

mPokket Financial Services Private Limited  
Liquidity Risk Management as on 30-09-2024

DISCLOSURE PURSUANT TO LIQUIDITY RISK MANAGEMENT		30-09-2024
<b>I</b>	<b>(i) Funding Concentration based on significant counterparty* (both deposits and borrowings):</b>	
a.	Nos of Significant Counter parties	13
b.	Amount in ₹ Lakhs	85,963.99
c.	% of Total Deposits	NA
d.	% of Total Liabilities	78.35%
<b>II</b>	<b>Top 20 large deposits:</b>	
a.	Amount in ₹ Lakhs	NIL
b.	% of Total Deposits	NA
<b>III</b>	<b>Top 10 borrowings</b>	
a.	Amount in ₹ Lakhs	82,379.82
b.	% of total borrowings	88.08%
<b>IV</b>	<b>Funding Concentration based on significant instrument/product*</b>	
	Name of Instrument / Product:	
	Short-term working capital	28,635.19
	Non-convertible debentures	55,648.15
	Other term loans	9,240.85
<b>V</b>	<b>Stock Ratios</b>	
<b>a</b>	<b>Commercial papers:</b>	
	-as a % of total public funds -	NA
	'-as a % of total liabilities -	NA
	'-as a % of total assets -	NA
<b>b</b>	<b>Non-convertible debentures (original maturity of less than one year):</b>	
	-as a % of total public funds -	NA
	'-as a % of total liabilities -	NA
	'-as a % of total assets -	NA
<b>c</b>	<b>Other short-term liabilities, if any</b>	
	-as a % of total public funds -	NA
	'-as a % of total liabilities -	14.58%
	'-as a % of total assets -	8.49%



## VI Institutional set-up for liquidity risk management

The Board of Directors of the Company have an overall responsibility of management of liquidity risk. The Board of Directors have approved the constitution of the Risk Management Committee for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

Further, the Board of Directors have also approved constitution of Asset Liability Committee (ALCO), whose main objective is to assist the Board and Risk Management Committee in effective discharge of the responsibilities of asset liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board.

### Note:

\* "Significant counterparty" and "significant instrument/product" is defined pursuant to RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019- 20 dated November 04, 2019.

For & on behalf of  
mPokket Financial Services Pvt. Ltd.  
Authorised Signatory  
Sd/-

