



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, 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	Indian Overseas Bank	15.49	NA	10.72%
2	Jana Small Finance Bank	14.86	NA	10.29%
3	Promising Lenders Fund (NCD)	13.56	NA	9.39%
4	Vivriti Capital Private Limited	9.48	NA	6.56%
5	State Bank of India	9.43	NA	6.53%
6	Union Bank of India	7.88	NA	5.46%
7	Mannapuram Finance Ltd.	7.76	NA	5.37%
8	Caspian Impact Investments Pvt. Ltd.	7.21	NA	4.99%
9	AU Small Finance Bank	6.67	NA	4.62%
10	Maanaveya Development & Finance Pvt. Ltd.	6.37	NA	4.41%
11	Bandhan Bank	5.90	NA	4.08%
12	SIDBI	5.00	NA	3.46%
13	Blacksoil Capital Private Limited	4.79	NA	3.32%
14	Usha Financial Services Limited	4.46	NA	3.09%
15	Electronica Finance Limited	4.18	NA	2.89%
16	Bank of Baroda	3.13	NA	2.16%

MITRATA INCLUSIVE FINANCIAL SERVICES PVT. LTD.

CIN : U74899DL1985PTC020900

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

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17	Real Touch Finance Ltd	2.89	NA	2.00%
18	Incred Financial Services Limited	2.89	NA	2.00%
19	Nabfins Limited	2.82	NA	1.95%
20	Muthoot Microfin	2.63	NA	1.82%
21	Canara Bank	2.34	NA	1.62%
22	Nabsamruddhi Finance Limited	1.15	NA	0.80%
23	M-Swasth Solutions Private Limited	1.00	NA	0.69%
24	RAR Fincare	0.91	NA	0.63%
25	Bandhan Bank	0.67	NA	0.46%
26	Anjum Ara - Subordinated Debt	0.50	NA	0.35%
27	FWWB	0.48	NA	0.33%
Total		144.43	-	100%

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

Nil as on June 30, 2023

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

S.N o.	Number of Significant Counterparties	Amount (In Cr.)	% of Total Deposits	% of Total Liabilities
1	Indian Overseas Bank	15.49	NA	10.72%
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3	Promising Lenders Fund (NCD)	13.56	NA	9.39%
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10	Maanaveya Development & Finance Pvt. Ltd.	6.37	NA
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4. Funding Concentration based on significant instrument/product:

S.No.	Name of Instrument/Product	Amount (In Cr.)	% of Total Liabilities
1	Non-Convertible Debentures	13.56	9.39%
2	Subordinated Debt	1.50	1.04%
3	Term Loans	129.37	89.57%
4	Others (Including Bank Overdraft, Securitization & Lease Liability)	0.00	0.00%
Grand Total		144.43	100.00%

5. Stock Ratios

S.No.	Ratios	As on June 30, 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	52.89%
	Other Short-term liabilities as a % of Total Assets	52.89%

6. Institutional set-up for liquidity risk management

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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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