Appendix I

Public disclosure on liquidity risk of KIFS Housing Finance Limited as on 31st March 2025.

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

Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
19	724.39	NA	92.35%

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

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Amount(₹ crore)	% Of TotalBorrowings
631.04	87.11%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% Of Total Liabilities
1	Refinance from NHB	182.82	23.31%
2	Term Loans from Banks	392.00	49.98%
3	Term Loans from other than Banks	149.58	19.07%
	Total Borrowings	**724.39**	**92.35%**
	Total Liabilities	**784.36**	**100%**

(v) Stock Ratios:

Particulars	**as a % of total public funds***	**as a % of total liabilities**	**as a % of total assets**
Commercial papers	NA	NA	NA

Non-convertible debentures (original maturity of less than one year)	NA	NA	NA
Other short-term liabilities	0%	30.70%	21.44%

(vi) Institutional set-up for liquidity risk management

1. The ALCO is responsible for the management of the companies funding and liquidity requirements, within the board approved framework and extant regulations.

2. The Company manages liquidity risk by maintaining an appropriate mix of cash and cash equivalents, unutilized banking facilities, credit lines, mutual funds as necessary. Further, the Company continuously monitors expected and actual cash flows by assessing the maturity profiles of financial assets and liabilities.

*** Notes:**

1. *Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD)CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies*

2. *Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.*

3. *Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.*

4. *Bank Borrowings excludes Loans repayable on demand from banks.*

5. *The amount stated in this disclosure is based on the unaudited financial statements for the period ended March 31, 2024*