SAHARA HOUSINGFINA CORPORATION LIMITED

Public Disclosure of Liquidity Risk

As on September 30, 2026

a) Funding Concentration based on significant counter party

Sl. No.	Number of significant counter party	Amount (Rs. in Lakhs)	% of total Deposit	% of total Liabilities
1	2	1336.01	-	81.58

b) Top 10 Borrowings

Sl. No.	Name	Borrowings from party	Total Borrowings	% of total Borrowings
1	Humara India Credit Co-operative Society Ltd.	1200.00	1336.31	89.80
2	Sahara India Commercial Corporation Ltd.	136.01	1336.31	10.18
3	Union Bank of India (Formerly Andhra Bank)	0.30	1336.31	0.02

c) Funding Concentration based on Instrument/Product

Sl. No.	Name	Amount (Rs. in Lakhs)	% of total Liabilities
1	Debt Securities	1200.00	73.27
2	Borrowings (Other than Debt Securities)	136.31	8.32

d) Stock Ratio - Other Short Term Liabilities

Sl. No.	Other Short Term Liabilities Amount (Rs. in Lakhs)	% of total Public Fund	% of total Liabilities	% of total Assets
1	1268.98	94.96	77.49	18.24

e) Institutional set-up for liquidity risk management

The Board of Directors of the Company has constituted the Asset Liability Management Committee (ALCO) and the Risk Management Committee. The Board has the overall responsibility for management of liquidity risk. The board decides the strategy, policies and procedures to manage liquidity risk in accordance with liquidity risk tolerance/ limits approved by it. The Risk Management Committee (RMC), which is a committee of the board, is responsible for evaluating and monitoring the integrated risk management system of the Company including liquidity risk. The ALCO is responsible for ensuring adherence to the liquidity risk tolerance/limits set out in the board approved Asset Liability Management (ALM) policy.

The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile for assets & liabilities, responsibilities and control for managing liquidity risk, and overseeing the liquidity position of the Company. The ALM Policy is reviewed periodically to realign the same pursuant to any regulatory change/changes in the economic landscape or business needs and tabled to the Board for approval.

Management regularly reviews the position of cash equivalents by aligning the same with the projected maturity of financial assets and financial liabilities, economic environment, liquidity position in the financial market, anticipated pipeline of future borrowing & future liabilities and threshold of minimum liquidity define in the ALM policy with additional liquidity buffers as management overlay.

SAHARA HOUSINGFINA CORPORATION LTD. KOLKATA