

**PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON JUNE 30 2025, PURSUANT TO GUIDELINES ON LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NON-BANKING FINANCIAL COMPANIES**

**Funding Concentration based on significant counterparty (borrowings)**

<b>Number of Significant Counterparties</b>	<b>Amt Crs</b>	<b>% of Total Deposits</b>	<b>% of Total Liabilities</b>
19	5,336.49	Not Applicable	91.54%

**II Top 20 Large deposits**  
NA

**III Top 10 Borrowings** 5,618.92

<b>Name of the Facility</b>	<b>Amount (Rs. In Crs.)</b>	<b>% of Total Borrowings</b>
NCD/Term Loan 1	1639	29.17%
NCD/Term Loan 2	706	12.56%
NCD/Term Loan 3	429	7.63%
NCD/Term Loan 4	334	5.94%
NCD/Term Loan 5	283	5.04%
NCD/Term Loan 6	253	4.50%
NCD/Term Loan 7	232	4.13%
NCD/Term Loan 8	198	3.53%
NCD/Term Loan 9	183	3.26%
NCD/Term Loan 10	172	3.05%

\*Above facilities do not include direct assignments.

**Funding Concentration based on significant Instrument/Product:**

<b>S. No.</b>	<b>Name of the Instrument/Product</b>	<b>Amount (Rs. In Crs.)</b>	<b>% of Total Liabilities</b>
1	NCD	31.29	0.54%
2	Refinance Facilities from NHB	1639.19	28.12%
3	Term loans from banks and FI	3988.54	68.42%
4	Short term borrowings (CC+WC+CP)	0.00	0.00%

**V Stock Ratios basis the outstanding**

<b>S. No.</b>	<b>Stock Ratio</b>	<b>Percentage</b>
1	Commercial papers as a % of total liabilities	NIL
2	Commercial papers as a % of total assets	NIL

**VASTU HOUSING FINANCE CORPORATION LTD.**

**Regd. Office:**Unit 203/204,2nd Floor,A Wing, Navbharat Estates,Zakaria Road,Sewri(West), Mumbai-400015, India.

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**CIN:** U65922MH2005PLC272501

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 as a % of total liabilities*	1.64%
6	Other short-term liabilities as a % of total assets	0.99%

## VI Institutional set-up for liquidity risk management:

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee.

The Asset Liability Management Committee, 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. Further, the Risk Management Committee, inter alia, monitors and measures the risk profile of the Company and oversees the integrated risk management system of the Company.

The Company has also constituted the Asset Liability Management Support Group, inter alia, to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee.

The Company manages liquidity risk by maintaining sufficient cash/treasury surpluses.

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.

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.

The Company manages liquidity risk in accordance with the Company's Asset Liability Management Policy and Liquidity Risk Management Framework. The Asset Liability Management Policy and Liquidity Risk Management Framework is reviewed periodically to realign the same pursuant to any regulatory changes/changes in the economic landscape or business needs.

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