



Sindhujā Microcredit Pvt Ltd Public disclosure on Liquidity risk as on December 31, 2021

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 31,2021 is as under:

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

Sr No.	As at 30 th September 21				As at 31 st Dec 21			
	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)	2	45.00	-	21.50%	2	49.24	-	21.20%

- 2) Top 20 large deposits - Nil as at 31st Dec, 2021 (Nil as at 30 June 21)
- 3) Top 10 borrowings - Amount in ₹ 163.69 crore which constitutes 70.42% of total borrowings as at 31st Dec,21 (Amount in ₹ 140.89 crore which constitutes 71.35% of total borrowings as at 30 September ,2021)
- 4) Funding Concentration based on significant instrument/product

Sr No	Name of Instrument	As at 30 Sept 21		As at 31 st Dec 21	
		Amount In Crs	% of Total Liabilities	Amount In Crs	% of Total Liabilities
1)	TL	163.97	78.35%	198.93	85.59%
2)	NCD	33.5	16.01%	33.50	14.41%
3)	CC/OD	-	-	-	-
4)	CCD	-	-	-	-



5) Stock Ratios:

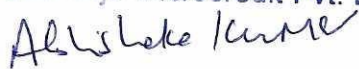
- (a) Commercial papers as a % of total public funds, total liabilities and total assets - Nil as at 31st Dec 21 (Nil as at 30 Sept,2021)
- (b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets - Nil as at 31st Dec 21 (Nil as at 30 Sept ,2021)
- (c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets - Nil as at 31st Dec 21 (Nil as at 30 Sept,2021)

Maturity pattern of certain items of assets and liabilities

Static ALM Sheet as on 31 Dec, 2021

								Rs in Crs
Particulars	1to 30 days	31 - 60 days	61-90 days	91 - 180 days	181- 365 days	1 -3 years	> 3 years	Total
Opening Cash & Bank Balance including Inv. Liquid fund and short term FDR	51.64					6.13		57.77
Inflow								
Portfolio	27.40	18.38	39.46	52.80	81.03	59.59		278.65
Outflow								
Borrowings	9.22	9.19	11.03	27.59	55.76	119.64		232.43
Mismatch	69.82	9.19	28.43	25.21	25.26	-53.92	-	
Cumulative Mismatch	69.82	79.00	107.43	132.64	157.91	103.99	103.99	103.99

For Sindhujā Microcredit Pvt. Ltd.



Authorised Signatory

Authorized Signatory