



**Sindhujā**  
आपकी समृद्धि का साथी

**SINDHUJA MICROCREDIT PRIVATE LIMITED**

(Formerly known as Sindhujā Fintech Pvt. Ltd.)

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CIN No : U65990UP2017PTC099006

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**Sindhujā Microcredit Pvt Ltd Public disclosure on Liquidity risk as on December 31 2023**

**Background**

RBI has issues final guidelines on Liquidity Risk management framework for Non-Banking Finance Companies and core investment companies vide circular RBI/2019-20/88 DOR.NBFC (PD) CC No. 102/03.10.001/2019-20 dated November 04, 2019. As per the said guidelines, NBFC are required to disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at December 31,2023 is as under:

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

Sr No.	As at 31 <sup>st</sup> December 23				As at 30 <sup>th</sup> September 23			
	Number of Significant Counter parties	Amount (In Crores)	% Total Deposit	% Total Liabilities	Number of Significant Counter parties	Amount (In Crores)	% Total Deposit	% Total Liabilities
1)	29	678.58	Not applicable	83.26%	34	704.00	Not applicable	88.67%

- 2) Top 20 large deposits - Nil as at 31<sup>st</sup> December,2023 (Nil as at 30<sup>th</sup> September 23)  
 3) Top 10 borrowings - Amount in 385.17 crore which constitutes 49.54% of total borrowings as at 31<sup>st</sup> December,2023 (Amount in 350.59 crore which constitutes 45.94% of total borrowings as at 30<sup>th</sup> September ,2023)  
 4) Funding Concentration based on significant instrument/product

Sr No	Name of Instrument	As at 31 <sup>st</sup> Dec 23		As at 30 <sup>th</sup> Sep 23	
		Amount In Crs	% of Total Liabilities	Amount In Crs	% of Total Liabilities
1)	TL	607.93	74.59%	622.85	78.45%
2)	NCD	151.75	18.62%	122.50	15.43%
3)	ECB	17.88	2.19%	17.88	2.25%
4)	CC/OD	-	-	-	-
5)	CCD	-	-	-	-

*Abhishek Kumar*



5) Stock Ratios:

- (a) Commercial papers as a % of total public funds, total liabilities and total assets - Nil as at 31<sup>st</sup> December 2023 (Nil as at 30<sup>th</sup> September 2023)
- (b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets - Nil as at 31<sup>st</sup> December 2023 (Nil as at 30<sup>th</sup> September 2023)
- (c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets - Nil as at 31<sup>st</sup> December 2023 (Nil as at 30<sup>th</sup> September 2023)

Maturity pattern of certain items of assets and liabilities

Static ALM Sheet as on 31st December, 2023											
Particulars	0-7 days	8-14 days	15-30 days	31 - 60 days	61-90 days	91 - 180 days	181-365 days	1 -3 years	3-5 years	> 5 years	Rs in Crs
											Total
Cash & cash Equivalent	19.87	15.50	35.19								70.56
Inflow											
Portfolio	26.71	19.08	8.60	48.99	47.50	144.99	285.04	288.46	0.84	0.27	870.48
Outflow											
Borrowings	11.90	3.63	26.06	38.02	80.83	114.08	199.55	303.49	-	-	777.56
Mismatch	34.68	30.95	17.73	10.97	-33.32	30.91	85.49	-15.03	0.84	0.27	
Cumulative Mismatch	34.68	65.63	83.36	94.33	61.00	91.91	177.40	162.37	163.21	163.48	

*Abhishek Kumar*

