

LIQUIDITY RISK PROFILE FOR SEPTEMBER 2022

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
2	94.89	0	24.30%

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
257.10	68%

4. Funding concentration based on significant instrument/product

Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
Debt Securities	86.56	22.2%
Term Loan	230.11	58.9%
Securitisation	2.35	0.6%
Cash Credit	30.20	7.7%
Other Short Term Borrowings	3.08	0.8%
Subordinated Debt	15.56	4.0%

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	8.5%	6.7%

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.

Note:

1. A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 10% for other non-deposit taking NBFCs
2. A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 10% for other non-deposit taking NBFCs