Disclosure as required by Liquidity Risk Management Framework for the quarter ended 31st March 2026 (Provisional).

I.	Funding Concentration based on significant counterparty (borrowings)		
Sr. No.	Number of Significant Counterparties^	Amount (₹ crore)	% of Total Liabilities
1	19	5,912	97.50%

^ Significant Counterparties* is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of ISFCL's total liabilities.

II. Top 20 large deposits (amount in ₹ crore and percent of total deposits)- The company is registered with NHB as non-deposit accepting HFC.

III	Top 10 borrowings (amount in ₹ crore and % of total borrowings)	
Sr. No.	Term Loan/NCD/Securitisation (₹ crore)	% of total borrowings
1	4,506	74.31%

IV.	Funding Concentration based on significant instrument/product		
Sr. No	**Name of the instrument/product**	**Amount (₹ crore)**	**% of Total Liabilities**
1	Term loans from banks and financial institutions	4,324	44.99%
2	Term loans from National Housing Bank	1,236	12.86%
3	Privately placed Redeemable non-convertible debentures	181	1.88%
4	Privately placed Redeemable non-convertible debentures - Subordinated Tier II	NA	NA
5	Public Issue of Redeemable non-convertible debentures	NA	NA
6	Securitisation	383	3.98%
7	Public deposits	NA	NA
8	Commercial Papers	NA	NA
9	Loans repayable on demand from banks (Cash credit from banks & Working capital demand Loan)	105	1.09%

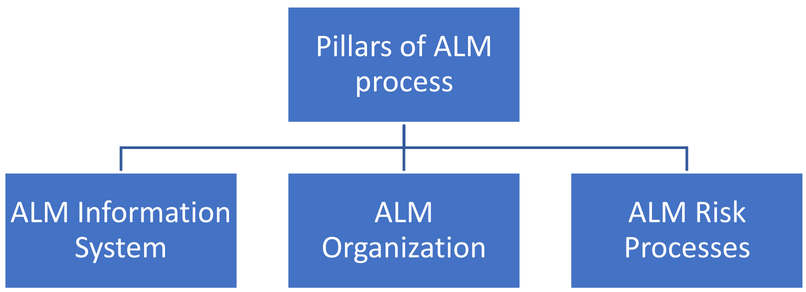
V Stock Ratios:

Particulars	**Weightage**
Commercial papers issued as % of Total Public funds	0.00%
Commercial papers issued as % of Total Liabilities	0.00%
Commercial papers issued as % of to Total Assets	0.00%
NCD (original maturity < one year) as % of Total Public funds	0.00%
NCD (original maturity < one year) as % of Total Liabilities	0.00%
NCD (original maturity < one year) % of to Total Assets	0.00%
Other short-term liabilities as % of Total Public funds	2.50%
Other short-term liabilities as % of Total Liabilities	1.62%
Other short-term liabilities as % of Total Assets	1.62%

Institutional set-up for liquidity risk management at ISFCL

ISFCL is exposed to credit and market risks in the normal course of business, in view of the asset-liability transformation. In Mortgage finance business, the assets are deployed for long term mandating organizations to manage the ALM in effective and prudent way. Risk management systems, that address the issues relating to interest rate and liquidity risks in a structured manner is of utmost importance for the management of ISFCL.

The ALM process rests on three pillars-



The Board of our company assumes overall responsibility for management of risks and decides the risk management policy of India Shelter and set limits for liquidity, interest rate, exchange rate and equity price risks.

The Asset-Liability Committee (ALCO) consisting of the India Shelter's senior management including the Managing Director & Chief Executive Officer (CEO), who is a member of the Board of Directors, is responsible for ensuring adherence to the limits set by the Board as well as for deciding the business strategy of India Shelter (on the assets and liabilities sides) in line with the India Shelter's budget and decided risk management objectives. The scope of ALCO includes:

- Liquidity and Interest rate Risk Management
- Management of Market risks
- Currency Risk Management
- Capital Adequacy

Broad Guidelines for functioning of ALCO

Liquidity Risk Management-Liquidity has [1]to be tracked through maturity or cash flow mismatches. For measuring and managing net funding requirements, the use of a maturity ladder (in different time buckets) and calculation of cumulative surplus or deficit of funds at selected maturity dates is adopted as a standard tool.

Interest Rate Sensitivity/interest Rate Risk-Interest rate risk is the risk where changes in market interest rates might adversely affect financial condition. An asset or liability is normally classified as rate sensitive if:

- Within the time interval under consideration, there is a cash flow.
- The interest rate resets/reprices contractually during the interval.
- It is contractually pre-payable or withdrawable before the stated maturities.
- It is dependent on the changes in the Bank Rate by RBI

Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended 31st March 2026 (Provisional) (pursuant to RBI Master Direction Non-Banking Financial Company - Systematically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016			
Particulars		**Rs. In Crore**	**Rs. In Crore**
LCR Disclosure Template		**Total Unweighted Value (Average)**	**Total weighted Value (Average)**
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	196.52	180.21
Cash Outflows			
2	Deposits (for deposit taking companies)		
3	Unsecured wholesale funding		
4	Secured wholesale funding	170.41	195.97
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	47.53	54.66
7	Other contingent funding obligations	273.18	314.16
8	**TOTAL CASH OUTFLOWS**	**491.12**	**564.79**
Cash Inflows			
9	Secured lending		
10	Inflows from fully performing exposures	168.24	126.18
11	Other cash inflows	1,365.09	1,023.82
12	**TOTAL CASH INFLOWS**	**1,533.33**	**1,150.00**
13	**TOTAL HQLA**		180.21
14	**TOTAL NET CASH OUTFLOWS**		141.20
15	**LIQUIDITY COVERAGE RATIO (%)**		**127.63%**