

Home First Finance Company India Limited

Public disclosure on Liquidity Risk of Home First Finance Company India Limited as on June 30, 2026 in accordance with RBI notification RBI/DoR/2025-26/355 - Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 and RBI/DOR/2025-26/359 - Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 is as below:

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties	Amount (RS in mil)	% of Total Deposits	% of Total liabilities*
20	1,04,107.45	Not Applicable	93.84%

* Total liabilities do not include net worth of the Company.

ii. Top 20 large deposits

Not applicable. The Company is a Non-Deposit taking Housing Finance Company.

iii. Top 10 borrowings

Amount (RS in mil)	% of Total Borrowings
45,539.70	42.10%

iv. Funding Concentration based on significant instrument/product

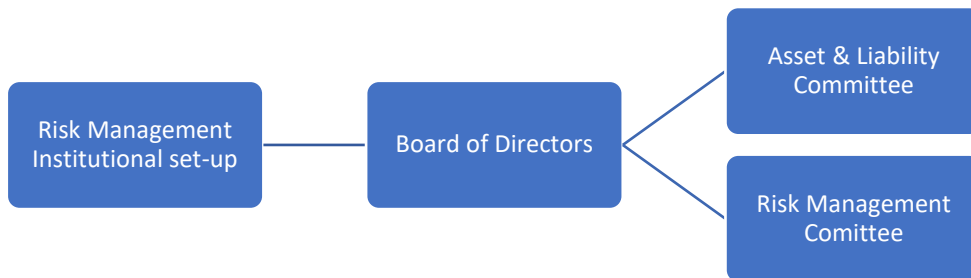
Sl. No.	Name of the instrument/product*	Amount (Rs. In million)	% of Total Liabilities*
1	NCD	2,232.64	2.01%
2	Term Loans and CC from Banks & FI's	86,344.24	77.83%
3	NHB	19,601.33	17.67%

* Total liabilities do not include net worth of the Company.

v. Stock Ratios

Sl. No.	Stock Ratio	Percentage (%)
1	Commercial papers as a % of total liabilities	-
2	Commercial papers as a % of total assets	-
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities.	-
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets.	-
5	Other short-term liabilities as a % of total liabilities*	1.62%
6	Other short-term liabilities as a % of total assets	1.15%
7	Other short-term liabilities as a % of public funds	-

vi. Institutional set-up for liquidity risk management



Company's Board of Directors monitors all the risks, including liquidity risk. Governance structure, Policies and risks limits are prescribed by the Board.

Board Constituted Asset Liability Committee (ALCO) ensures effective asset-liability management, market risk management, liquidity, and interest rate risk management and also adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds.

The Risk Management Committee constituted by the Board of Directors is primarily responsible for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

Note:

**Total Liabilities have been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.*