## MAS RURAL HOUSING & MORTGAGE FINANCE LIMITED

**Disclosure of Liquidity Risk as on March 31, 2025 as required under RBI notification DOR.NBFC (HFC).CC.No.118/03.10.136/2020-21 dated October 22, 2020**

**i) Funding Concentration based on significant counterparty[1]**

| No. of significant Counterparties | (₹ in lakhs) | % of Total Deposits | % of Total Liabilities [3] |
|---|---|---|---|
| 3 | 14,542.85 | N.A | 30.95% |

**ii) Top 20 large deposits**

Nil. The Company is registered with NHB as Non Deposit accepting HFC.

**iii) Top 10 borrowings**

| | |
|---|---|
| Total amount of top 10 borrowings (₹ in lakhs) | 33,508.74 |
| Percentage of amount of top 10 borrowings to total borrowings | 73.27% |

**iv) Funding concentration based on significant instrument/product[2]**

| Name of instrument/product | As at 31 March 2025 | % of Total Liabilities [3] |
|---|---|---|
| Term Loans (₹ in lakhs) | 45,736.10 | 97.34% |

**v) Stock Ratio**

| Particulars | As at 31 March 2025 |
|---|---|
| Commercial paper as a percentage of total liabilities | N.A. |
| Commercial paper as a percentage of total assets | N.A. |
| Non convertible debentures (original maturity of less than one year) as a percentage of total liabilities | N.A. |
| Non convertible debentures (original maturity of less than one year) as a percentage of total assets | N.A. |
| Other short term liabilities as a percentage of total assets | 21.31% |
| Short term liabilities to long-term assets | 27.78% |
| Short term liabilities as a percentage of total liabilities[3] | 27.71% |
| Long term assets to Total assets | 76.71% |
| Short term liabilities as a percentage of total public funds[4] | 28.42% |

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

Liquidity risk is the risk that the Company will encounter difficulty in meeting its obligations associated with its financial liabilities. The Company's approach in managing liquidity is to ensure that it will have sufficient funds to meet its liabilities when due.

The Company monitors its risk of a shortage of funds by estimating the future cash flows. The Company's objective is to maintain a balance between continuity of funding and flexibility through the use of cash credit facilities and bank loans. The Company has access to a sufficient variety of sources of funding.

The composition of the Company's liability mix ensures healthy asset liability maturity pattern and well diverse resource mix.

Capital adequacy ratio of the Company, as on 31 March 2025 is 34.74% against regulatory norms of 15%. Tier I capital is 29.78%. Tier II capital is 4.96% which may increase from time to time depending on the requirement and also as a source of structural liquidity to strengthen asset liability maturity pattern.

The total cash credit and overdraft limit available to the Company is ₹ 3,200 lakhs spread across 3 banks. The utilization level is maintained in such a way that ensures sufficient liquidity on hand.

**Notes:**

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

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

3. Total liabilities represents total liabilities as per balance sheet.

4. Public funds are as defined in Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021.