Corporate Office: 8th Floor, Unit No. 802,
Natraj by Rustomjee, Junction of Western Express
Highway and M. V. Road Mumbai MH 400069 IN
Tel: 022 - 4168 9900 / 6121 3400

Public Disclosure on Liquidity Risk

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

S.No	Number of Parties	Amount (Rs in Lakh)	% of Total deposits	% of Total Liabilities
1	2	5,69,428	849892.54%	31.31%

ii. Top 20 large deposits **(Rs in lakhs)**

Particulars	As at September 30, 2025
Total Deposits of twenty largest depositors	49
Percentage of Deposits of twenty largest deposits to Total Deposits of the HFC	73.21%

iii. Top 10 borrowings **(Rs in lakhs)**

Particulars	As at September 30, 2025
Top 10 Borrowings	12,59,322
Percentage of Borrowings of Ten largest Borrowings to Total Borrowing of the HFC	71.53%

iv. Funding Concentration based on significant instrument/product

Name of Instrument	Rs in lakhs	% of Total Borrowing
Debt securities – Secured NCD	3,75,778	21.34%
Debt securities – Commercial Papers	38,811	2.20%
Term Loan	8,73,886	49.64%
NHB	3,77,497	21.44%
External Commercial Borrowings	88,542	5.03%
Deposits	67	0.00%
Subordinated liabilities	5,985	0.34%

v. Stock Ratios:

Aadhar Housing Finance Ltd

GHAR BANEGA, TOH DESH BANEGA.

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a) Commercial papers as a % of total public funds, total liabilities and total assets

(Rs in lakhs)

Particulars	**As at September 30, 2025**
Commercial papers	38,811
% of total public funds	2.20%
% of total liabilities	2.13%
% of total assets	1.55%

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

c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

(Rs in lakhs)

Particulars	**As at September 30, 2025**
Total Liabilities of less than 12 months	4,01,998
% of total public funds	22.83%
% of total liabilities	22.11%
% of total assets	16.03%

Institutional set-up for liquidity risk management

- The Liquidity Risk Management framework of the Company is governed by its Liquidity Risk Management Policy and Procedures approved by the Board.
- The Board of Directors of the Company have the overall responsibility of management of liquidity risk. Board decides the strategy, policies and procedures of the NBFC to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it.
- Risk Management Committee (RMC) reports to the Board and evaluates overall risks faced by the Company including liquidity risk.
- Asset Liability Management Committee (ALCO) of the Company implements the liquidity risk management strategy and ensures adherence to the risk tolerance/limits set by the Board.
- In order to ensure a diversified borrowing mix, concentration of borrowing through various sources is monitored.