

Background

RBI has issued final guidelines on 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. As per the said guidelines, NBFC are required to disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at March 31, 2022 is as under:

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

S.No	As at 31st December 2021				As at 31st March 22			
	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1	State Bank of India and SIDBI	41.44		35%	State Bank of India and Northern Arc	37.09		31%

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits)-Nil as on March 31, 2022 (Nil as on Dec 31, 2021)

(iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings)- Amount is 105.96cr which constitutes 87.66% as at March 31, 2022 (Amount is 97.63 cr which constitutes 82.40% as at December 2021)

(iv) Funding Concentration based on significant instrument/product

Sr No.	As at 31st December 21			As at 31st March 22		
	Name of the instrument/product	Amount (Rs.crore)	% of Total Liabilities	Name of the instrument/pr oduct	Amount (Rs.crore)	% of Total Liabilities
1	Term Loan	97.63	82.40%	Term Loan	120.38	99.00%

(v) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets-Nil as on March 31, 2022 (Nil as at 31st December 21)

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets-Nil as at 31st March, 2022 (Nil as at 31st December, 21)

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets-1.13% as at 31st March 2022 (1.33% as on 31st December 2021)

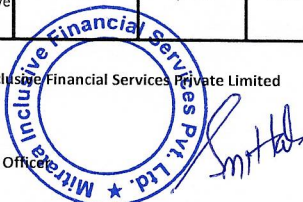
(vi) Institutional set-up for liquidity risk management

Static ALM Sheet as on 31st March, 2022

Particulars	Over 1 day to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Over 6 Months upto 1 year	Over 1 year upto 3 years	Over 3 years upto 5 years	Over 5 years	Total
Total Outflow (A)	9.36	8.22	6.72	20.23	31.07	34.65	12.62	31.40	154.28
Total Inflow (B)	12.56	9.16	9.83	24.42	49.16	44.69	4.02	0.45	154.29
Cumulative Mismatch	3.2	0.94	3.11	4.19	18.09	10.03	-8.61	-30.94	0.00
Cumulative Mismatch as % to Cumulative Outflows	1.55%	0.24%	0.30%	0.26%	0.39%	0.36%	0.25%	0.00%	0.00

For Mitrata Inclusive Financial Services Private Limited

Sumit Mittal
Chief Financial Officer



MITRATA INCLUSIVE FINANCIAL SERVICES PVT. LTD.
(FORMERLY KNOWN AS SONA FINANCE PVT. LTD.)

CIN: U74899DL1985PTC020900

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

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

Registered Office: 432, Fourth Floor, Somdutt Chambers-II, Bhikaji Cama Place, New Delhi-110066