Supreme Housing Finance Limited

Disclosure of Liquidity Risk

Disclosure on Liquidity Risk, as per extant RBI guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies as at September 30, 2025 is as follows:

A. Funding Cooncentration based on significant counterparty

No. of Significant Counter Party	As At Sept, 30 2025
No. of Significant Counter Parties	25
Amount (In Rs. Lakh)	40,926.25
Percentage of funding concenteration of total deposits	N/A
Percentage of funding concenteration of total Liabilities*	96.92%

B. Top 20 large deposits (amount in ₹ lakh and percent of total deposits)

The Company does not take the deposits hence Rs. NIL
(for the period ending September 30, 2025)

C. Top 10 borrowings (amount in Rs. lakh and percent of total borrowings)

Name of Lender	O/s Amount as on September 2025
National Housing Bank	6,511.13
MAS Financial Services Limited	3,983.33
AU Small Finance Bank Limited	3,724.31
State Bank of India	3,195.65
Oxyzo Financial Services Ltd	3,118.06
Ambit Finvest Private Limited	2,437.38
Indian Overseas Bank	2,000.00
Manappuram Finance Limited	1,940.74
Northern Arc Capital Limited	1,777.64
Poonawalla Fincorp Limited	1,582.30
Total of Top 10 Borrowings	30,270.54
% of Total Borrowings	73.96%

D. Funding Concentration based on significant instrument/product

Particulars	As At Sept, 30 2025	% of Total Liabilities
Term Loan (in Rs. Lakh)	40,926.25	97.57%
Non- Convertible Debntures (in Rs. Lakh)	-	0.00%
Working Capital/ Line of Credit/ Overdraft (in Rs. Lakh)	-	0.00%

E. Stock Ratios

S. NO.	Particulars	As At Sept, 30 2025
1.a	Commercial papers as a percent of total public funds	N/A
1.b	Commercial papers as a percent of total liabilities	N/A
1.c	Commercial papers as a percent of total Assets	N/A
2.a	Non-convertible debentures (original maturity of less than one year) as a percent of total public funds	0.00%
2.b	Non-convertible debentures (original maturity of less than one year) as a percent of total liabilities	0.00%
2.c	Non-convertible debentures (original maturity of less than one year) as a percent of total assets	0.00%
3.a	Other short-term liabilities as a percent of total public funds	35.59%
3.b	Other short-term liabilities as a percent of total Liabilities	34.50%
3.c	Other short-term liabilities as a percent of total Assets	21.86%

* Other Short-Term Liabilities include Short term borrowing, Current portion of long term liability and

F. Institutional set-up for liquidity risk management

The Board has the overall reponsibility for management of liquidity risk. The Board/ALCO Committee decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Risk Management Committee (RMC), which is a committee of the Board, is responsible for evaluating the overall risks inclusing liquidity risk.

The meeting of RMC are held at half yearly intervals or when the need arises. The Asset Liability Management Committee (ALCO) is reesponsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to the liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, overseeing the liquidity positions at the entity level