**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 Decemebt 31, 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 | 22.81% |
| 2 | Indian Overseas Bank | 11.41 | NA | 19.14% |
| 3 | Jana Small Finance Bank | 10.83 | NA | 18.17% |
| 4 | Muthoot Microfin Limited | 3.94 | NA | 6.60% |
| 5 | Friends of WWB, India | 2.34 | NA | 3.93% |
| 6 | Dhanlaxmi Bank Limited | 2.08 | NA | 3.49% |
| 7 | Arohan Financial Services Limited | 2.05 | NA | 3.44% |
| 8 | Anjum Ara | 1.80 | NA | 3.02% |
| 9 | Caspian Impact Investments Private Limited | 1.67 | NA | 2.80% |
| 10 | Nabsamruddhi Finance Limited | 1.58 | NA | 2.65% |
| 11 | RAR Fincare Limited | 1.37 | NA | 2.30% |
| 12 | ESAF Small Finance Bank Limited | 1.37 | NA | 2.30% |
| 13 | Kaleidofin Capital Private Limited | 1.25 | NA | 2.10% |
| 14 | Usha Financial Services Limited | 1.16 | NA | 1.95% |
| 15 | M-Swasth Solutions Private Limited | 1.00 | NA | 1.68% |
| 16 | Ask Training And Learning Private Limited | 0.50 | NA | 0.84% |
| 17 | Uthaan Technologies Private Limited | 0.50 | NA | 0.84% |
| 18 | UC Inclusive Credit Private Limited | 0.48 | NA | 0.81% |
| 19 | Vivriti Capital Limited | 0.42 | NA | 0.70% |
| 20 | Real Touch Finance Limited | 0.19 | NA | 0.32% |
| 21 | Electronica Finance Limited | 0.07 | NA | 0.12% |
| | **Grand Total** | **59.62** | | **100.00%** |

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

Nil as on Decemebr 31, 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 | 22.81% |
| 2 | Indian Overseas Bank | 11.41 | NA | 19.14% |
| 3 | Jana Small Finance Bank | 10.83 | NA | 18.17% |
| 4 | Muthoot Microfin Limited | 3.94 | NA | 6.60% |
| 5 | Friends of WWB, India | 2.34 | NA | 3.93% |
| 6 | Dhanlaxmi Bank Limited | 2.08 | NA | 3.49% |
| 7 | Arohan Financial Services Limited | 2.05 | NA | 3.44% |
| 8 | Anjum Ara | 1.80 | NA | 3.02% |
| 9 | Caspian Impact Investments Private Limited | 1.67 | NA | 2.80% |
| 10 | Nabsamruddhi Finance Limited | 1.58 | NA | 2.65% |

**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 | 4.19% |
| 3 | Term Loans | 43.52 | 73.00% |
| 4 | External Commercial Borrowings | 13.60 | 22.81% |
| 5 | Others (Including Bank Overdraft, Securitization & Lease Liability) | - | - |
| **Grand Total** | | **59.62** | **100.00%** |

**5. Stock Ratios**

| S.No. | Ratios | As on December 31, 2025 |
|---|---|---|
| 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 | 41.34% |
| | Other Short-term liabilities as a % of Total Assets | 41.34% |

**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.