



## MICRO UNITS DEVELOPMENT & REFINANCE AGENCY LIMITED

Public disclosure on liquidity risk as on September 30, 2020 in accordance with RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019- 20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

### (i) Funding Concentration based on significant counterparty (both Deposits and Borrowings)

Number of Significant Counterparties	Amount (Rs Crore)	% of Total deposits	% of Total Liabilities
19	20046.61	90.93%	88.71%

### (ii) Top 20 large deposits (amount in Rs. crore and % of total deposits)

Not Applicable. The Company being a Systematically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept any public deposits.

### (iii) Top 10 Borrowings (amount in Rs. crore and % of total borrowings)

Amount (Rs Crore)	% of Total Borrowings
17482.39	79.30%

### (iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/ product	Amount (Rs Crore)	% of Total Liabilities
1	Borrowings (Refinance corpus allocated by RBI)	22,046.29	97.56%

### (v) Stock Ratios

Sr No.	Particulars	Ratio
1	a) Commercial Papers to Public Funds	Not Applicable
	b) Commercial Papers to Total Liabilities	Not Applicable
	c) Commercial Papers to Total Assets	Not Applicable
2	a) Non-convertible debentures (original maturity of less than one year) to Total Public Funds	Not Applicable
	b) Non-convertible debentures (original maturity of less than one year) to Total Liabilities	Not Applicable
	c) Non-convertible debentures (original maturity of less than one year) to Total Assets	Not Applicable
3	a) Other short-term liabilities to Total Public Funds	Not Applicable
	b) Other short-term liabilities to Total Liabilities	32.41%
	c) Other short-term liabilities to Total Assets	29.27%

Notes:

- 1) Total Liabilities refer to Total outside liabilities i.e. Balance sheet total excluding Equity Share Capital and Reserves
- 2) Other Short-term liabilities include Financial Liabilities and non-financial liabilities payable within an year
- 3) Other Short-term liabilities are other than Commercial Paper and Non-Convertible Debentures

### vi) Institutional set-up for liquidity risk management

The Company has an Asset Liability Management Committee (ALCO). The ALCO meetings are held at periodic intervals. At the Apex level, the Risk Management Committee (RiMC), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The RiMC subsequently updates the Board of Directors on the same.

*Note: The amounts stated in this disclosure are based on the unaudited financial statements for the quarter ended September 30, 2020.*