

LIQUIDITY RISK PROFILE FOR SEPT 2023

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
30.00	442.88	0	85.74%

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
225.95	43.74%

4. Funding concentration based on significant instrument/product

Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
Debt Securities	36.00	7.0%
Term Loan	395.89	76.6%
Cash Credit	32.01	6.2%
Other Short Term Borrowings	4.72	0.9%
Subordinated Debt	15.00	2.9%

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	7.1%	5.8%

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. The ALCO comprises Independent Directors and the Chief Financial Officer. 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, 2023.