

Disclosure on Liquidity Risk as on June 30, 2026

Pursuant to RBI Master Directions on Asset Liability Management, 2025 for Housing Finance Companies dated November 28, 2025

Public Disclosure on Liquidity Risk for the quarter ended June 30, 2026 as per the Guidelines on ALM Information Systems under Para 14 of the Master Direction - Reserve Bank Of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 - RBI/DoR/2025-26/355 dated November 28, 2025 issued by the Reserve Bank of India and updated from time to time.

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

Sr. No.	No. of Significant Counterparties	Amount (in Rs crore)	% of Total Deposits	% of Total Liabilities*
1	16	11,849.38	NA	96.91%

**Total liabilities exclude Equity, Reserves & Surplus*

Here Significant counterparty is defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies 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.

Since RHFL belongs to non-deposit taking and systemically important entity, we have taken the counterparties with > 1% of Total Liabilities as on 30th June 2026 as Significant counterparties.

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

Not Applicable as Repco Home Finance Ltd does not accept public deposits

iii) **Top 10 Borrowing - Grouped ‘Significant Counterparty’ wise based on borrowing position outstanding as on 30th June 2026**

Sr. No.	Quantum of Top 10 Borrowing (in Rs crore)	Total Borrowing (in Rs crore)	Total Liability (in Rs crore)	% of Top 10 Borrowing to Total Borrowing	% of Top 10 Borrowing to Total Liabilities
1	10,294.69	12,087.01	12,227.18	85.17%	84.20%

iv) **Funding Concentration based on Significant instrument/ product**

Sr. No.	Name of the Significant instrument/product	Amount (in Rs crore)	% of Total Liabilities
1	Long Term Loan Facility – 103 Facilities from 16 Lenders.	10,922.48	89.33%
2	Refinance from National Housing Bank – 15 Facilities.	747.53	6.11%
3	Working Capital/CC/SODL – 4 Facilities from 4 Lenders.	140.82	1.15%
4	Non-Convertible Debentures – 1 Facility from 1 Lender.	125.49	1.03%
5	Pass Through Certificate – 1 Facility from 1 Lender.	76.99	0.63%
6	Commercial Papers– 1 Facility from 1 Lender.	73.70	0.60%

v) **Stock Ratios**

Sr. No.	Particulars	as a % of Total public funds	as a % of Total liabilities	% of total Assets
1	Commercial Papers	NA	0.60%	0.45%
2	Non-convertible Debentures (original maturity of less than one year)	NA	NA	NA
3	Other short-term liabilities ¹	NA	21.86%	16.45 %

¹ includes unpaid dividend, statutory dues, book overdraft, ROU liabilities, provisions, borrowing with maturity < 1 year

vi) Institutional set-up for liquidity risk management

The Company has put in place a well-defined Risk Management Policy which includes Liquidity Risk Management policy and Contingency Funding plan to manage and monitor Liquidity risk of the Company efficiently and to report to the Board on the effectiveness of the same. The Company has an Asset Liability Management Committee (ALCO) headed by the MD & CEO and its members consisting of the Senior Management officials representing Finance, Sales, Credit, Recovery, IT and Risk. The ALCO is a decision-making unit responsible for integrated balance sheet management from risk-return perspective, including the strategic management of interest rate and liquidity risks. The ALCO monitors the liquidity risk by ensuring judicious mix of assets and liabilities so as to reduce mismatch in the ALM and also monitors the implementation of the Liquidity Risk Management tools prescribed in the Liquidity Risk Management Policy of the Company. The outcomes of ALCO are promptly reported to the Risk Management Committee of the Board and to the Board of Directors at regular intervals.

vii) Disclosure on Liquidity Coverage Ratio (LCR) as on June 30, 2026

Liquidity Coverage Ratio for the quarter ended June 30, 2026 as per the guidelines mentioned in Master Direction - Reserve Bank Of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 - RBI/DoR/2025-26/355 dated November 28, 2025, all the Housing finance companies are required to maintain a minimum of 100% liquidity buffer in terms of LCR, which will promote resilience of the Company to potential liquidity disruptions by ensuring that the Company has sufficient High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for 30 days at a level

Liquidity Coverage Ratio (LCR) is represented by the following ratio:

$$\text{LCR} = \frac{\text{Stock of High-Quality Liquid Assets (HQLAs)}}{\text{Total net cash outflows over the next 30 calendar days}}$$

Further, HFCs are required to publicly disclose the information related to Liquidity Coverage Ratio on a quarterly basis. Accordingly, the disclosure on Liquidity Coverage Ratio as of June 30, 2026 is as under:

Liquidity Coverage Ratio as on June 30, 2026
Pursuant to RBI Master Directions on Asset Liability Management, 2025 for Housing
Finance Companies dated November 28, 2025

Rs. In Cr.

LCR Disclosure as on June 30, 2026		
Particulars	Total unweighted¹ value (Avg)	Total weighted² value (avg)
High Quality Liquid Assets		
**1.Total High Quality Liquid Assets (HQLA)	244.99	244.99
Cash Outflows		
2. Deposits	-	-
3. Unsecured wholesale funding	-	-
4. Secured Wholesale funding	309.45	355.87
5. Additional requirements		
(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	226.57	260.55
7. Other contingent funding obligations	-	-
8. Total Cash Outflows	536.02	616.42
Cash Inflows		
9. Secured Lending		
10. Inflows from fully performing exposures	219.46	164.59
11. Other Cash inflows	458.83	344.13
12. Total Cash Inflows	678.29	508.72
Total Adjusted Value		
13.Total HQLA		244.99
14.Total Net Cash Outflows		154.11
15.Liquidity Coverage Ratio (%)		158.98%

Notes:

1. Unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)
2. Weighted values calculated after the application of respective haircuts (for HQLA) and stress factors on inflow (75%) and outflow (115%)

**** Components of HQLA:**

Particulars	Rs. in Crore
Cash	0.38
Balance with Banks	140.38
Investment in Government Securities	104.23
Total HQLA	244.99

Main source of borrowings for the Company is NHB Refinance, Term Loans, Pass through certificate, Commercial Papers, Working Capital Demand Loans, Non-Convertible Debentures and Cash Credit Limits from Banks.