

### Disclosure on Liquidity Risk as on 31<sup>st</sup> December 2025 (Unaudited)

RBI has issued guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019. As per the guidelines, the disclosure on liquidity risk as at December 31, 2025, is as under:

i) Funding Concentration based on significant counterparty

Sr. No.	Number of Significant Counterparties	Amount (Rs. In Crores)*	% of Total Deposits	% of Total Liabilities
1	25	1,092.9	N.A.	90%

Note:

- \*Include only Principal amount.
- “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-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus

ii) Top 20 large deposits (amount in Rs. Crore and % of total deposits).

- Nil. The Company is registered with NHB as Non Deposit accepting HFC.

iii) Top 10 borrowings (amount in Rs Crores & % of total borrowings\*)

Amount (Rs crore)	% of Total Borrowings
728.2	65%

Note: Included only Principal amount. Details of top 10 lenders are provided in Annexure I

iv) Funding Concentration based on significant instrument / product:

Sr. No.	Name of the instrument/product	Number of Counterparties	Amount O/s (Rs in Crore)	% of Total Liabilities
1	Long Term Bank Loans	23	940.4	78%
2	Short Term Loans	4	Nil	0%
3	Inter Corporate Deposit	0	Nil	0%
4	Pass through certificates	1	22.3	2%
4	Long Term NCD	105	185.4	15%
5	Short Term NCD	-	Nil	0%
6	Commercial Paper	-	Nil	0%
	<b>Total</b>	<b>130*</b>	<b>1148.2</b>	<b>95%</b>

Note:

- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus
- \*Two bank has sanctioned both long term & short-term loans and one bank has also invested in PTC.

Tyger Home Finance Pvt Ltd

(Formerly Adani Housing Finance Pvt Ltd)

Toll-Free No.: 18002104111  
 customercare.thfpl@tyger.in  
 www.tygerhomefinance.in  
 CIN: U65999GJ2017PTC098960

Corporate Office:  
 One BKC, C-Wing, 1004/5,  
 10<sup>th</sup> Floor, Bandra Kurla Complex,  
 Bandra East, Mumbai – 400 051,  
 Maharashtra, India

Registered Office:  
 Unit No. 609 & 610, 6th Floor,  
 Majestic, Near Law Garden,  
 Panchvati Road, Ellisbridge,  
 Ahmedabad, Gujarat –380006

**Josh Aapka  
 Saath Hamara**

**v) Stock ratios:**

Commercial papers as a % of total liabilities	N.A.
Commercial papers as a % of total assets	N.A.
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	N.A.
Non-convertible debentures (original maturity of less than one year) as a % of total Assets	N.A.
Other short-term liabilities as a % of total liabilities	29%
Other short-term liabilities as a % of total assets	20%
Capital to Risk Weighted Assets Ratio (CRAR)	43.71%
Debt: Equity ratio	2.18x
Security Cover ratio	1.38x

**Note:**

- As on 31<sup>st</sup> December 2025, Outstanding Commercial Paper and short term NCD is Nil.

**vi) Institutional set up for liquidity risk management:**

The company has following Board approved policies for Liquidity Risk Management.

- Asset Liability Management Policy
- Interest Rate Policy
- Liquidity Management Framework
- Risk Management Policy

ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds.

The Asset Liability Management Committee, inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, and contingency planning.

ALCO support Group consist of the officials from Treasury, Finance & Accounts & MIS team. The ALM Support Group provides required information and responsible for analyzing, monitoring, and reporting the liquidity risk profile to the ALCO.

Borrowing program from Banks has now expanded to c. Rs. 1,705 crores with limits from 29 lenders; 8 PSBs, 11 private sector banks, 8 FI and 6 refinance facility from NHB and others. Further, liquidity buffer of Rs. 243 crore including un-encumbered cash & bank balance and Investments – Rs. 63 crore and unutilized limit of Rs 180 crore, Further Direct Assignment & Co-lending of Rs 57 crore executed during the quarter;

Funding Review meeting with – MD, Treasury, Accounts on monthly basis providing overview of liquidity, new funding discussions etc.

Liquidity Overview Report – is circulated with Management every month

**Tyger Home Finance Pvt Ltd**

**(Formerly Adani Housing Finance Pvt Ltd)**

Toll-Free No.: 18002104111  
 customercare.thfpl@tyger.in  
 www.tygerhomefinance.in  
 CIN: U65999GJ2017PTC098960

Corporate Office:  
 One BKC, C-Wing, 1004/5,  
 10<sup>th</sup> Floor, Bandra Kurla Complex,  
 Bandra East, Mumbai – 400 051,  
 Maharashtra, India

Registered Office:  
 Unit No. 609 & 610, 6th Floor,  
 Majestic, Near Law Garden,  
 Panchvati Road, Ellisbridge,  
 Ahmedabad, Gujarat –380006

**Josh Aapka  
 Saath Hamara**

## Annexure I – Top 10 Lenders

Rs crore

Sr. No.	Bank Name	Sanction Limit	Amount O/s
1	National Housing Bank	200.00	134.25
2	State Bank of India	150.00	103.79
3	Poonawalla Fincorp Ltd	100.00	90.32
4	Tata Capital Limited	100.00	83.33
5	IDFC First Bank Ltd	100.00	75.00
6	Union Bank of India	75.00	62.49
7	Sporta Technologies Pvt. Ltd/ Dream 11	60.00	60.00
8	Punjab & Sind Bank	70.00	58.21
9	Bank of Maharashtra	50.00	50.00
10	Canara Bank	50.00	50.00

**Tyger Home Finance Pvt Ltd**  
(Formerly Adani Housing Finance Pvt Ltd)

Toll-Free No.: 18002104111  
customercare.thfpl@tyger.in  
www.tygerhomefinance.in  
CIN: U65999GJ2017PTC098960

Corporate Office:  
One BKC, C-Wing, 1004/5,  
10<sup>th</sup> Floor, Bandra Kurla Complex,  
Bandra East, Mumbai – 400 051,  
Maharashtra, India

Registered Office:  
Unit No. 609 & 610, 6th Floor,  
Majestic, Near Law Garden,  
Panchvati Road, Ellisbridge,  
Ahmedabad, Gujarat –380006

**Josh Aapka  
Saath Hamara**