



**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 September 30, 2022**

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	Ananya Finance For Inclusive Growth Pvt. Ltd	0.13	NA	0.10%
2	Arohan Financial Services Limited	0.70	NA	0.57%
3	Eclear Leasing & Finance Private Limited	0.83	NA	0.68%
4	Vivriti Capital Private Limited	3.70	NA	3.01%
5	Northern Arc Capital Limited	7.15	NA	5.83%
6	UC Inclusive Credit Pvt. Ltd.	0.57	NA	0.46%
7	FWWB	1.04	NA	0.85%
8	Moneywise Financial Services	0.66	NA	0.54%
9	Caspian Impact Investments Pvt. Ltd.	7.24	NA	5.90%
10	Jana Small Finance Bank	22.22	NA	18.11%
11	Capital India Finance Limited	0.30	NA	0.25%
12	State Bank of India	16.11	NA	13.13%
13	Bank of Baroda	5.00	NA	4.08%
14	SIDBI	8.00	NA	6.52%
15	Bandhan Bank	5.27	NA	4.29%
16	Indian Overseas Bank	8.18	NA	6.67%
17	Canara Bank	3.60	NA	2.93%
18	Maanaveya Development & Finance Pvt. Ltd.	5.00	NA	4.07%
19	Incred Financial Services Limited	4.64	NA	3.78%
20	Nabsamruddhi Finance Limited	1.85	NA	1.51%
21	AU Small Finance Bank	10.00	NA	8.15%
22	Union Bank of India	10.00	NA	8.15%
23	Anjum Ara - Subordinated Debt	0.50	NA	0.41%
	<b>Grand Total</b>	<b>122.69</b>		<b>100.00%</b>

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

Nil as on September 30, 2022

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

**MITRATA INCLUSIVE FINANCIAL SERVICES PVT LTD**

CIN: U74899DL1985PTC020900

**Registered Office:** 38-B, 2<sup>nd</sup> Floor, Yusuf Sarai Village, Green Park, New Delhi-110016

**Corporate Office:** V-29/11A, DLF Phase –III, Gurugram- 122002, Haryana, India

**Email:** mail@mitrata.in | **Web:** www.mitrata.in | **Tel:** 91-124-4061961, 4113331

S.No .	Number of Significant Counterparties	Amount (In Cr.)	% of Total Deposits	% of Total Liabilities
1	Northern Arc Capital Limited	7.15	NA	5.83%
2	Caspian Impact Investments Pvt. Ltd.	7.24	NA	5.90%
3	Jana Small Finance Bank	22.22	NA	18.11%
4	State Bank of India	16.11	NA	13.13%
5	Bank of Baroda	5.00	NA	4.08%
6	SIDBI	8.00	NA	6.52%
7	Bandhan Bank	5.27	NA	4.29%
8	Indian Overseas Bank	8.18	NA	6.67%
9	Maanaveya Development & Finance Pvt. Ltd.	5.00	NA	4.07%
10	AU Small Finance Bank	10.00	NA	8.15%

#### 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	0.50	0.41%
3	Term Loans	122.69	99.59%
4	Others (Including Bank Overdraft, Securitization & Lease Liability)	0.00	0.00%
<b>Grand Total</b>		<b>123.19</b>	<b>100.00%</b>

#### 5. Stock Ratios

S.No .	Ratios	As on September 30, 2022
1	Commercial Paper (Original Maturity of less than 1 year) as a % of Total Public Fund, Total Liabilities and Total Assets	NA

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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	45.35%
	Other Short-term liabilities as a % of Total Assets	45.35%

#### 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 approves 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.

**For and on behalf of Mitrata Inclusive Financial Services Private Limited**



**Sumit Mittal**  
Chief Financial Officer

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