

MITRATA INCLUSIVE FINANCIAL SERVICES LIMITED
(Formerly Known as MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED)

Regd. Office: C-83, Block-C, Lajpat Nagar 1, Lajpat Nagar, New Delhi – 110024

Public disclosure on liquidity risk as on Sep 30, 2025

Disclosure as required in terms of Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies vide circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019:

1. Funding concentration based on significant counterparties (both deposits and borrowings)

S.No.	Number of Significant Counterparties	Amount (In Cr.)	% of Total Deposits	% of Total Liabilities
1	Grameen Credit Agricole Microfinance Foundation	13.60	NA	20.12%
2	Indian Overseas Bank	13.07	NA	19.34%
3	Jana Small Finance Bank	8.00	NA	11.84%
4	Muthoot Microfin	4.50	NA	6.66%
5	Arohan Financial Services Limited	3.82	NA	5.66%
6	Friends of WWB, India	3.00	NA	4.44%
7	Caspian Impact Investments Pvt. Ltd.	2.92	NA	4.32%
8	Dhanlaxmi Bank Ltd	2.50	NA	3.70%
9	ESAF Small Finance Bank LTD	2.03	NA	3.00%
10	Nabsamruddhi Finance Limited	2.02	NA	2.98%
11	RAR Fincare Limited	1.82	NA	2.70%
12	Usha Financial Services Limited	1.69	NA	2.50%
13	Kaleidofin Capital Private Limited	1.50	NA	2.22%
14	UC Inclusive Credit Private Limited	1.18	NA	1.75%
15	Vivriti Capital Limited	1.04	NA	1.54%
16	Anjum Ara - Subordinated Debt	1.00	NA	1.48%
17	M-Swasth Solutions Private Limited	1.00	NA	1.48%
18	Anjum Ara	0.80	NA	1.18%
19	Uthaan Technologies Private Limited	0.50	NA	0.74%
20	Ask Training And Learning Private Limited	0.50	NA	0.74%
21	Real Touch Finance Limited	0.47	NA	0.70%
22	Union Bank of India	0.33	NA	0.49%
23	Electronica Finance Limited	0.28	NA	0.42%
	Grand Total	67.57		100.00%

2. Top 20 large deposits (amount in Rs. Crores and % of total deposits)

Nil as on Sep 30, 2025

3. Top 10 Borrowings (amount in Rs. Crores and % of total Borrowings)

S.No.	Number of Significant Counterparties	Amount (In Cr.)	% of Total Deposits	% of Total Liabilities
1	Grameen Credit Agricole Microfinance Foundation	13.60	NA	20.12%
2	Indian Overseas Bank	13.07	NA	19.34%
3	Jana Small Finance Bank	8.00	NA	11.84%
4	Muthoot Microfin	4.50	NA	6.66%
5	Arohan Financial Services Limited	3.82	NA	5.66%
6	Friends of WWB, India	3.00	NA	4.44%
7	Caspian Impact Investments Pvt. Ltd.	2.92	NA	4.32%
8	Dhanlaxmi Bank Ltd	2.50	NA	3.70%
9	ESAF Small Finance Bank LTD	2.03	NA	3.00%
10	Nabsamruddhi Finance Limited	2.02	NA	2.98%

4. Funding Concentration based on significant instrument/product:

S.No.	Name of Instrument/Product	Amount (In Cr.)	% of Total Liabilities
1	Non-Convertible Debentures	-	0.00%
2	Subordinated Debt	2.50	3.70%
3	Term Loans	51.48	76.18%
4	External Commercial Borrowings	13.60	20.12%
5	Others (Including Bank Overdraft, Securitization & Lease Liability)	-	-
	Grand Total	67.57	100.00%

5. Stock Ratios

S.No.	Ratios	As on Sep 30, 2025
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1	Commercial Paper (Original Maturity of less than 1 year) as a % of Total Public Fund, Total Liabilities and Total Assets	NA
2	Non-convertible debentures (Original Maturity of less than 1 year) as a % of Total Public Fund, Total Liabilities and Total Assets	NA
3	Other Short-term liabilities as a % of Total Public Funds	NA
	Other Short-term liabilities as a % of Total Liabilities	42.81%
	Other Short-term liabilities as a % of Total Assets	42.81%

6. 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, to which the Company is exposed to in the course of conducting its business. The Board of Directors approved constitution of Asset Liability Committee (ALCO), which functions as the strategic decision-making body for the asset-liability management of the Company from risk-return perspective and within the risk appetite approved by the Board. The main objective of ALCO is to assist the Board in effective discharge of the responsibilities of asset liability management. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in every quarter or more frequently as warranted from time to time. The minutes of ALCO meetings are placed before the Board of Directors in its next meeting for its perusal/ approval/ ratification.