

MITRATA INCLUSIVE FINANCIAL SERVICES**Regd. Office: 38-B, 2nd Floor, Yusuf Sarai Villa****Public disclosure on liquidity risk :**

Disclosure as required in terms of Liquidity Risk Management Framework for Core Investment Companies vide circular RBI/2019-20/88 DOR.NBFC (PE)

1. Funding concentration based on significant counterparties (both deposits and

S.No.	Number of Significant Counterparties	Amount (In Cr.)
1	Indian Overseas Bank	25.11
2	AU Small Finance Bank Limited	14.38
3	Grameen Credit Agricole Microfinance Foundation	13.60
4	State Bank of India	12.86
5	Union Bank of India	11.48
6	Arohan Financial Services Limited	9.05
7	Vivriti Capital Limited	8.96
8	Caspian Impact Investments Private Limited	7.83
9	Promising Lenders Funds (NCD-1)	7.75
10	Maanaveeya Development & Finance Private Limited	6.50
11	Jana Small Finance Bank	6.27
12	Northern Arc Capital Limited	5.00
13	Dhanlaxmi Bank Limited	5.00
14	UC Inclusive Credit Private Limited	4.82
15	Usha Financial Services Limited	4.49
16	Manappuram Finance Limited	4.09
17	Real Touch Finance Limited	3.79
18	Electronica Finance Limited	3.77
19	Bandhan Bank Limited	3.65
20	Blacksoil Capital Private Limited	2.92
21	RAR Fincare Limited	2.85
22	Friends of WWB, India	2.22
23	SIDBI	2.00
24	Nabfins Limited	1.77
25	Ambit Finvest Private Limited	1.56
26	Muthoot Microfin Limited	1.50
27	Nabsamruddhi Finance Limited	1.42
28	Bank of Baroda	1.25
29	Canara Bank	1.08
30	Anjum Ara	1.00
31	M-Swasth Solutions Private Limited	1.00
32	InCred Financial Services Limited	0.94
33	Finhive Capital Private Limited	0.57
34	Uthaa Technologies Private Limited	0.50
	Grand Total	181.00

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

Nil as on March 31, 2024

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

S.No.	Number of Significant Counterparties	Amount (In Cr.)
1	Indian Overseas Bank	25.11
2	AU Small Finance Bank Limited	14.38
3	Grameen Credit Agricole Microfinance Foundation	13.60
4	State Bank of India	12.86
5	Union Bank of India	11.48
6	Arohan Financial Services Limited	9.05
7	Vivriti Capital Limited	8.96
8	Caspian Impact Investments Private Limited	7.83
9	Promising Lenders Funds (NCD-1)	7.75
10	Maanaveeya Development & Finance Private Limite	6.50

4. Funding Concentration based on significant instrument/product:

S.No.	Name of Instrument/Product	Amount (In Cr.)
1	Non-Convertible Debentures	7.75
2	Subordinated Debt	2.50
3	Term Loans	157.15
4	External Commercial Borrowings	13.60
5	Others (Including Bank Overdraft, Securitization & Lease Liability)	-
Grand Total		181.00

5. Stock Ratios

S.No.	Ratios	As on March 31, 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	52.95%
	Other Short-term liabilities as a % of Total Assets	52.95%

6. Institutional set-up for liquidity risk management

The Board of Directors of the Company has an overall responsibility and oversight for risks, including liquidity risk, to which the Company is exposed to in the course of its operations. The Board of Directors approved constitution of Asset Liability Committee (ALCO), which is the decision-making body for the asset-liability management of the Company from risk-return perspective within the risk appetite approved by the Board. The main objective of ALCO is to assist the management in the discharge of the responsibilities of asset liability management. ALCO provides guidance on interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meets every quarter or more frequently as warranted from time to time. The minutes of ALCO are presented before the Board of Directors in its next meeting for its perusal/ approval/ ratification.

SVICES PRIVATE LIMITED

ge, Green Park, New Delhi-110016

as on March 31, 2024

mework for Non-Banking Financial Companies and
y) CC. No.102/03.10.001/2019-20 dated November 04, 2019:

borrowings)

% of Total Deposits	% of Total Liabilities
NA	13.87%
NA	7.95%
NA	7.51%
NA	7.11%
NA	6.35%
NA	5.00%
NA	4.95%
NA	4.33%
NA	4.28%
NA	3.59%
NA	3.46%
NA	2.76%
NA	2.76%
NA	2.66%
NA	2.48%
NA	2.26%
NA	2.10%
NA	2.08%
NA	2.02%
NA	1.61%
NA	1.57%
NA	1.23%
NA	1.10%
NA	0.98%
NA	0.86%
NA	0.83%
NA	0.79%
NA	0.69%
NA	0.60%
NA	0.55%
NA	0.55%
NA	0.52%
NA	0.32%
NA	0.28%
	100.00%

% of Total Deposits	% of Total Liabilities
NA	13.87%
NA	7.95%
NA	7.51%
NA	7.11%
NA	6.35%
NA	5.00%
NA	4.95%
NA	4.33%
NA	4.28%
NA	3.59%

% of Total Liabilities
4.28%
1.38%
86.83%
7.51%
-
100.00%

or the management of all the
conducting its business. The
each functions as the strategic
return perspective and within
Board in effective
policy and directions in terms
meetings are held once in
CO meetings are placed

1.

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

% of Total Liabilities
6.34%
4.88%
16.82%
11.68%
3.65%
5.85%
6.16%
7.96%
8.10%
8.35%