EASY HOME FINANCE LIMITED PUBLIC DISCLOSURE ON LIQUIDITY RISK – FOR THE QUARTER ENDED SEPTEMBER 30, 2026.

Reserve Bank of India (Housing Finance Companies) Directions, 2025, as amended from time to time; Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025, as amended from time to time; and Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, as amended from time to time.

(i) Funding Concentration based on significant counterparty

(₹ in lakh)

Particulars	**As at Sept 30, 2026**
Number of significant counter parties	35
Amount	107759.96
Percentage of funding concentration to total deposits	-
Percentage of funding concentration to total liabilities*	97.87%

(ii) Top 20 large public deposits - This disclosure is not applicable to the Company, being non deposit taking HFC

(iii) Top 10 borrowings (₹ in lakh)

Particulars	**As at Sept 30, 2026**
i) Total amount of top 10 borrowings	65,246.19
ii) Percentage of amount of top 10 borrowings to total borrowings	60.55%

(iv) Funding concentration based on significant counterparty has been computed using Latest Beneficiary Position instead of original subscribers.

(₹ in lakh)

Particulars	**As at Sept 30, 2026**	**% of total liabilities**
i) Non-convertible debentures	9,166.42	8.33%
ii) Loans from banks and FI (including PTC)	92,257.08	83.79%
iii) Loans from NHB	6,336.47	5.76%
iv) Commercial papers	-	
V) Inter Corporate Deposits Total liabilities are excluding Equity share capital and Other equity.	-	

(v) Stock ratio

Ratios	Internal Limit of EHFL	Position as on Sept 30, 2026
Commercial papers as a % of total public funds	5%	Nil
Commercial papers as a % of total liabilities	5%	Nil
Commercial papers as a % of total assets	5%	Nil
Non-convertible debentures (original maturity of less than one year) as a % of total public funds	NIL	Nil
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	NIL	Nil
Non-convertible debentures (original maturity of less than one year) as a % of total assets	NIL	Nil
Other short-term liabilities as a % of total public funds	30%	1.93%
Other short-term liabilities as a % of total liabilities	30%	1.87%
Other short-term liabilities as a % of total assets	20%	1.15%

(vi) Institutional set - up for liquidity risk management:

Board of Directors through board approved sub committees, keep an effective oversight on the risks associated with the company including liquidity risk. Organisation structure for liquidity risk management is as mentioned below.

- Risk Management Committee
- Asset Liability Committee (ALCO)

The Company has a robust ALCO process and ALCO Committee meet on a regular basis to evaluate external market environment, liquidity position and near - term liquidity requirement factoring in business growth estimates. The committee also oversees the liquidity position based on different stress scenarios and reviews the structural and dynamic liquidity statement and interest rate sensitivity statements. Minutes of ALCO are also placed to Board of Directors. Risk management committee also meets quarterly to review various risks inherent under company's operations such as credit risk, interest rate risk, operational risk and liquidity risk etc.