

### **Manappuram Home Finance Limited**

**Public Disclosure on Liquidity Risk for the quarter ended December 31, 2023, as per the Guidelines on Liquidity Risk Management Framework under Para 15A of the Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 dated September 01, 2016 issued by the Reserve Bank of India and updated from time to time.**

#### **i. Funding Concentration based on significant counterparty (borrowings)**

<b>Number of Significant Counterparties</b>	<b>Amount (Rs. in Lakhs)</b>	<b>% of Total Deposits</b>	<b>% of Total Liabilities*</b>
19(Nineteen)	1,21,652.34	Not applicable	96.81

\* 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**

<b>Sl. No.</b>	<b>Nature of Facility</b>	<b>Amount (Rs. in Lakhs)</b>	<b>% of Total Borrowings</b>
1.	Term Loan I	19,375.00	15.83
2.	Term Loan II	13,900.00	11.36
3.	Term Loan III	13,731.45	11.22
4.	Term Loan IV	10,872.81	8.89
5.	Non-Convertible Debentures	10,533.13	8.61
6.	Term Loan V	7,083.26	5.79
7.	Term Loan VI	6,333.33	5.18
8.	Term Loan VII	5,552.78	4.54
9.	Term Loan VIII	5,000.00	4.09
10.	Term Loan IX	4,997.48	4.08

#### **iv. Funding Concentration based on significant instrument/product**

<b>Sl. No.</b>	<b>Name of the instrument/product</b>	<b>Amount (Rs. in Lakhs)</b>	<b>% of Total Liabilities*</b>
1.	Term Loans	1,09,433.07	87.08
2.	Non-Convertible Debentures	10,533.13	8.38
3.	Working Capital Demand Loan	2,400.00	1.91

\* 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	18.77
8.	Other short-term liabilities as a % of total liabilities*	18.28
9.	Other short-term liabilities as a % of total assets	15.25

\*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 Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.