

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 December 31, 2023

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	AU Small Finance Bank	17.81	NA	10.92%
2	State Bank of India	16.76	NA	10.28%
3	Union Bank of India	13.73	NA	8.42%
4	Grameen Credit Agricole Microfinance Foundation	13.60	NA	8.34%
5	Indian Overseas Bank	11.85	NA	7.27%
6	Promising Lenders Fund (NCD)	9.69	NA	5.94%
7	Jana Small Finance Bank	9.23	NA	5.66%
8	Arohan Financial Services Limited	8.00	NA	4.91%
9	Vivriti Capital Private Limited	5.42	NA	3.32%
10	Manappuram Finance Ltd.	5.36	NA	3.29%
11	Usha Financial Services Limited	5.31	NA	3.26%
12	Electronica Finance Limited	4.50	NA	2.76%
13	Bandhan Bank	4.50	NA	2.76%
14	Caspian Impact Investments Pvt. Ltd.	4.17	NA	2.56%
15	Blacksoil Capital Private Limited	3.54	NA	2.17%
16	Maanaveya Development & Finance Pvt. Ltd.	3.13	NA	1.92%
17	RAR Fincare	3.10	NA	1.90%
18	SIDBI	3.00	NA	1.84%
19	FWWB	2.74	NA	1.68%
20	Real Touch Finance Ltd	2.22	NA	1.36%
21	Nabfins Limited	2.13	NA	1.31%
22	Bank of Baroda	1.88	NA	1.15%
23	Muthoot Microfin	1.88	NA	1.15%
24	Nabsanruddhi Finance Limited	1.87	NA	1.14%
25	Ambit Finvest	1.78	NA	1.09%
26	Incred Financial Services Limited	1.61	NA	0.99%
27	Canara Bank	1.50	NA	0.92%
28	M-Swash Solutions Private Limited	1.00	NA	0.61%
29	Finhive Capital Private Limited	0.75	NA	0.46%
30	Anjum Ara - Subordinated Debt	0.50	NA	0.31%
31	Uthaan Technologies Private Limited	0.50	NA	0.31%
	Grand Total	163.04		100.00%

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

Nil as on December 31, 2023

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	AU Small Finance Bank	17.81	NA	10.92%
2	State Bank of India	16.76	NA	10.28%
3	Union Bank of India	13.73	NA	8.42%
4	Grameen Credit Agricole Microfinance Foundation	13.60	NA	8.34%
5	Indian Overseas Bank	11.85	NA	7.27%
6	Promising Lenders Fund (NCD)	9.69	NA	5.94%
7	Jana Small Finance Bank	9.23	NA	5.66%
8	Arohan Financial Services Limited	8.00	NA	4.91%
9	Vivriti Capital Private Limited	5.42	NA	3.32%
10	Manappuram Finance Ltd.	5.36	NA	3.29%

4. Funding Concentration based on significant instrument/product:

S.No.	Name of Instrument/Product	Amount (In Cr.)	% of Total Liabilities
1	Non-Convertible Debentures	9.69	5.94%
2	Subordinated Debt	2.00	1.23%
3	Term Loans	151.36	92.83%
4	Others (Including Bank Overdraft, Securitization & Lease Liability)	-	0.00%
	Grand Total	163.04	100.00%

5. Stock Ratios

S.No.	Ratios	As on December 31, 2023
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	53.16%
	Other Short-term liabilities as a % of Total Assets	53.16%

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.

S.No.	Number of Significant Counterparties	Amount (In Cr.)	% of Total Deposits	% of Total Liabilities
3	Vivriti Capital Private Limited	7.59	NA	6.34%
8	Caspian Impact Investments Pvt. Ltd.	5.84	NA	4.88%
9	Jana Small Finance Bank	20.14	NA	16.82%
10	State Bank of India	13.99	NA	11.68%
11	Bank of Baroda	4.38	NA	3.65%
12	SIDBI	7.00	NA	5.85%
14	Indian Overseas Bank	7.37	NA	6.16%
19	AU Small Finance Bank	9.52	NA	7.96%
20	Union Bank of India	9.70	NA	8.10%
22	Mannapuram Finance Ltd.	10.00	NA	8.35%