

Maanaveeya Development and Finance Private Limited
Liquidity Risk Management as on 30-09-2025

DISCLOSURE PURSUANT TO LIQUIDITY RISK MANAGEMENT		30-09-2025
I	(i) Funding Concentration based on significant counterparty (both deposits and borrowings) :	
a.	Nos of Significant Counter parties	11
b.	Amount in ₹ Lakhs	123,380
c.	% of Total Deposits	Na
d.	% of Total Liabilities	94.23%
II	Top 20 large deposits :	
a.	Amount in ₹ Lakhs	Nil
b.	% of Total Deposits	NA
III	Top 10 borrowings	
a.	Amount in ₹ Lakhs	121,884
b.	% of Total Borrowings	93.83%
IV	Funding Concentration based on significant instrument/product (₹ Lakhs)	
	ECBs	78,781
	Short Term Working Capital	0
	Non-Convertible Debentures	0
	Other Term Loans	51,115
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 -	1.21%
	as a % of total liabilities -	1.20%
	as a % of total assets-	0.78%

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.