Public Disclosure on Liquidity Risk - For the quarter ended June 30, 2026

(i) Funding Concentration based on significant counterparty:

Sr No	Type Of Instruments	No. of significant counterparties	Amount (Rs Crore)	% of Total Deposits	% of Total Liabilities
1	Borrowings	18	24,663.75	NA	51.08%
2	Deposits	-	-	NA	NA

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits):

Top 20 large Deposits	Not Applicable

(iii) Top 10 large borrowings (amount in Rs. crore and % of total borrowings):

Top 10 borrowings (amount in Rs crs)*	19,863.47
Top 10 borrowings [% of total borrowings]	46.73%

* Does not include holders of Foreign Currency Bonds (FCB) [9,734 Cr] since the holder-wise details are not available with the Company.

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

Sr No	Name of the instrument/product	Amount	% of Total Liabilities
1	Secured Non-Convertible Debentures	22,883	47.4%
2	Term Loans	12,426	25.7%
3	Working Capital Loans	2,553	5.3%
4	Subordinated Debt	2,983	6.2%
5	Commercial paper (Unsecured)	49	0.1%
5	External Commercial Borrowings	1,234	2.6%
6	Cash Credit Facility	375	0.8%
7	Securitisation Liability	2,216	4.6%
8	Lease Liability	185	0.4%

(v) Stock Ratios:

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

CP as % of total public funds	0.11%
CP as % of total liabilities	0.10%
CP as % of total assets	0.07%

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

NCD (original maturity of less than 1 year) as % of total public funds	0.0%
NCD (original maturity of less than 1 year) as % of total liabilities	0.0%
NCD (original maturity of less than 1 year) as % of total assets	0.0%

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

Other short-term liabilities as % of total public funds	31.92%
Other short-term liabilities as % of total liabilities	29.56%
Other short-term liabilities as % of total assets	20.89%

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

Sammaan Capital Limited (SCL) formerly known as Indiabulls Housing Finance Limited is a Non-Deposit taking Systematically Important [ND-SI] Non-Banking Financial Company [NBFC] registered with RBI. The Company

raises finances by using a mix of various debt instruments like Non- Convertible Debentures, Bank Loans, and Foreign Currency Loans. On the assets side, the Company has loan products broadly classified under individual retail loans and project finance loans with varying repayment structures depending upon the nature of product.

Adopting the guidelines issued by the regulator as per the requirements of the business, the Company has put in place an Asset Liability Management (ALM) Policy which enables the Company to decide upon the mix of liabilities and assets and handle the major risks associated with the management of ALM.

ALM Policy encompass the process of identifying, formulating, implementing, monitoring and reviewing the asset liability strategies in order to achieve planned financial objectives, given a clearly defined set of risks and risk tolerances and the constraints in pursuing the strategy. This document will be updated periodically to reflect evolving regulations and market conditions.

The company exceeds the regulatory requirement of LCR which mandate maintaining prescribed coverage of expected net cash outflows for a stressed scenario in the form of high-quality assets (HQLA). As of June 30, 2026, the company maintained LCR of 127% well in excess of the stipulated regulatory norm.

Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended 30th Jun 2026 pursuant to the guidelines issued by RBI vide notification no. RBI/2020-21/73 DOR.FIN.HFC.CC.No.120/03.10.136/2020-21 dated 29th July 2021 and RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 10th November 2024 on Liquidity Risk Management Framework for Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 and Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023.

(₹ in Crore)		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	**Total High Quality Liquid Assets (HQLA)	438	438
Cash Outflows			
2	Deposits (for deposit taking companies)	NA	NA
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	1,034	1,189
5	Additional requirements, of which	-	
(i)	*Outflows related to derivative exposures and other collateral requirements*	-	
(ii)	*Outflows related to loss of funding on debt products*	-	
(iii)	*Credit and liquidity facilities*	-	
6	Other contractual funding obligations	164	188
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS	1,198	1,377
Cash Inflows			
9	Secured lending	346	259
10	Inflows from fully performing exposures	840	630
11	Other cash inflows	5,186	3,889
12	TOTAL CASH INFLOWS	6,372	4,779
			Total Adjusted Value
13	TOTAL HQLA	438	438
14	TOTAL NET CASH OUTFLOWS	299	344
15	LIQUIDITY COVERAGE RATIO (%)*	146%	127%

Sr. No.	**Components of HQLA	Total Unweighted Value (average)	Total Weighted Value (average)
1	Assets to be included as HQLA without any haircut	438	438
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	Other approved securities, if any	-	-
	Total HQLA	**438**	**438**

*Average LCR maintained during Q1 FY27