (for deposit taking companies) | - | - |
| 3 | Unsecured wholesale funding | 2.19 | 2.52 |
| 4 | Secured wholesale funding | 346.46 | 398.43 |
| 5 | Additional requirements, of which | | |
| (i) | Outflows related to derivative exposures and other collateral requirements | | |
| (ii) | Outflows related to loss of funding on debt products | | |
| (iii) | Credit and liquidity facilities | | |
| 6 | Other contractual funding obligations | 124.29 | 142.93 |
| 7 | Other contingent funding obligations | 214.17 | 246.29 |
| 8 | Total Cash outflows | 687.11 | 790.17 |
| | Cash Inflows | | |
| 9 | Secured lending | | |
| 10 | Inflows from fully performing exposures | 295.25 | 221.44 |
| 11 | Other cash inflows | 225.93 | 169.45 |
| 12 | Total Cash Inflows | 521.18 | 390.89 |
| | | | Total Adjusted Value |
| 13 | Total HQLA | | 600.21 |
| 14 | Total Net Cash Outflows | | 399.28 |
| 15 | Liquidity Coverage Ratio(%) | | 150.32% |