

**Disclosure on Liquidity Risk for the quarter ended 30<sup>th</sup> September 2025 as per the Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023**

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

| S. No | Number of Significant Counterparties | Amount (₹ crore) | % of Total deposits | % of Total Liabilities* |
|-------|--------------------------------------|------------------|---------------------|-------------------------|
| 1     | 15                                   | 403.53           | Not applicable      | 95.88%                  |

\*Total liabilities do not include net worth of the Company

**ii. Top 20 large deposits (amount in ₹ crore and percent of total deposits)**

Not applicable. The Company is registered with Reserve Bank of India to carry on the business of housing finance institution without accepting public deposits.

**iii. Top 10 borrowings**

| S No | Nature of Facility | Amount (Rs. in Crore) | % to Total borrowings |
|------|--------------------|-----------------------|-----------------------|
| 1    | Term Loan 1        | 83.36                 | 20.66%                |
| 2    | Term Loan 2        | 62.71                 | 15.54%                |
| 3    | Term Loan 3        | 39.00                 | 9.67%                 |
| 4    | Term Loan 4        | 36.83                 | 9.13%                 |
| 5    | Term Loan 5        | 25.48                 | 6.31%                 |
| 6    | Term Loan 6        | 24.87                 | 6.16%                 |
| 7    | Term Loan 7        | 22.01                 | 5.45%                 |
| 8    | NCD 1              | 19.79                 | 4.91%                 |
| 9    | NCD 2              | 19.79                 | 4.90%                 |
| 10   | Term Loan 8        | 16.04                 | 3.97%                 |
|      | <b>Total</b>       | <b>349.88</b>         | <b>86.70%</b>         |

**iv. Funding Concentration based on significant instrument/product**

| S No | Nature of Facility         | Amount (Rs. in Crore) | % to Total Liabilities |
|------|----------------------------|-----------------------|------------------------|
| 1    | Term Loan                  | 341.52                | 81.15%                 |
| 2    | Non-Convertible Debentures | 62.01                 | 14.73%                 |
|      | <b>Total</b>               | <b>403.53</b>         | <b>95.88%</b>          |

\*Total liabilities do not include net worth of the Company

**v. Stock Ratios:**

(a) Commercial papers as a percent of total public funds, total liabilities, and total assets - **Nil**

(b) Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities, and total assets - **Nil**

(c) Other short-term liabilities, if any as a percent of total public funds, total liabilities, and total assets – **Nil**

**vi. Institutional set-up for liquidity risk management**

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 approves the governance structure, policies, strategy, and the risk limits for the management of liquidity risk.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board and Risk Management Committee to manage the liquidity risk, interest rate risk, forex risk and any other normal risks which are part of financial services business. ALCO meetings are held once in a quarter.

The Risk Management Committee constituted by the Board of Directors is primarily responsible for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.