

LIQUIDITY RISK PROFILE FOR SEPTEMBER 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
36	328.53	0	81%

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
231.12	70%

4. Funding concentration based on significant instrument/product

Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
Debt Securities	100	30%
Term Loan	177.6266811	54%
Securitisation	6.66	2%
Cash Credit	30.18135262	9%
Other Short Term Borrowings	4.06	1%
Subordinated Debt	10	3%
Total	328.53	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	10%	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.