Manipal Housing Finance Syndicate Ltd.

Public disclosure on liquidity risk as on September 30th, 2026

i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr.no	Number of Significant Counter parties	Amount (Rs. In crores)	% of Total Deposits	% of Total Liabilities
1	8	423.03	467.85	69.37

ii) Top 20 large deposits

Amount (Rs. In crores)	% of Total Deposits
89.30	98.76

iii) Top 10 borrowings

Amount (Rs. In crores)	% of Total Liabilities
431.03	70.68

iv) Funding Concentration based on significant instrument/product

Sr.no	Number of the instrument/product	Amount (Rs. in crores)	% of Total Liabilities
1	Term Loan	344.80	56.54
2	Deposit	78.23	12.83

v) Stock Ratios

Particulars	As a % of total public funds	As a % of Total Liabilities	As a % of Total assets
Commercial papers	0	0	0
NCD (original maturity of less than 1 year)	0	0	0
Other short term Liabilities	0	0	0

vi) Institutional set-up for Liquidity Risk Management

The Board of Directors shall have overall responsibility for management of liquidity risk. The Board takes decisions regarding policies and procedures as well as strategies for managing liquidity risk, with reference to risk parameters, prudential limits and tolerance limits fixed in this regard.

The Board has constituted Asset Liability Management Committee (ALCO) and Risk Management Committee and both these committees report to the Board.

The role of ALCO comprises reviewing asset liability gap and initiating steps to address asset liability mis-matches, ensuring adherence to risk tolerance limits fixed by the Board and implementation of risk management strategy of MHFSL. The role of ALCO in respect of liquidity risk would cover making decisions regarding desired maturity profile and mix of incremental assets and incremental liabilities, sale of assets as a source of funding, the structure responsibilities and controls for managing liquidity risk.

The Risk Management Committee is responsible for evaluating different types of risks faced by MHFSL including liquidity risk. The Committee may also identify new risks that may emerge from time to time and devise steps to address such risks.

For Manipal Housing Finance Syndicate Ltd.

Executive Director

Manipal Housing Finance Syndicate Ltd.

LCR Disclosure for the quarter ended September 30th, 2026

	(Rs. In crore)	Total unweighted value (average)	Total weighted value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets(HQLA)	25.29	22.74
Cash Outflows			
2	Deposits (for deposit taking companies)	1.91	2.20
3	Unsecured wholesale funding	-	
4	Secured wholesale funding	9.95	11.45
5	Additional requirements, of which	-	-
i)	Outflows related to derivative exposures and other collateral requirements	-	-
ii)	Outflows related to loss of funding on debt products	-	-
iii)	Credit and liquidity facilities	1.76	2.02
6	Other contractual funding obligations	5.23	6.01
7	Other contingent funding obligations	-	-
8	**TOTAL CASH OUTFLOWS**	18.85	21.68
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	38.84	29.13
11	Other cash inflows	9.65	7.24
12	**TOTAL CASH INFLOWS**	48.49	36.37
			Total Adjusted Value
13	**TOTAL HQLA**	25.29	22.74
14	**TOTAL NET CASHOUTFLOWS**	-	5.42
15	**LIQUIDITY COVERAGE RATIO(%)**		420%

Unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)

Weighted values calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.

For Manipal Housing Finance Syndicate Ltd.

Executive Director