

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 March 31, 2026

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	27.02%
2	Indian Overseas Bank	9.75	NA	19.37%
3	Jana Small Finance Bank	7.77	NA	15.44%
4	Muthoot Microfin Limited	3.38	NA	6.71%
5	Friends of WWB, India	2.59	NA	5.15%
6	Anjum Ara	1.80	NA	3.58%
7	Dhanlaxmi Bank Limited	1.67	NA	3.31%
8	Ask Training And Learning Private Limited	1.50	NA	2.98%
9	Arohan Financial Services Limited	1.49	NA	2.96%
10	Nabkisan Finance Limited (Formerly Nabsamruddhi Finance Limited)	1.12	NA	2.23%
11	Kaleidofin Capital Private Limited	1.00	NA	1.99%
12	M-Swasth Solutions Private Limited	1.00	NA	1.99%
13	RAR Fincare Limited	0.95	NA	1.89%
14	Usha Financial Services Limited	0.91	NA	1.81%
15	ESAF Small Finance Bank Limited	0.68	NA	1.35%
16	Blacksoil Capital Private Limited (Formerly Caspian Impact Investments Private Limited)	0.63	NA	1.24%
17	Uthaan Technologies Private Limited	0.50	NA	0.99%
	Grand Total	50.33		100.00%

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

Nil as on March 31, 2026

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	27.02%
2	Indian Overseas Bank	9.75	NA	19.37%
3	Jana Small Finance Bank	7.77	NA	15.44%
4	Muthoot Microfin Limited	3.38	NA	6.71%
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8	Ask Training And Learning Private Limited	1.50	NA	2.98%
9	Arohan Financial Services Limited	1.49	NA	2.96%
10	Nabkisan Finance Limited (Formerly Nabsamruddhi Finance Limited)	1.12	NA	2.23%

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	4.97%
3	Term Loans	34.23	68.02%
4	External Commercial Borrowings	13.60	27.02%
5	Others (Including Bank Overdraft, Securitization & Lease Liability)	-	-
Grand Total		50.33	100.00%

5. Stock Ratios

S.No.	Ratios	As on March 31, 2026
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	38.60%
	Other Short-term liabilities as a % of Total Assets	38.60%

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.