



MUTHOOT MICROFIN LIMITED

Public disclosure on Liquidity Risk as on June 30, 2023 pursuant to RBI notification 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

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

| Sr. No. | Number of Significant Counterparties | Amount (₹ crore) | % of Total deposits | % of Total Liabilities |
|---------|--------------------------------------|------------------|---------------------|------------------------|
| 1 | 5 | 2127.09 | NA | 30.98% |

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits) - NIL

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings) – Rs.3309.75 Cr (48.20%)

(iv) Funding Concentration based on significant instrument/product

| Sr No. | Name of the Instrument/product | Amount (Rs.Crore) | % of Total Liabilities |
|--------|--------------------------------|-------------------|------------------------|
| 1 | Term Loan | 4003.69 | 58.31% |
| 2 | CP | 49.61 | 0.72% |
| 3 | PTC | 1042.89 | 15.19% |
| 4 | NCD/ECB | 1770.48 | 25.78% |
| 5 | Tier II | 0.00 | 0.00% |
| | Total | 6866.67 | 100.00% |

(v) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets –

| | |
|---------------------------------|-------|
| CP as a % of Total public funds | NA |
| CP as a % of Total Liabilities | 0.72% |
| CP as a % of Total Assets | 0.55% |

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets – Not applicable



(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets –

| | |
|---|--------|
| Other short term liabilities as a % of Total public funds | NA |
| Other short term liabilities as a % of Total Liabilities | 66.14% |
| Other short term liabilities as a % of Total Assets | 50.51% |

(vi) Institutional set-up for liquidity risk management: The Board has the overall responsibility for management of liquidity risk. The Company has a Risk management Committee responsible for evaluating the overall risks faced by the Company including liquidity risk. The Asset Liability Management Committee is also responsible for ensuring adherence to the risk tolerance and implementing the liquidity risk management strategy.