

MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED
Regd. Office: 38-B, 2nd Floor, Yusuf Sarai Village, Green Park, New Delhi-110016
Public disclosure on liquidity risk as on June 30, 2024

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	Indian Overseas Bank	23.29	NA	14.12%
2	Grameen Credit Agricole Microfinance Foundation	13.60	NA	8.24%
3	Jana Small Finance Bank	11.22	NA	6.80%
4	AU Small Finance Bank	10.95	NA	6.64%
5	Union Bank of India	10.21	NA	6.19%
6	State Bank of India	8.86	NA	5.37%
7	Arohan Financial Services Limited	7.93	NA	4.80%
8	Vivriti Capital Private Limited	7.08	NA	4.29%
9	Caspian Impact Investments Pvt. Ltd.	6.08	NA	3.69%
10	Promising Lenders Fund (NCD)	5.81	NA	3.52%
11	FWWB	5.74	NA	3.48%
12	Maanaveya Development & Finance Pvt. Ltd.	5.13	NA	3.11%
13	ESAF Small Finance Bank LTD	5.00	NA	3.03%
14	Dhanlaxmi Bank Ltd	4.58	NA	2.78%
15	UC Inclusive Credit Private Limited	4.28	NA	2.59%
16	Northern Arc Capital Limited	3.82	NA	2.32%
17	Usha Financial Services Limited	3.63	NA	2.20%
18	Real Touch Finance Ltd	3.20	NA	1.94%
19	Electronica Finance Limited	2.96	NA	1.79%
20	Bandhan Bank	2.81	NA	1.70%
21	Manappuram Finance Ltd.	2.78	NA	1.68%
22	RAR Fincare	2.59	NA	1.57%
23	Blacksoil Capital Private Limited	2.29	NA	1.39%
24	Nabfins Limited	1.40	NA	0.85%
25	Ambit Finvest	1.33	NA	0.80%
26	Finhive Capital Private Limited	1.14	NA	0.69%
27	Muthoot Microfin	1.13	NA	0.68%
28	Nabsamruddhi Finance Limited	1.12	NA	0.68%
29	SIDBI	1.00	NA	0.61%
30	Anjum Ara - Subordinated Debt	1.00	NA	0.61%
31	M-Swasth Solutions Private Limited	1.00	NA	0.61%
32	Canara Bank	0.66	NA	0.40%
33	Bank of Baroda	0.63	NA	0.38%
34	Uthaaan Technologies Private Limited	0.50	NA	0.30%
35	Incred Financial Services Limited	0.24	NA	0.15%
	Grand Total	164.98		100.00%

158.58

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

Nil as on June 30, 2024

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	Indian Overseas Bank	23.29	NA	14.12%
2	Grameen Credit Agricole Microfinance Foundation	13.60	NA	8.24%
3	Jana Small Finance Bank	11.22	NA	6.80%
4	AU Small Finance Bank	10.95	NA	6.64%
5	Union Bank of India	10.21	NA	6.19%
6	State Bank of India	8.86	NA	5.37%
7	Arohan Financial Services Limited	7.93	NA	4.80%
8	Vivriti Capital Private Limited	7.08	NA	4.29%
9	Caspian Impact Investments Pvt. Ltd.	6.08	NA	3.69%
10	Promising Lenders Fund (NCD)	5.81	NA	3.52%

4. Funding Concentration based on significant instrument/product:

S.No.	Name of Instrument/Product	Amount (In Cr.)	% of Total Liabilities
1	Non-Convertible Debentures	5.81	4.28%
2	Subordinated Debt	2.50	1.38%
3	Term Loans	143.07	86.83%
4	External Commercial Borrowings	13.60	7.51%
5	Others (Including Bank Overdraft, Securitization & Lease Liability)	-	-
	Grand Total	164.98	100.00%

5. Stock Ratios

S.No.	Ratios	As on June 30, 2024
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	51.39%
	Other Short-term liabilities as a % of Total Assets	51.39%

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.