

MUTHOOT MICROFIN LIMITED

Public disclosure on Liquidity Risk as on September 30, 2024 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	2095.81	NA	24.92%

(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.3510.28 Cr (41.74%)

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the Instrument/product	Amount (Rs.Crore)	% of Total Liabilities
1	Term Loan	5484.32	65.21%
2	CP	0	0.00%
3	PTC	836.33	9.94%
4	NCD/ECB	2089.83	24.85%
5	Tier II	0.00	0.00%
	Total	8410.48	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	0.00%
CP as a % of Total Assets	0.00%

(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	55.52%
Other short term liabilities as a % of Total Assets	39.96%

- (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.