Public disclosure on Liquidity Risk of Grihum Housing Finance Limited (the Company)
Information for the year ended September 30, 2026

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

Sr. No.	Number of Significant Counterparties	Amount	% of total deposits	% of total Liabilities
1	15	5,742.46	NA	93.54%

Note : A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the Company's Total Liabilities

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

The Company is a non-deposit taking housing finance company and does not accept any deposits from the public.

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Sanctioned	Outstanding	% of total Borrowings
8,563.01	5,281.41	89.23%

(iv) Funding Concentration based on significant instrument/product

Name of the Instrument	Amount (₹ in Crores)	% of total Liabilities
Term Loan Facilities	4,994.27	81.36%
Pass Through Certificates (Incl. RMBS)	554.85	9.04%
Working Capital Demand Loans	329.70	5.37%

A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products in which aggregate amount to more than 1% of the Company's total liabilities

(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	% of Total Liabilities	% of Total Assets	% of Public Funds
330	5.37%	3.65%	5.57%

The above stated 'Other short-term liabilities' include cash credit & working capital demand loan facilities, if any.

(vi) Institutional set-up for liquidity risk management

The Company has an Asset Liability Committee (ALCO), constituted by the Board, which periodically reviews asset liability position of the Company. It also ensures that there are no excessive concentration on either assets or liability side of the balance sheet.

ALM is monitored as a regular process and necessary steps are taken wherever required. Company also maintains sufficient liquidity buffer through credit lines and other means to meet its liability when they are due, under both normal and stressed conditions in a timely manner. Maturity profile of financial assets and financial liabilities is assessed along with borrowings and business and as a part of review of liquidity position.

The Company has obtained fund based working capital lines and Term Loans from various banks and financial institutions. Further, the Company has access to funds from debt markets through non-convertible debentures and other debt instruments. Cash Credit / WCDL limits are renewed on annual basis and are therefore revolving in nature.

The Company has an Asset Liability Management Policy (ALM Policy). Liquidity risk is managed in accordance with ALM Policy. Same is reviewed periodically to incorporate regulatory changes, economic scenario and business requirements.