

**LIQUIDITY RISK PROFILE FOR SEPTEMBER 2024**

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
33.00	659.11	0	93.11%

**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
338.83	47.36%

**4. Funding concentration based on significant instrument/product**

Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
Debt Securities	48.40	6.3%
Term Loan	626.53	81.5%
Cash Credit	31.95	4.2%
Other Short Term Borrowings	2.06	0.3%
Subordinated Debt	15.00	2.0%

**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	4.4%	3.6%

**6. Institutional set-up for liquidity risk management**

Mahaveer Finance India Limited (MFIL) has established an Asset Liability Management Committee ('ALCO') to monitor and mitigate its liquidity risk. Furthermore, MFIL has formed a Risk Management Committee (RMC) to supervise and address various risks, including liquidity risks. The ALCO and RMC communicates with the Board at regular intervals.

**Note:**

- Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
- Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies
- Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.
- The amount stated in this disclosure is based on the un-audited financial statements for the quarter ended September 30, 2024