

PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON SEPT 30, 2022, PURSUANT TO GUIDELINES ON LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NON-BANKING FINANCIAL COMPANIES

Funding Concentration based on significant counterparty (borrowings)

I

Number of Significant Counterparties	Amt Crs	% of Total Deposits	% of Total Liabilities
27	1,468.02	Not Applicable	72.61%

II **Top 20 Large deposits**

NA

III **Top 10 Borrowings**

Name of the Facility	Amount (Rs. In Crs.)	% of Total Borrowings
Term Loan 1	186	11.24%
Term Loan 2	150	9.05%
Non Convertible Debenture 1	100	6.03%
Term Loan 3	90	5.44%
Term Loan 4	89	5.35%
Term Loan 5	81	4.90%
Term Loan 6	74	4.45%
Term Loan 7	69	4.15%
Term Loan 8	58	3.52%
Non Convertible Debenture 2	50	3.02%

*Above facilities do not include direct assignments.

Funding Concentration based on significant Instrument/Product:

IV

S. No.	Name of the Instrument/Product	Amount (Rs. In Crs.)	% of Total Liabilities
1	NCD	279.82	13.84%
2	Refinance Facilities from NHB	500.78	24.77%
3	Term loans from banks and FI	872.50	43.16%
4	Short term borrowings (CC+WC+CP)	0.00	0.00%

V **Stock Ratios basis the outstanding**

S. 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	NIL

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit 203/204, 2nd Floor, A Wing, Navbharat Estates, Zakaria Road, Sewri (West), Mumbai-400015, India.

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	total liabilities.	
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*	17.01%
6	Other short-term liabilities as a % of total assets	8.09%

VI Institutional set-up for liquidity risk management:

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, 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. 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 Company has also constituted the Asset Liability Management Support Group, inter alia, to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee.

The Company manages liquidity risk by maintaining sufficient cash/treasury surpluses.

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.

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

The Company manages liquidity risk in accordance with the Company's Asset Liability Management Policy and Liquidity Risk Management Framework. The Asset Liability Management Policy and Liquidity Risk Management Framework is reviewed periodically to realign the same pursuant to any regulatory changes/changes in the economic landscape or business needs.

Note: The amount stated in this disclosure is based on the unaudited financial statements for the half year ended Sept, 2022.

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