

**mPokket Financial Services Private Limited**
**DISCLOSURE PURSUANT TO LIQUIDITY**
**31st March, 2023**
**RISK MANAGEMENT**
**I (i) Funding Concentration based on significant counterparty (both deposits and borrowings):**

|    |                                    |           |
|----|------------------------------------|-----------|
| a. | Nos of Significant Counter parties | 2         |
| b. | Amount in ₹ Lakhs                  | 39,111.17 |
| c. | % of Total Deposits                | NA        |
| d. | % of Total Liabilities             | 68.36%    |

**II Top 20 large deposits:**

|    |                     |     |
|----|---------------------|-----|
| a. | Amount in ₹ Lakhs   | NIL |
| b. | % of Total Deposits | NA  |

**III Top 10 borrowings**

|    |                       |           |
|----|-----------------------|-----------|
| a. | Amount in ₹ Lakhs     | 53,267.56 |
| b. | % of total borrowings | 100.00%   |

**IV Funding Concentration based on (Amount in ₹ Lakhs) % of Total Liabilities**
**significant instrument/product**

Name of Instrument / Product:

|                                  |           |        |
|----------------------------------|-----------|--------|
| Term Loans - Secured             | 6,115.77  | 90.56% |
| Short-Term Working Capital Loans | 42,121.61 |        |

**V Stock Ratios**
**a Commercial papers:**

|                                 |    |
|---------------------------------|----|
| -as a % of total public funds - | NA |
| '-as a % of total liabilities - | NA |
| '-as a % of total assets -      | NA |

**b Non-convertible debentures (original maturity of less than one year) :**

|                                 |    |
|---------------------------------|----|
| -as a % of total public funds - | NA |
| '-as a % of total liabilities - | NA |
| '-as a % of total assets -      | NA |

**c Other short-term liabilities, if any**

|                                 |       |
|---------------------------------|-------|
| -as a % of total public funds - | NA    |
| '-as a % of total liabilities - | 6.76% |



'-as a % of total assets -

5.24%

**VI Institutional set-up for liquidity risk**

**management -**

Risk Management Committee

Asset Liability Committee

**Note:**

**1. Pursuant to RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019:**

A "Significant counterparty" a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more the 10% of the total liabilities

A "significant instrument/product" a single instrument/product of group of similar instruments/products which in aggregate amount to more than 10% of the total liabilities.

**2. All amounts mentioned against borrowings above denotes total exposure as on period end i.e., including Interest Accrued and Due, and Interest Accrued but not due on borrowings.**

For & on behalf of

mPokket Financial Services Pvt. Ltd.

Authorised Signatory

Sd/-

