

Public disclosure on Liquidity Risk

For the quarter ended 30th June 24, (Based on Unaudited Financials)

In terms of RBI Circular RBI/DOR/2023-24/106/ DoR.FIN.REC.No.45/03.10.119/2023-24 dated March 21, 2024 issued by Reserve Bank of India

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

Sr No	Number of Significant Counterparty	Amount (in Crs)	% of Total Deposit	% of Total Liabilities
1	5 (Five)	3,591.00	N.A	75.09

*Total liabilities does not include equity share capital and other equity

ii) Top 20 Large Deposits (Amount Rs in Crs and % of Total Deposit)

Not Applicable as Company is registered as a Non Deposit accepting NBFC

iii) Top 10 Borrowings

Sr No	Name of Lender	Amount (Rs in Crs)	% of Total Borrowings
1	Bank of Baroda	2,131.00	48.25%
2	HDFC Bank	700.00	15.85%
3	HSBC	200.00	4.53%
4	ICICI Bank	200.00	4.53%
5	Canara Bank	185.00	4.19%
6	IDBI Bank	175.00	3.96%
7	Mizuho Bank	150.00	3.40%
8	Edelweiss Mutual Fund	148.04	3.35%
9	The South Indian Bank Ltd	100.00	2.26%
10	Invesco Mutual Fund	98.51	2.23%

iv) Funding Concentration based on significant instrument/ product

Sr No	Name of the instrument / product	Amount (Rs in Crs)	% of Total Liabilities
1	Bank Lines	3,841.00	80.32%
2	Commercial Papers	443.46	9.27%
3	Non-Convertible Debentures	124.61	2.61%

*Total liabilities does not include equity share capital and other equity



BOBCARD LIMITED (formerly known as BOB Financial Solutions Limited)
 (CIN: U65990MH1994GOI081616)

Registered Office: 2nd Floor, Baroda House, Behind Dewan Shopping Center, S.V.Road, Jogeshwari (West), Mumbai-400 102. India. | दूसरी मंजिल, बडौदा हाउस, दीवान शॉपिंग सेंटर के पीछे, एस.वी. रोड, जोगेश्वरी (पश्चिम), मुंबई-400102. भारत।

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 Tel: 022 41683700

 Fax: 022 49631918

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v) Stock Ratio

Sr No	Name of the instrument / product	% of Total Public Fund	% of Total Assets	% of Total Liabilities*
1	Commercial Paper	NA	7.54%	9.27%
2	Non-Convertible Debentures (Original Maturity <1 Year)	NA	NA	NA
3	Other ShortTerm Liabilities	NA	65.29%	80.32%

*Total liabilities does not include equity share capital and other equity

vi) Institutional set up for liquidity risk management

Liquidity represents the ability of the company to generate sufficient cash flow to meet financial obligations, both under normal and stressed conditions, without liquidating assets or raising funds at unfavorable terms. The operations of the company give rise to Asset Liability mismatches and liquidity risks.

In order to manage these risks, the company has a Board approved Asset Liability Management policy in place prepared on the basis of RBI guidelines and internal factors specific to our business. The policy is reviewed on annual basis.

For BOBCARD Limited
Formerly known as BOB Financial Solutions Ltd



Rupali Rane
Chief Financial Officer



Place: Mumbai

Date: 18-Jul-2024



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