

Sindhuja Microcredit Private limited
Public disclosure on Liquidity risk as on December 31,2020

Background

RBI has issues final guidelines on Liquidity Risk management framework for Non- banking Financial 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, 2020 is an under:

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

| Sr No. | As at 31 st Dec 20 | | | | As at 31 st Mar 20 | | | |
|--------|---------------------------------------|---------------------|-----------------|---------------------|---------------------------------------|---------------------|-----------------|---------------------|
| | 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) | 1 | 37.38 | - | 17.10% | 2 | 60.79 | - | 34.73% |

2) Top 20 large deposits - Nil as at 31st Dec, 2020 (Nil as at 31st March 20)

3) Top 10 borrowings - Amount in ₹ 114.82 crore which constitutes 87.20% of total borrowings as at 31st Dec ,2020 (Amount in ₹ 118.69 crore which constitutes 89.68% of total borrowings as at 31st March ,2020)

4) Funding Concentration based on significant instrument/product

| Sr No | Name of Instrument | As at 31 st Dec 20 | | As at 31 st Mar 20 | |
|-------|--------------------|-------------------------------|------------------------|-------------------------------|------------------------|
| | | Amount In Crs | % of Total Liabilities | Amount In Crs | % of Total Liabilities |
| 1) | TL | 122.18 | 55.89% | 127.34 | 72.74% |
| 2) | NCD | 9.5 | 4.35% | 5.00 | 2.86% |
| 3) | CC/OD | - | - | - | - |
| 4) | CCD | - | - | - | - |

5) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets - Nil as at 31st Dec ,2020 (Nil as at 31 March,2020)

