



### Sindhujā Microcredit Pvt Ltd Public disclosure on Liquidity risk as on March 31, 2022

#### 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 31,2022 is as under:

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

Sr No.	As at 31 <sup>st</sup> Dec 21				As at 31 <sup>st</sup> March 22			
	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	49.24	NA	21.20%	-	-	NA	-

#### 2) Top 20 large deposits - Nil as at 31<sup>st</sup> March, 2022 ( Nil as at 31 Dec 21)

#### 3) Top 10 borrowings - Amount in ₹ 223.68 crore which constitutes 64.66% of total borrowings as at 31<sup>st</sup> March 22 (Amount in ₹ 163.69 crore which constitutes 70.42% of total borrowings as at 31<sup>st</sup> Dec,21)

#### 4) Funding Concentration based on significant instrument/product

Sr No	Name of Instrument	As at 31 <sup>st</sup> Dec 21		As at 31 <sup>st</sup> March 22	
		Amount In Crs	% of Total Liabilities	Amount In Crs	% of Total Liabilities
1)	TL	198.93	85.59%	262.42	72.13%
2)	NCD	33.50	14.41%	83.50	22.95%
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 31<sup>st</sup> March 22 ( Nil as at 31<sup>st</sup> Dec 21)
- (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> March 22 ( Nil as at 31<sup>st</sup> Dec 21)
- (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> March 22 ( Nil as at 31<sup>st</sup> Dec 21)

Maturity pattern of certain items of assets and liabilities

### Static ALM Sheet as on 31 March, 2022

								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	58.02					7.18		65.20
Inflow								
Portfolio	27.84	24.58	23.99	68.10	118.59	123.59		386.69
Outflow								
Borrowings	11.37	12.25	11.88	44.72	89.92	175.77		345.91
Mismatch	74.49	12.33	12.11	23.38	28.67	-52.18	-	
Cumulative Mismatch	74.49	86.82	98.93	122.31	150.98	98.80	98.80	105.98

For Sindhujaja Microcredit Pvt. Ltd.

*Abhishek Kumar*

Authorised Signatory

Authorized Signatory

Registered & Corporate Office :

Office No. 601 - 607, 6th Floor, Tower A, Noida One, Plot No. 8, Block-B  
Sector- 62, Noida, Dist :- Gautam Budh Nagar, U. P. - 201307