

mPokket Financial Services Private Limited  
Liquidity Risk Management as on 31-12-2025

(Based on provisional figures)

Disclosure Pursuant To Liquidity Risk Management		31-Dec-25
<b>I</b>	<b>(i) Funding Concentration based on significant counterparty* (both deposits and borrowings):</b>	
a.	Nos of Significant Counter parties	14
b.	Amount in ₹ Crores	1,583.09
c.	% of Total Deposits	NA
d.	% of Total Liabilities	83.37%
<b>II</b>	<b>Top 20 large deposits:</b>	
a.	Amount in ₹ Crores	NA
b.	% of Total Deposits	NA
<b>III</b>	<b>Top 10 borrowings</b>	
a.	Amount in ₹ Crores	1,464.57
b.	% of total borrowings	87.00%
<b>IV</b>	<b>Funding Concentration based on significant instrument/product*</b>	(Amount in ₹ Crores) % of Total Liabilities
	Name of Instrument / Product:	
(a)	Debentures	1372.81 72.30%
(b)	Term loans	106.59 5.61%
(c)	Inter-corporate loans and borrowing	- -
(d)	Bank Loan	129.06 6.80%
(e)	Other loans	74.94 3.95%
<b>V</b>	<b>Stock Ratios</b>	
<b>a</b>	<b>Commercial papers:</b>	NA
	-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>	NA
	-as a % of total public funds -	Nil
	'-as a % of total liabilities -	Nil
	'-as a % of total assets -	Nil
<b>c</b>	<b>Other short-term liabilities, if any</b>	NA
	-as a % of total public funds -	74.75%
	'-as a % of total liabilities -	46.24%
	'-as a % of total assets -	



CIN: U65999WB2019PTC233120

Registered Office: PS Srijan Corporate Park, Unit- 1204, Tower- I, Plot- G2, Street No. 25, GP Block, Sector V, Kolkata - 700091, India

Phone: 033 66452400 Email: compliance@mpokket.com Website: www.mpokket.com

## 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 inter-alia includes 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.

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



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