

MUTHOOT MICROFIN LIMITED

Public disclosure on Liquidity Risk as on December 31, 2025 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	27	7104.47	NA	76.29%

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits) – NA. Muthoot Microfin Ltd does not accept deposits.

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings) – Rs.4569.56 Cr (51.18%)

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the Instrument/product	Amount (Rs.Crore)	% of Total Liabilities
1	Term Loan	4367.55	46.90%
2	Commercial Paper	149.87	1.61%
3	Pass Through Certificate	2283.29	24.52%
4	Non Convertible Debenture	776.39	8.34%
5	External Commercial Borrowings	1351.02	14.51%
	Total	8928.12	95.87%

(v) Stock Ratios:

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

CP as a % of Total public funds	1.68%
CP as a % of Total Liabilities	1.61%
CP as a % of Total Assets	1.24%

(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	60.95%
Other short term liabilities as a % of Total Liabilities	58.44%
Other short term liabilities as a % of Total Assets	45.05%

(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 Committee (ALCO) constituted by the Board should be responsible for ensuring adherence to the limits set by the Board as well as for deciding the business strategy of the company (on the assets and liabilities sides) in line with the company's budget and decided risk management objectives. ALCO will meet as and when required and review the position of liquidity and other market risks in MML.

The following will be the members of ALCO;

- Mr. Thomas Muthoot John - Executive Director;
- Mr. Thomas George Muthoot - Non-Executive Director;
- Mr. Thomas Muthoot - Non-Executive Director;
- Mr. Sadaf Sayeed - Chief Executive Officer

ALCO may invite any other executive for the effective management of ALM. The ALM Support Groups consisting of operating staff should be responsible for analysing, monitoring and reporting the risk profiles to the ALCO. The support group shall prepare forecasts (simulations) showing the effects of various possible changes in market conditions related to the balance sheet and recommend the action needed to adhere to Company's internal limits. The group shall also review the macroeconomic environment to provide key information to ALCO for taking critical decisions, if required. The Committee will meet at least once in quarter and at least two members should be present in all the meetings. The frequency may be increased as per the business requirements in terms of increased level of operation and when specific issues arise.

Notes

1. "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities and "Significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the total liabilities.

2. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus

3. "Public funds" shall include funds raised either directly or indirectly through public deposits, commercial paper, debentures, inter-corporate deposits and bank finance but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 10 years from the date of issue as defined in Regulatory Framework for Core Investment Companies issued vide Notification No. DNBS (PD) CC.No. 206/03.10.001/2010-11 dated January 5, 2011.

4. "Other Short Term Liabilities" represents all short term financial and non-financial liabilities excluding Commercial Papers and NCDs (with original maturity of less than 1 year).