



Public disclosure on Liquidity Risk

For the quarter ended 31<sup>st</sup> December 21, (Based on Unaudited 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 )	857.23	N.A	86.39

\*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	HDFC Bank	300.00	35.00
2	HSBC	185.00	21.58
3	Bank of Baroda	173.25	20.21
4	ICICI Prudential Mutual Fund	149.07	17.39
5	Bank Of Baroda Provident Fund Trust	14.98	1.75
6	WB State Electricity Transmission Co Limited Employees' Pension Fund	9.98	1.16
7	HVPNL Employees Pension Fund Trust	8.99	1.05
8	Bank Of Baroda (Employees) Pension Fund	4.99	0.58
9	Board Of Trustees For Bokaro Steel Employees Provident Fund	4.99	0.58
10	Lupin Ltd Employees Provident Fund Trust	2.00	0.23

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	658.25	76.79%
2	Commercial Papers	149.07	17.39%
3	Non-Convertible Debentures	49.92	5.82%

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



v) Stock Ratio

Sr No	Name of the instrument / product	% of Total Public Fund	% of Total Assets	% of Total Liabilities*
1	Commercial Paper	NA	11.70%	15.02%
2	Non-Convertible Debentures ( Original Maturity <1 Year)	NA	NA	NA
3	Other Short Term Liabilities	NA	51.66%	66.34%

\*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: 15-February-2022