Shubham Housing Development Finance Company Limited

Public disclosure on liquidity risk- March 2026

1. **Funding Concentration based on significant counterparty^ (both deposits and borrowings)**

Sr. No.	Particulars	March 31, 2026 (Amount in Cr)
1	Number of Significant Counterparties	23
2	Amount*	5,479.95
3	Percentage of funding concentration to total deposits	NA
4	Percentage of funding concentration to total liabilities**	93.58%

*Excluding funding from securitisation/Direct Assignment.

^Significant Counterparties is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's.

**Total Liabilities are excluding equity share capital and other equity.

2. **Funding Concentration based on significant Instrument/Product#**

Sr. No.	Name of Instrument/Product	Amount (In Cr) *	% of Total Liabilities**
1	Term Loan Borrowing from Banks	3712.35	63.39%
2	Borrowing from National Housing Bank (NHB)	934.66	15.96%
3	Borrowing from other All India Financial Institutions	457.59	7.81%
4	External Commercial Borrowings (including Rupee Denominated Bonds)	211.54	3.61%
5	Redeemable non-convertible debentures	200.28	3.42%
6	Optional Convertible Debentures	68.24	1.17%
7	Working Capital Demand Loan	65.00	1.11%
8	Commercial papers	NA	NA
	Total	**5649.65**	**96.48%**

Significant Instrument/product is defined as a single instrument/product of group of similar instruments /products which in aggregate amount to more than 1% of the NBFC-NDSI's.

*Excluding funding from securitisation/Direct Assignment & Cash Credit/Overdraft.

**Total Liabilities are excluding equity share capital and other equity.

3. **Top 20 Large deposits**

NA

4. **Top 10 Borrowings**

Amount (In Cr.) *	% of Total Borrowings
4152.06	73.48%

*Excluding funding from securitisation /Direct Assignment.

5. **Stock Ratios:**

S. No.	Stock Ratio	Percentage
1	Commercial papers as a % of total public funds	Nil
2	Commercial papers as a % of total liabilities*	Nil
3	Commercial papers as a % of total assets	Nil
4	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	Nil
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities *	Nil
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets.	Nil
7	Other short-term liabilities as a % of total public funds	26.48%
8	Other short-term liabilities as a % of total liabilities*	25.56%
9	Other short-term liabilities as a % of total assets	18.48%
10	Short term liabilities as a percentage of long-term assets	24.06%
11	Long term assets as a percentage of total assets	76.82%

*Total Liabilities are excluding equity share capital and other equity.

6. Institutional set-up for liquidity risk management:

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee.

The Asset Liability Management Committee, inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, profit planning and growth projections, forecasting and analyzing different scenarios and preparation of contingency plans. Further, the Risk Management Committee, inter alia, monitors and measures the risk profile of the Company and oversees the integrated risk management system of the Company.

The Company has also constituted the Asset Liability Management Support Group, inter alia, to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee.

The Company manages liquidity risk by maintaining sufficient cash/treasury surplus.

Management regularly monitors the position of cash and cash equivalents, assessment of maturity profiles of financial assets and financial liabilities including debt financing plans and maintenance of balance sheet liquidity is considered while reviewing the liquidity position.

The Company manages liquidity risk in accordance with the Company's Asset Liability Management Policy and Liquidity Risk Management Framework. The Asset Liability Management Policy and Liquidity Risk Management Framework is reviewed periodically to realign the same pursuant to any regulatory changes/changes in the economic landscape or business needs.