MAANAVEEYA
Investing in People

**Maanaveeya Development and Finance Private Limited**
**Liquidity Risk Management as on 30-09-2026**

| DISCLOSURE PURSUANT TO LIQUIDITY RISK MANAGEMENT | | 30-09-2026 |
|---|---|---|
| **I** | **(i) Funding Concentration based on significant counterparty (both deposits and borrowings):** | |
| a. | Nos of Significant Counter parties | 15 |
| b. | Amount in ₹ Lakhs | 125,608 |
| c. | % of Total Deposits | NA |
| d. | % of Total Liabilities | 97.24% |
| **II** | **Top 20 large deposits :** | |
| a. | Amount in ₹ Lakhs | Nil |
| b. | % of Total Deposits | NA |
| **III** | **Top 10 borrowings** | |
| a. | Amount in ₹ Lakhs | 113,353 |
| b. | % of Total Borrowings | 88.89% |
| **IV** | **Funding Concentration based on significant instrument/product** (₹ Lakhs) | |
| | ECBs | 64,631 |
| | Short Term Working Capital | 0 |
| | Non-Convertible Debentures | 0 |
| | Other Term Loans | 62,895 |
| **V** | **Stock Ratios** | |
| **a.** | **Commercial papers** | |
| | as a % of total public funds | NA |
| | as a % of total liabilities | NA |
| | as a % of total assets | NA |
| **b.** | **Non-convertible debentures (original maturity of less than one year):** | |
| | as a % of total public funds | NA |
| | as a % of total liabilities | NA |
| | as a % of total assets | NA |
| **b.** | **Other short-term liabilities, if any (with original maturity less than 1 year)** | |
| | as a % of total public funds - | 1.18% |
| | as a % of total liabilities - | 1.16% |
| | as a % of total assets- | 0.74% |

**VI Institutional set-up for liquidity risk management**

The Board of Directors of the Company have an overall responsibility of management of liquidity risk. The Board of Directors have approved the constitution of the Risk Management Committee for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

Further, the Board of Directors have also approved constitution of Asset Liability Committee (ALCO), whose main objective inter-alia includes to assist the Board and Risk Management Committee in effective discharge of the responsibilities of asset liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board.