Liquidity Coverage Ratio (LCR) Disclosure as per RBI Guidelines

Liquidity Coverage Ratio (LCR) based on Quarterly average as at 31st March 2026:

(Rs in Lakhs)

	Particular	Total Unweighted Value (average)	Total Weighted Value (average)
	High Quality Liquid Assets		
1	**Total High Quality Liquid Assets (HQLA)	37,159.87	37,159.87
	Cash Outflows		
2	Deposits (for deposit taking companies)	0.00	0.00
3	Unsecured wholesale funding	0.00	0.00
4	Secured wholesale funding	17,014.32	19,566.47
5	Additional requirements, of which		0.00
	(i) Outflows related to derivative exposures and other collateral requirements	0.00	0.00
	(ii) Outflows related to loss of funding on debt products	0.00	0.00
	(iii) Credit and liquidity facilities	9,813.56	11,285.59
6	Other contractual funding obligations	9,959.18	11,453.06
7	Other contingent funding obligations	0.00	0.00
8	**TOTAL CASH OUTFLOWS**	**36,787.06**	**42,305.12**
	Cash Inflows		
9	Secured lending	117,935.65	88,451.74
10	Inflows from fully performing exposures	11,091.03	8,318.27
11	Other cash inflows	2,502.72	1,877.04
12	**TOTAL CASH INFLOWS**	**131,529.40**	**98,647.05**
			Total Adjusted Value
13	TOTAL HQLA		37,159.87
14	TOTAL NET CASH OUTFLOWS		10,576.28
15	**LIQUIDITY COVERAGE RATIO (%)**		**351.35%**

Qualitative Disclosure of LCR

The Reserve bank of India (RBI) vide Reserve Bank of India (Housing Finance Companies) Directions, 2025 issued by circular DoR.FIN.REC.284/03-10-119/2025-26 dated November 28, 2025 as updated from time to time **("RBI HFC Directions")** read with Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 issued by circular DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025 as updated from time to time **("RBI ALM Directions")** has issued a comprehensive framework/guidelines for Asset Liability Management (ALM) including Liquidity Coverage Ratio (LCR) applicable to Housing Finance Companies (HFCs). The objective of the guidelines within the RBI ALM Directions is to ensure that HFCs maintains a liquidity buffer in terms of LCR in addition to various process related aspects of liquidity risk management framework. LCR has to be maintained in the form of sufficient unencumbered High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for subsequent 30 calendar days. LCR is one of the key parameters closely monitored by RBI to enable a more resilient financial sector.

Shubham Housing Development Finance Company Limited
Corporate and Communication Address: Shubham House, 425, Udyog Vihar, Phase - IV, Gurgaon - 122015
Ph.: +91 124 4212531 • Website: www.shubham.co
Registered Office: 608 & 609, Sixth Floor, Block - C, Ansal Imperial Tower Community Centre, Naraina Vihar, New Delhi - 110028
Corporate Identity Number (CIN) - U65921DL2010PLC199469

The liquidity risk management including LCR of the Company is governed by the Liquidity Risk Management (LRM) Policy approved by the board. The Asset Liability Committee (ALCO) is responsible for managing the LCR of the Company in line with the LRM Policy. Company regularly reviews the position of inflows, outflows and the liquidity buffers and ensures maintenance of sufficient quantum of High Quality Liquid Assets.

For computation of stressed cash outflow, all expected and contracted cash outflows are considered by applying a stress of 15%. Similarly, stressed cash inflows for the Company is arrived at by considering all expected and contracted inflows by applying a haircut of 25%. Finally, Net Cash Outflow arrived by deducting the stressed cash inflows from stressed cash outflow. However, total net cash outflows will be subjected to a minimum of 25% of total stressed cash outflows. The LCR is computed by dividing the stock of HQLA by its total net stressed cash outflows over next 30 days

Cash outflow under secured wholesale funding majorly includes contractual obligations under Term loans, NHB Re-Finance, NCDs, ECB, WCDL, Interest payable within next 30 days. Outflow under credit and liquidity facilities, the Company considers the expected cash outflow of the committed credit facilities contracted with the customers. Outflow under other contractual funding obligations primarily includes outflow on account of expected operating expenses and other dues. In Inflows from Secured lending includes unutilised/undisbursed limits from Banks/ Fls (inducing OD and CC). Fully performing exposures, Company considers the collection from performing advances in next 30 days. Other Cash inflows include investments in mutual funds, FDs which can be liquidate within 30 days including interest receivable thereon. Company has no meaningful currency mismatch in LCR and Company is not expecting any cash outflow within next 30 days on account of derivative exposure and potential collateral requirement. For concentration of funding sources refer disclosure on the Liquidity Risk Management Framework as above.

As on 31st March 2026 most of the HQLAs of the Company are in the form of unencumbered government securities and unencumbered Cash and Bank balances.

The Average LCR for the quarter ended March 31, 2026 was 351.35%, which is well above present prescribed minimum requirement of 100%. The average HQLA for the quarter ended March 31, 2026 was Rs. 37,159.87 lakhs.

Shubham Housing Development Finance Company Limited
Corporate and Communication Address: Shubham House, 425, Udyog Vihar, Phase - IV, Gurgaon - 122015
Ph.: +91 124 4212531 • Website: www.shubham.co
Registered Office: 608 & 609, Sixth Floor, Block - C, Ansal Imperial Tower Community Centre, Naraina Vihar, New Delhi - 110028
Corporate Identity Number (CIN) - U65921DL2010PLC199469