



# BOB Financial

Credit reimagined

## Public disclosure on Liquidity Risk

For the quarter ended 31<sup>st</sup> Mar 23, (Based on Audited Financials)

In terms of RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019

- 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 )	2024.88	N.A	81.62

\*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	1,099.88	50.58%
2	HDFC Bank	500.00	22.99%
3	ICICI Bank	150.00	6.90%
4	IDBI Bank	150.00	6.90%
5	Hongkong & shanghai Banking Corporation	125.00	5.75%
6	Mirae Asset Mutual Fund	24.77	1.14%
7	Rajasthan Raja Vidyut Karamchari Contributory Provident Fund	25.00	1.15%
8	Alpha Alternatives Msar Llp	20.00	0.92%
9	Bank Of Baroda Provident Fund Trust	15.00	0.69%
10	SPMCIL Employees Provident Fund Trust	13.00	0.60%

- 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	2,024.88	81.62%
2	Commercial Papers	24.78	1.00%
3	Non-Convertible Debentures	124.93	5.04%

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





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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	0.72%	1.00%
2	Non-Convertible Debentures ( Original Maturity <1 Year)	NA	NA	NA
3	Other Short Term Liabilities	NA	58.47%	81.82%

\*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 BOB Financial Solutions Limited

Pooja Karnani  
Chief Financial Officer

Place: Mumbai

Date: 03-May-2023

