

Manappuram Home Finance Limited

Public Disclosure on Liquidity Risk for the quarter ended March 31, 2026, as per the extant provisions of Master Direction-Reserve Bank of India (Housing Finance Companies) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 dated November 28,2025, issued by the Reserve Bank of India, and updated from time to time.

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties	Amount (Rs. in Lakhs)	% of Total Deposits	% of Total Liabilities*
19(Nineteen)	1,46,322.29	Not applicable	93.10

* Total liabilities do not include net worth of the Company.

ii. Top 20 large deposits

Not applicable. The Company is registered with National Housing Bank to carry on the business of housing finance institution without accepting public deposits.

iii. Top 10 borrowings

Sl No	Nature of Facility	Amount (Rs. in Lakhs)	% of Total Borrowings
1	Term Loan I	19,870.19	13.05%
2	Term Loan II	18,383.84	12.07%
3	Term Loan III	14,654.54	9.62%
4	Term Loan IV	12,413.88	8.15%
5	Term Loan V	11,886.68	7.80%
6	Term Loan VI	10,117.04	6.64%
7	Term Loan VII	9,795.64	6.43%
8	Term Loan VIII	8,940.54	5.87%
9	Term Loan IX	7,926.56	5.20%
10	Term Loan X	4,826.10	3.17%

iv. Funding Concentration based on significant instrument/product

Sl. No.	Name of the instrument/product	Amount (Rs. in Lakhs)	% of Total Liabilities*
1.	Term Loans	1,50,108.59	95.51
2.	Non-Convertible Debentures	2,199.27	1.40

* Total liabilities do not include net worth of the Company

v. Stock Ratios

Sl. No.	Stock Ratio	Percentage (%)
1.	Commercial papers as a % of total public funds	Nil
2.	Commercial papers as a % of total liabilities	Nil
3.	Commercial papers as a % of total assets	Nil
4.	Non-convertible debentures (original maturity of less than one year) as a % of total public funds.	Nil
5.	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities.	Nil
6.	Non-convertible debentures (original maturity of less than one year) as a % of total assets.	Nil
7.	Other short-term liabilities as a % of total public funds	26.39
8.	Other short-term liabilities as a % of total liabilities*	25.57
9.	Other short-term liabilities as a % of total assets	20.85

*Total liabilities does not include net worth of the Company.

vi. Institutional set-up for liquidity risk management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk. The Board approves the governance, structure, policies, strategy and the risk tolerance limit for the management of liquidity risk.

The Board of Directors approves the constitution of Risk Management Committee (RMC) for the effective supervision and management of various aspects including liquidity risks faced by the company. The meetings of RMC are held at quarterly interval.

The Board of Directors also approves constitution of Asset Liability Committee (ALCO), consisting of the Company's top management which functions as the strategic decision-making body for the asset-liability management of the Company from risk-return perspective. The role of the ALCO also includes periodic revision of interest rates, diversification of source of funding and its mix, maintenance of enough liquidity and investment of surplus funds. ALCO meetings are held once in a quarter or more frequently as warranted from time to time. The minutes of ALCO meetings are placed before the RMC and the Board of Directors in its next meeting for its perusal/approval/ratification.

Note:

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) Public funds is as defined in Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025