

## Public disclosure on liquidity risk management

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

Particulars	September 30, 2024	March 31, 2024
Number of significant counter parties*	27	25
Amount (in mn)	17,923.78	15,815.18
Percentage of funding concentration to total deposits	N.A.	N.A.
Percentage of funding concentration to total liabilities	75.18%	74.12%

\*Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

### b. Top 20 large deposits

Particulars	September 30, 2024	March 31, 2024
Total amount of top 20 deposits	N.A.	N.A.
Percentage of amount of top 20 deposits to total deposits	N.A.	N.A.

### c. Top 10 borrowings

Particulars	September 30, 2024	March 31, 2024
Total amount of top 10 borrowings	10,986.49	10,500.19
Percentage of amount of top 10 borrowings to total borrowings	47.95%	52.96%

### d. Funding Concentration based on significant instrument/product\*

Sr. No.	Name of the instrument/product	September 30, 2024	% of Total Liabilities
1	Non-Convertible Debentures (Secured)	4,087.94	17.15%
2	Term Loans from Banks	9,537.85	40.01%
3	Term Loans from Non-banking financial companies	4,739.46	19.88%
4	External commercial borrowings	2,561.67	10.75%
5	Non-Convertible Debentures (Unsecured)	1,292.22	5.42%
6	Non-Convertible Preference Shares	479.37	2.01%

Sr. No.	Name of the instrument/product	March 31, 2024	% of Total Liabilities
1	Non-Convertible Debentures (Secured)	1,532.53	7.18%

## Midland Microfin Limited

Regd. & Corporate Office: The Axis, Plot no. 1, RB Badri Dass Colony, BMC Chowk, G.T. Road Jalandhar – 144001 INDIA.  
Tel.: 0181 – 5085555, 5086666 Fax: 5087777, email id: [info@midlandmicrofin.com](mailto:info@midlandmicrofin.com), Website: [www.midlandmicrofin.com](http://www.midlandmicrofin.com)

CIN – U65921PB1988PLC008430

2	Term Loans from Banks	9,981.20	46.78%
3	Term Loans from Non-banking financial companies	5,710.16	26.76%
4	External commercial borrowings	890.68	4.17%
5	Non-Convertible Debentures (Unsecured)	1,257.67	5.89%
6	Non-Convertible Preference Shares	455.42	2.13%

\*Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) C.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

#### e. Stock ratios

Sr. No.	Stock Ratios	September 30, 2024	March 31, 2024
1	Commercial papers as a % of total public funds	N.A.	N.A.
2	Commercial papers as a % of total liabilities	N.A.	N.A.
3	Commercial papers as a % of total assets	N.A.	N.A.
4	Non-Convertible Debentures (original maturity of less than one year) as a % of total public funds	N.A.	N.A.
5	Non-Convertible Debentures (original maturity of less than one year) as a % of total liabilities	N.A.	N.A.
6	Non-Convertible Debentures (original maturity of less than one year) as a % of total assets	N.A.	N.A.
7	Other short-term liabilities as a % of total public funds	56.41%	56.32%
8	Other short-term liabilities as a % of total liabilities	54.22%	52.34%
9	Other short-term liabilities as a % of total assets	44.65%	42.60%

\*Public funds is as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.

#### f. Institutional set-up for liquidity risk Management

The Company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with the risk tolerance/limits decided by it.

The Company also has a Risk Management Committee, which is a sub-committee of the Board and is responsible for evaluating the overall risk faced by the Company including liquidity risk.

Asset Liability Management Committee (ALCO) of the Company is responsible ensuring adherence to the risk tolerance/limits as well as implementing the liquidity risk management strategy of the Company. The ALM support group consist of CFO and Head-Treasury who shall be responsible for analysing, monitoring, and reporting the liquidity profile to the ALCO.

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