Hiranandani Financial Services Private Limited

Disclosure on Liquidity Risk as on 30th June, 2026

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

Sr.No	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	24	2,152.73	N.A.	89.44%

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits): Not Applicable

(iii) Top 10 borrowings :

Amount (₹ Crore)	% of Total Borrowing
1,468.99	63.86%

(iv) Funding Concentration based on significant instrument/product:

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loan	1,875.40	77.92%
2	Non-Convertible Debentures	425.00	17.66%

(v) Stock Ratios:

Sr. No.	Stock Ratio	%
1	Commercial paper as a % of total public funds	Nil
2	Commercial paper as a % of total liabilities	Nil
3	Commercial paper as a % of total assets	Nil
4	Non-convertible debentures (original maturity of less than 1 year) as a % of total public funds	Nil
5	Non-convertible debentures (original maturity of less than 1 year) as a % of total liabilities	Nil

6	Non-convertible debentures (original maturity of less than 1 year) as a % of total assets	Nil
7	Other short term liabilities as a % of total public funds	37.23%
8	Other short term liabilities as a % of total liabilities	35.58%
9	Other short term liabilities as a % of total assets	20.41%

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

The Board of Directors of the Company has the 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 approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. The Board of Directors approves the constitution of the Asset Liability Committee ("**ALCO**") for the effective supervision, evaluation, monitoring and review of various aspects and types of risks in general and liquidity risk in particular.

The meetings of ALCO are held at quarterly intervals. ALCO provides guidance and directions on aspects such as interest rate outlook, liquidity, debt market position and funding sources to name a few.

Footnote

1) *Other short-term liabilities means current maturity of the borrowing payable within a period of 1 year.*
2) *Public Funds means aggregate of Secured and Unsecured Borrowings.*
3) *A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NSDI's total liabilities.*