

LIQUIDITY RISK PROFILE FOR DECEMBER 2021

Disclosure on liquidity risk under RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

1. Funding concentration based on significant counterparty (both deposits and borrowings)

Number of significant counterparties	Amount (Rs. crore)	% of Total deposits	% of Total liabilities
34	370.78	0	85%

2. Top 20 large deposits (amount in Rs. crore and % of total deposits) - Not applicable

3. Top 10 borrowings (lender wise POS)

Amount (Rs. Crores)	% to Total borrowings
246.92	67%

4. Funding concentration based on significant instrument/product

Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
Debt Securities	100	27%
Term Loan	216.0861	58%
Securitisation	11.36	3%
Cash Credit	31.3615	8%
Other Short Term Borrowings	1.97	1%
Subordinated Debt	10	3%
Total	370.78	100%

5. Stock Ratios:

Particulars	Total public funds	Total liabilities	Total assets
Commercial paper, as a % of total public funds, total liabilities and total assets	0	0	0
Non-convertible debentures (original maturity of less than one year), as a % of total public funds, total liabilities and total assets	0	0	0
Other short term liabilities, as a % of total public funds, total liabilities and total assets	0	9%	8%

6. Institutional set-up for liquidity risk management

Mahaveer Finance India Limited (MFIL) has constituted Asset Liability and Risk Management Committee, a Board level Sub-committee to oversee overall risks to which the Company is exposed including liquidity risk management. The Committee consists of Managing Director, Whole Time Directors, Independent Directors, and Chief Financial Officer. The Committee meets and updates the Board at regular intervals.