



**Sindhujā Microcredit Private Limited Public disclosure on
Liquidity risk as on September 30, 2021**

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 September 30, 2021 is an under:

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

Sr No.	As at 30 th June 21				As at 30 th September 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
	2	43.21	-	25.53%	2	45.00	-	21.50%

2) Top 20 large deposits - Nil as at 30th September, 2021 (Nil as at 30th June 21)

3) Top 10 borrowings - Amount in 140.89 crore which constitutes 71.35% of total borrowings as at 30th September, 21 (Amount in 125.63 crore which constitutes 79.58% of total borrowings as at 30th June ,2021)

4) Funding Concentration based on significant instrument/product

SrNo	Name of Instrument	As at 30 th June 21		As at 30 th September 21	
		Amount In Crs	% of Total Liabilities	Amount In Crs	% of Total Liabilities
1)	TL	124.18	73.18%	163.97	78.35%
2)	NCD	33.5	19.74%	33.5	16.01%
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 30th September 21 (Nil as at 30th June, 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 30th September 21 (Nil as at 30th June, 2021)

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets - Nil as at 30th September 21 (Nil as at 30th June, 2021)

Maturity pattern of certain items of assets and liabilities:

Static ALM Sheet as on 30 September, 2021								
								Rs in Crs
Particulars	Ito 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	53.5	9.0	4.8					
Inflow								
Portfolio	23.8	16.9	17.7	49.0	72.6	48.1		228.1
Outflow								
Borrowings	9.3	8.5	9.8	27.8	39.5	102.6		197.5
Mismatch	68.0	17.5	12.7	21.2	33.1	-54.6	-	
Cumulative Mismatch	68.0	85.5	98.2	119.4	152.5	97.9	97.9	

For Sindhujā Microcredit Pvt. Ltd.

Abhishek Kumar

Authorised Signatory

Authorized Signatory

