Religare Housing Development Finance Corporation Limited
Public disclosure on liquidity risk as on June 30, 2026
(Amount in INR lacs, unless otherwise stated)

Public disclosure on liquidity risk as on June 30, 2026 in accordance with Annexure-I - Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 (Updated as on July 01, 2026)

(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	2,150.00	Not Applicable	68.65%

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	2,150.00	68.65%

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

Sr. No.	Name of the instrument/product*	Amount	% of Total Liabilities
1	Inter-corporate deposits - Unsecured	2,150.00	68.65%

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

(v) **Stock Ratios**

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

The Company has not raised any funds through issuance of Commercial Papers (CPs) and hence this disclosure is not applicable

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

The Company does not have any Non-convertible debentures with original maturity of less than one year and hence this disclosure is not applicable

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

Short term liabilities (INR Lacs)	% of Total Liabilities	% of Total Assets	% of Public
419.97	**13.41%**	**1.98%**	**19.53%**

* Total Public Funds includes inter-corporate deposits

(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.