

Religare Housing Development Finance Corporation Limited
Notes forming part of the Financial Statements for the period ended December 31, 2025
(Amount in INR lacs, unless otherwise stated)

Public disclosure on liquidity risk as on December 31, 2025 in accordance with Annexure I - Reserve Bank of India (Non-Banking Financial Companies - Asset Liability Management) Directions, 2025.

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

Sr. No.	Number of Significant Counterparties*	Amount	% of Total deposits	% of Total Liabilities
1	1	1,000.00	Not Applicable	48.95%

Note : Total Liabilities has been computed as Total Liabilities less Equity share capital and Other Equity

* 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.

(ii) **Top 20 large deposits (amount in Lacs and % of total deposits) - Not Applicable. The Company is registered with National Housing Bank to carry on the business of finance without accepting public deposits. Thus, there are no public deposits in the Company.**

(iii) **Top 10 borrowings (amount in Lacs and % of total borrowings)**

S.No	Amount	% of Total Liabilities
1	1,000.00	48.95%

(iv) **Funding Concentration based on significant instrument/product**

Sr. No.	Name of the instrument/product	Amount	% of Total Liabilities
1	Term Loan- Secured	-	-
2	Long Term Loan- Unsecured	1,000.00	48.95%

Note : Total Liabilities have been computed as Total Liabilities less Equity share capital and Other Equity

(v) **Stock Ratios**

Sr. No.	Stock Ratio	Percentage
		FY2025-26
1	Commercial papers as a % of total liabilities	-
2	Commercial papers as a % of total assets	-
3	Commercial papers as a % of total public funds	-
4	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	-
5	Non-convertible debentures (original maturity of less than one year) as a % of total assets	-
6	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	-
7	Other short-term liabilities as a % of total liabilities	37.73%
8	Other short-term liabilities as a % of total assets	3.68%
9	Other short-term liabilities as a % of total public funds	-

(vi) **Institutional set-up for liquidity risk management**

The Company's Board of Directors has the overall responsibility for the establishment and oversight of the risk management framework. The Board of Directors has constituted the Risk Management Committee (RMC) and the Asset Liability Management Committee (ALCO). The Board approves strategies, policies and procedures of the Company to manage liquidity risk. The RMC evaluates the overall risks faced by the Company including liquidity risk. The position of all perceived risks is periodically put up to the RMC which critically evaluates the same and provides operational guidance to the Company which paves way for an effective risk management so as to safeguard the interest of the Company. The ALCO is responsible for ensuring adherence to the Asset Liability Management policy parameters as well as implementing the liquidity risk management strategy of the Company. The ALCO periodically reviews the management of liquidity and interest rate risks from time to time by monitoring various aspects and parameters relating to liquidity risk, interest rate risk and asset/ liability profile of the Company. The ALCO, accordingly, provides guidance to the Company for taking appropriate steps and follows thereafter for implementation. The ALCO is responsible for putting in place a comprehensive and dynamic framework to measure, monitor and manage the liquidity and interest rate risks of the Company and also closely integrating the ALM framework with the business strategy of the Company.