

Public disclosure on liquidity risk of Niwas Housing Finance Private Limited (NHFPL) as on December 31, 2025 in accordance with Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021 updated from time to time.

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

| Sr. No. | Number of Significant Counterparties | Amount (Rs. crore) ¹ | % of Total Deposits | % of Total Liabilities ² |
|---------|--------------------------------------|---------------------------------|---------------------|-------------------------------------|
| 1 | 16.00 | 1908.34 | N/A | 89.57% |

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

Not applicable, IHFPL does not accept public deposits.

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

| Total Amount (Rs. crore) ¹ | % of Total Borrowings ³ |
|---------------------------------------|------------------------------------|
| 1732.91 | 84.54% |

(iv) Funding Concentration based on significant instrument/product

| Sr. No. | Nature of instrument | Amount (Rs. crore) ¹ | % of Total Liabilities ² |
|---------|----------------------|---------------------------------|-------------------------------------|
| 1 | Term Loan | 1999.65 | 93.86% |
| 2 | Debt Securities | 50.15 | 2.35% |

Notes:

- 1 The amount stated in this disclosure is based on the audited financial statements as on September 30, 2025.
- 2 Total Liabilities does not include Net Worth
- 3 Amount of Securitization is excluded in total borrowing, total asset, total liabilities and public fund

Niwas Housing Finance Private Limited

(Formerly known as IndoStar Home Finance Private Limited)

Registered Office : Unit No. 305, Corporate Avenue, 2/E-Wing, 3rd Floor, Andheri Ghatkopar Link Road, Chakala Andheri (East), Mumbai - 400093, India | T 022-65202222 | connect@niwashfc.com | www.niwashfc.com

CIN : U65990MH2016PTC271587

(v) Stock Ratios:

| Sr. No. | Particulars | Ratios |
|---------|---|--------|
| 1 | Commercial papers as a % of total public funds | Nil |
| | Commercial papers as a % of total liabilities | Nil |
| | Commercial papers as a % of total assets | Nil |
| 2 | Non-convertible debentures (original maturity of less than one year) as a % of total public funds | Nil |
| | Non-convertible debentures (original maturity of less than one year) as a % of total liabilities | Nil |
| | Non-convertible debentures (original maturity of less than one year) as a % of total assets | Nil |
| 3 | Other short-term liabilities as a % of total public funds | 2.31% |
| | Other short-term liabilities as a % of total liabilities | 2.22% |
| | Other short-term liabilities as a % of total assets | 1.53% |

(vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has instituted the Asset Liability Management Committee to monitor and manage liquidity risk *inter-alia* by way of monitoring the asset liability composition, reviewing the liquidity and borrowing program of the Company, setting-up and monitoring prudential limits on negative mismatches w.r.t. liquidity and forecasting and analysing ‘what if scenario’ and preparation of contingency plans. Company evaluates the overall risks faced and also evaluate the liquidity risk. Further, the Audit Committee and the Risk Management Committee as a part of evaluation of the overall risks faced by the Company evaluate the liquidity risk faced by the Company.

The Company’s liquidity and funding approach documented through its various plans and policies including the Asset Liability Management Policy, Resources Planning, is to ensure that funding is available to meet all market related stress situations. We endeavour to maintain a conservative Asset Liability Management approach which is focused on maintaining long term funding stability.

The Company’s liquidity management set-up is assessed periodically to align the same with any regulatory changes in the economic landscape or business needs.

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