

Public disclosure on liquidity risk for Nivara Home Finance Limited as on December 31, 2025 in accordance with the Reserve Bank of India(Non-Banking Financial Companies-Asset Liability Management) Directions, 2025 dated November 28, 2025:

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

| Sr No. | Number of Significant Counterparties ² | Amount (Rs. crore) | % of Total deposits | % of Total Liabilities ³ |
|--------|---|--------------------|---------------------|-------------------------------------|
| 1 | 2 | 111.06 | NA | 27.69% |

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

Not Applicable. The Company is registered with NHB as non-deposit taking HFC.

(iii) Top 10 borrowings ⁴ (amount in Rs. crore and % of total borrowings)

| Sl. No | Borrowing | Rs. In Crores | % of Total borrowings |
|--------|-------------|---------------|-----------------------|
| 1 | Refinance-1 | 58.98 | 19.36% |
| 2 | Term Loan-1 | 52.08 | 17.09% |
| 3 | Term Loan-2 | 29.98 | 9.84% |
| 4 | Term Loan-3 | 25.09 | 8.24% |
| 5 | Term Loan-4 | 22.51 | 7.39% |
| 6 | Term Loan-5 | 22.17 | 7.27% |
| 7 | Term Loan-6 | 18.72 | 6.14% |
| 8 | Term Loan-7 | 16.33 | 5.36% |
| 9 | Term Loan-8 | 14.60 | 4.79% |
| 10 | Term Loan-9 | 12.97 | 4.26% |

(iv) Funding Concentration based on significant instrument/product ⁵

| Sr No. | Name of the instrument/product | Amount (Rs. Crore) | % of Total Liabilities |
|--------|--------------------------------|--------------------|------------------------|
| 1 | NHB refinance | 58.98 | 14.70% |
| 2 | Other Loans | 245.74 | 61.26% |

Registered Office

Nivara Home Finance Ltd., No 22,23,24,25/101/3,3rd Floor, BNR Complex, Sri Rama Layout, Opp. RBI Layout, 7th Phase, J.P. Nagar, Bangalore - 560 078 | CIN: U65922KA2014PLC077547
 Tel: +91 80 2655 2822 / 77 | Email: contact@nivarahousing.com | www.nivarahousing.com

(v) Stock Ratios:

| Sr No. | Stock Ratio | Percentage % |
|--------|---|--------------|
| 1 | Commercial papers as a % of total liabilities | NIL |
| 2 | Commercial papers as a % of total assets | NIL |
| 3 | Non-convertible debentures (original maturity of less than one year) as a % of total liabilities. | NIL |
| 4 | Non-convertible debentures (original maturity of less than one year) as a % of total assets | NIL |
| 5 | Other short-term liabilities ⁷ as a % of total liabilities | 29.76% |
| 6 | Other short-term liabilities ⁷ as a % of total assets | 14.69% |

(vi) Institutional set-up for liquidity risk management

Nivara Home Finance Limited has a Board approved Assets Liability Management Committee to oversee liquidity risk management. ALCO consists of MD & CEO and Chief Financial Officer. The ALCO meetings are held on quarterly basis. The ALCO inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, profit planning and growth projections, forecasting and analyzing different scenarios and preparation of contingency plans. The Company has a Board approved Risk Management Committee, which oversees overall risks to which the Company is exposed including liquidity risk Management. The updates on the meeting of ALCO and RMC are also presented to the Board at regular intervals in the Board Meeting for their review.

Further, the management regularly monitors the position of cash and cash equivalents. Assessment of maturity profiles of financial assets and financial liabilities including debt financing plans and maintenance of balance sheet liquidity is considered while reviewing the liquidity position.

Note:

- (1) The amount stated in this disclosure is based on the unaudited/provisional quarterly financial for the quarter ended December 31, 2025.
- (2) 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-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
- (3) The above calculation of total liabilities excludes net worth i.e. equity and reserve, surplus.
- (4) The above calculation of borrowing is based on total principal outstanding as on December 31, 2025.
- (5) Lender's name is consolidated.
- (6) A "significant instrument/product" is defined as a single instrument/product or group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
- (7) The above calculation of short-term liabilities is taken as total short-term liabilities.

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