

GIC Housing Finance Ltd.

Public disclosure on liquidity risk in terms of Guidelines on Liquidity Risk management Framework.

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

₹ in Lakh					
Sr. No.	Type of Instruments	Number of Significant Counter parties	As At December 31, 2025	% of Total deposits	% of Total Liabilities
1	Deposits			-	-
2	Borrowings	39	8,89,496	-	98.35%

II Top 20 large deposits (amount in ₹ Lakh and % of total deposits)

₹ in Lakh			
Sr. No.	Name	As At December 31, 2025	% of Total Deposits
1	Total of top 20 large deposits	-	-

III Top 10 borrowings (amount in ₹ Lakh and % of total borrowings)

₹ in Lakh			
Sr. No.	Name	As At December 31, 2025	% of Total Borrowings
1	Total of top 10 borrowings	7,15,348	80.42

IV Funding Concentration based on significant instrument/product

₹ in Lakh			
Sr. No.	Name of the instrument/product	As At December 31, 2025	% of Total Liabilities
1	Secured Non- Convertible Debentures	1,20,920	13.37%
2	Commercial Papers	54,070	5.98%
3	Refinance Facility from NHB	24,295	2.69%
4	Bank Facilities	6,90,211	76.32%
5	External Commercial borrowings	-	0.00%
6	Deposits	-	0.00%
7	Subordinate Tier-II Non convertible debentures.	-	0.00%
5	<b>Total Borrowings</b>	<b>8,89,496</b>	<b>98.35%</b>
	Total Liabilities	9,04,409	100.00%
	<b>Total borrowings under all instruments/products</b>		

v Stock Ratios

Sr. No.	Particulars	As a % of total public funds	As a % of total Liabilities	As a % of total Assets
1	Commercial Papers	6.08%	5.98%	4.88%
2	NCD (original maturity less than 1 year)	0.00%	0.00%	0.00%
3	Other Short-Term Liabilities*	34.50%	33.93%	27.68%

\* Other Short Term liabilities Includes Current portion of financials & Non Financial Liabilities.

## LCR Disclosure for the Qtr ended December 31st, 2025

₹ In Lakh

Particulars	As At DEC 31, 2025	
	Total Unweighted Value (average) \$	Total Weighted Value (average) #
<b>High Quality Liquid Asset</b>		
1 Total High Quality Liquid Assets (HQLA)	23,472	23,472
Cash and Bank Balance	304	304
G-Sec	23,168	23,168
<b>Cash Outflows</b>		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	3,434	3,949
4 Secured wholesale funding	24,924	28,663
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	24,315	27,962
7 Other contingent funding obligations	6,963	8,007
8 <b>TOTAL CASH OUTFLOWS</b>	<b>59,636</b>	<b>68,581</b>
<b>Cash Inflows</b>		
9 Secured lending	98,152	73,614
10 Inflows from fully performing exposures	12,960	9,720
11 Other cash inflows	58,279	43,709
12 <b>TOTAL CASH INFLOWS</b>	<b>1,69,391</b>	<b>1,27,043</b>
		Total Adjusted Value
13 <b>TOTAL HQLA</b>		<b>23,472</b>
14 <b>TOTAL NET CASH OUTFLOWS</b>		<b>17,145</b>
15 <b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>136.90</b>

\$ Unweighted values must be calculated as outstanding balances maturing or callable with in 30days/1 month (for inflows and outflows).

# Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.

## VI Institutional set - up for Liquidity Risk Management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks , including liquidity risk , to which the Company is exposed to in the course of conducting its business . The Board constituted Risk Management Committee ( RMC ) oversee the effective supervision , evaluation , monitoring and review of various aspects and types of risks , including liquidity risk , faced by the Company . Further , the Asset Liability Committee ( ALCO ) acts as a strategic decision - making body for the asset - liability management of the Company which measures not only the liquidity positions of Company on on - going basis but also examines how liquidity requirements are likely to revive under different scenarios .

### Notes :

1. Significant counterparty is as defined in RBI Circular RBI / 2019-20 / 88 DOR. NBFC ( PD ) CC.No.102 / 03,10.001 / 2019-20 dated November 4 , 2019 on Liquidity Risk Management Framework for Non - Banking Financial Companies and Core Investment Companies .
2. Significant instrument / product is as defined in RBI Circular RBI / 2019-20 / 88 DOR. NBFC ( PD ) CC.No.102 / 03.10.001 / 2019-20 dated November 4 , 2019 on Liquidity Risk Management Framework for Non - Banking Financial Companies and Core Investment Companies .
3. Total Liabilities has been computed as sum of all financial and non - financial liabilities (as per Balance Sheet prepared as per IND AS ) and it does not include Equities and Reserves / Surplus .
4. Public funds is as defined in Master Direction Non - Banking Financial Company - Housing Finance Company ( Reserve Bank ) Directions , 2021 dated February 17 , 2021 .
5. The amount stated in this disclosure is based on the standalone financial statements (prepared as per IND AS ) for quarter/Nine months ended December 31<sup>st</sup>, 2025 .