Liquidity Coverage Ratio (LCR) Disclosure as per RBI Guidelines

Liquidity Coverage Ratio (LCR) based on Quarterly average as on 30th September 2026:

(Rs. in lakhs)

S. No.	Particulars	Total Unweighted Value (average)	Total Weighted Value (average)
HIGH QUALITY LIQUID ASSETS			
1	**Total High Quality Liquid Assets (HQLA)	**29,485**	**29,485**
	CASH OUTFLOWS		
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	1,596	1,835
4	Secured wholesale funding	23,358	26,862
5	Additional requirements, of which	-	-
(i)	*Outflows related to derivative exposures and other collateral requirements*	0.03	0.04
(ii)	*Outflows related to loss of funding on debt products*	-	-
(iii)	*Credit and liquidity facilities*	26,825	30,849
6	Other contractual funding obligations	7,451	8,569
7	Other contingent funding obligations	-	-
8	**TOTAL CASH OUTFLOWS**	**59,230**	**68,114**
CASH INFLOWS			
9	Secured lending	-	-
10	Inflows from fully performing exposures	42,850	32,137
11	Other cash inflows	89,220	66,915
12	**TOTAL CASH INFLOWS**	**1,32,070**	**99,052**
			Total Adjusted Value
13	TOTAL HQLA		**29,485**
14	TOTAL NET CASH OUTFLOWS		**17,029**
15	LIQUIDITY COVERAGE RATIO (%)		**173.1%**

****Component of HQLA** (Rs in lakhs)

S. No.	High Quality Liquid Assets (HQLA)	Total Unweighted Value (average)	Total Weighted Value (average)
1	Assets to be included as HQLA without any Haircut	**29,485**	**29,485**
2	Assets to be considered For HQLA with a minimum haircut of 15%	-	-
3	Assets to be considered For HQLA with a minimum haircut of 50%	-	-
4	Approved securities held as per the provisions of section 45 IB of RBI Act- This Disclosure is only applicable for deposit taking NBFC's.	-	-

Qualitative Disclosure of LCR

The Reserve bank of India (RBI) vide Reserve Bank of India (Housing Finance Companies) Directions, 2025 issued by circular DoR.FIN.REC.284/03-10-119/2025-26 dated November 28, 2025 as updated from time to time **("RBI HFC Directions")** read with Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 issued by circular DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025 as updated from time to time **("RBI ALM Directions")** has issued a comprehensive framework/guidelines for Asset Liability Management (ALM) including Liquidity Coverage Ratio (LCR) applicable to Housing Finance Companies (HFCs). The objective of the guidelines within the RBI ALM Directions is to ensure that HFCs maintains a liquidity buffer in terms of LCR in addition to various process related aspects of liquidity risk management framework. LCR has to be maintained in the form of sufficient unencumbered High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for subsequent 30 calendar days. LCR is one of the key parameters closely monitored by RBI to enable a more resilient financial sector.

The liquidity risk management, including LCR of the Company is governed by the Liquidity Risk Management (LRM) Policy approved by the board. The Asset Liability Management Committee (ALCO) is responsible for managing the LCR of the Company in line with the LRM Policy. Company regularly reviews the position of inflows, outflows and the liquidity buffers and ensures maintenance of sufficient quantum of High Quality Liquid Assets.

For computation of stressed cash outflow, all expected and contracted cash outflows are considered by applying a stress of 15%. Similarly, stressed cash inflows for the Company is arrived at by considering all expected and contracted inflows by applying a haircut of 25%. Finally, Net Cash Outflow arrived by deducting the stressed cash inflows from stressed cash outflow. However, total net cash outflows will be subjected to a minimum of 25% of total stressed cash outflows. The LCR is computed by dividing the stock of HQLA by its total net stressed cash outflows over next 30 days.

Cash outflow under secured wholesale funding majorly includes contractual obligations under Term loans, NHB Re-Finance, NCDs, Interest payable within next 30 days. Outflow under credit and liquidity facilities, the Company considers the expected cash outflow of the committed credit facilities contracted with the customers. Outflow under other contractual funding obligations primarily includes outflow on account of expected operating expenses and other dues. In Inflows from fully performing exposures, Company considers the collection from performing advances in next 30 days. Other Cash inflows include investments in mutual funds, FDs which can be liquidate within 30 days including interest receivable thereon. Company has no meaningful currency mismatch in LCR and Company is not expecting any cash outflow within next 30 days on account of derivative exposure and potential collateral requirement. For concentration of funding sources refer disclosure on the Liquidity Risk Management Framework.

As on 30th September 2026 most of the HQLAs of the Company are in the form of unencumbered government securities and unencumbered Cash and Bank balances. The Average LCR for the quarter ended 30th September 2026 was 173.1% as against 163.9% for the quarter ended June 30, 2026, which is well above present prescribed minimum requirement of 100%. The average HQLA for the quarter ended September 30, 2026, was Rs. 294.8 crore as against Rs. 268.9 crore for the quarter ended June 30, 2026. During the same period the composition of Government securities in the HQLA was 95.1% for the quarter ended September 30, 2026 as against 92.2% for the quarter ended June 30, 2026.