Sindhuja Microcredit Pvt Ltd Public disclosure on Liquidity risk as on March 31 2025

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 March 31, 2025 is as under:

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

Sr No.	As at 31st March 25				As at 31st December 24			
	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)	33	647.08	Not applicable	92.17%	33	604.31	Not applicable	90.64%

2) Top 20 large deposits - Nil as at 31st March,2025 (Nil as at 31st December,2024)

3) Top 10 borrowings - Amount in 388.90 crore which constitutes 56.55% of total borrowings as at 31st March,2025 (Amount in 302.28 crore which constitutes 46.67% of total borrowings as at 31st December,2024)

4) Funding Concentration based on significant instrument/product

Sr No	Name of Instrument	As at 31st Mar 25		As at 31st Dec 24	
		Amount In Crs	% of Total Liabilities	Amount In Crs	% of Total Liabilities
1)	TL	491.94	70.07%	491.04	73.65%
2)	NCD	136.17	19.40%	96.92	14.54%
3)	ECB	59.60	8.49%	59.77	8.96%
4)	CC/OD	-	-	-	-
5)	CCD	-	-	-	-

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5) Stock Ratios:

Particulars	As a % of total public funds	As a % of total liabilities	As a % of total assets
Commercial papers	-	-	-
Non-Convertible Debenture (Original Maturity of less than one year)	-	-	-
Other short-term liabilities	70.51%	69.07%	50.50%

Maturity pattern of certain items of assets and liabilities

Static ALM Sheet as on 31st March , 2025													
													Rs in Crs
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**	**5-7 years**	**7-10 years**	**>10 years**	**Total**
Cash & cash Equivalent	29.59	19.00	39.30	45.00	40.81	10.05	5.00	-			-	-	188.74
Inflow													
Portfolio	24.25	18.61	8.60	50.69	47.66	141.82	228.50	181.61	5.79	0.91		-	708.46
Outflow													
Borrowings	11.19	3.90	20.43	38.02	41.59	111.08	233.91	203.10	24.50	-	-	-	687.71
Mismatch	42.65	33.71	27.47	57.67	46.88	40.79	-0.41	-21.49	-18.71	0.91	0.00	0.00	
Cumulative Mismatch	42.65	76.37	103.84	161.52	208.40	249.19	248.78	227.29	208.58	209.50	209.50	209.50	

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