

Public disclosure on Liquidity Risk

For the quarter ended 31st Dec 25, (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	7 (Seven)	5,107.99	N.A	83.90

*Total liabilities do 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	Particulars	Amount (Rs in Crs)	% of Total Borrowings
1	Top 10 Lenders	5,476.76	97.24

- 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	5,407.99	88.83%
2	Commercial Papers	0.00	0.00%
3	Non-Convertible Debentures	224.44	3.69%

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

- i) Stock Ratio

Sr No	Name of the instrument / product	% of Total Public Fund	% of Total Assets	% of Total Liabilities*
1	Commercial Paper	NA	0.00	0.00%
2	Non-Convertible Debentures (Original Maturity <1 Year)	NA	NA	NA
3	Other Short-Term Liabilities	NA	71.58%	88.83%

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

- ii) Institutional set up for liquidity risk management

BOBCARD 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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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.

Qualitative Disclosure on LCR

The Reserve Bank of India introduced the liquidity coverage ratio (LCR) requirement for all deposit-taking NBFCs and non-deposit taking NBFCs with an asset size of Rs. 5,000 crore and above. LCR seeks to ensure that the Company has an adequate stock of unencumbered High-Quality Liquid Assets (HQLA) that can be converted into cash easily and immediately to meet its liquidity needs under a 30-day calendar liquidity stress scenario. LCR is calculated by dividing the stock of HQLA's by its total net cash outflow over a 30-day calendar period.

The LCR is calculated by dividing a Company's stock of HQLA by its total net cash outflows over a 30- day stress period. The guidelines for LCR were effective from December 1, 2020 with the minimum LCR to be 50% which rose to 100% effective from December 1, 2024. In order to determine High quality Liquid Assets, Company considers Cash and Bank Balances, Investment in Government Securities and Treasury Bills without any haircut. In order to determine net cash outflows, Company considers total expected cash outflow minus total expected cash inflows for the subsequent 30 calendar days. As per regulations, stressed cash flows is computed by assigning a predefined stress percentage to the overall cash inflows and cash outflows. Net cash outflow over next 30 days is computed as stressed outflows less minimum of stressed inflows, 75% of stressed outflow. Accordingly, LCR would be computed by dividing Company's stock of HQLA by its total net cash outflow.

Cash outflow under secured wholesale funding includes contractual obligations under Working Capital Demand Loans, Term loans, NCDs, and Commercial Papers within 30 days. Outflow under other contractual funding obligations primarily includes outflow on account of settlement to network partners sundry payables and interest out go. In order to determine Inflows from fully performing exposures, Company considers the collection from performing advances in next 30 days. Other Cash inflows includes investments in mutual funds and lines of credit available from Banks/FIs. The LCR as on 31st Dec, 2025 was 130% as against 115% for the quarter ended 30th Sep, 2025 which is well above present prescribed minimum requirement of 100%.



Continued

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The investment HQLA as on 31st Dec, 2025 was Rs. 367.30 crore as against Rs. 386.20 crore for the quarter ended 30th Sep, 2025. HQLA comprises of investment in Treasury bill (66%) and Government Securities (34%) as on 31st Dec, 2025 and Treasury bill (68%) and Government Securities (32%) for the quarter ended 30th Sep, 2025.

For BOBCARD Limited



Nitin Aggarwal
 Chief Financial Officer



Place: Mumbai
 Date: 03-Feb-2025

Sr.No.	Particulars	Quarter ended Jun 30, 2025		Quarter ended Sept 30, 2025		Quarter ended Dec 31, 2025	
		Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Asset							
1	Total High Quality Liquid Assets (HQLA)	-	355.80	-	386.02	-	367.30
Cash Outflows							
2	Deposits (For Deposit taking Companies)	-	-	-	-	-	-
3	Unsecured Wholesale Funding	-	-	-	-	-	-
4	Secured Wholesale Funding	660.80	759.92	864.74	994.45	683.90	786.49
5	Additional Requirements, of which	-	-	-	-	-	-
(i)	Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	50.00	57.50	50.00	57.50	50.00	57.50
6	Other contractual funding obligations	200.00	230.00	250.00	287.50	250.00	287.50
7	Other contingent funding obligations	-	-	-	-	-	-
8	Total Cash Outflows	910.80	1,047.42	1,164.74	1,339.45	983.90	1,131.49
Cash Inflows							
9	Secured lending	3,103.27	785.56	-	-	-	-
10	Inflows from fully performing exposures	-	-	3,208.83	1,004.59	3,603.04	848.61
11	Other Cash Inflows	-	-	-	-	-	-
12	Total Cash Inflows	3,103.27	785.56	3,208.83	1,004.59	3,603.04	848.61
			Total Adjusted Value		Total Adjusted Value		Total Adjusted Value
13	Total HQLA		355.80		386.02		367.30
14	Total Net Cash Outflows		261.85		334.86		282.87
15	Liquidity Coverage Ratio (%)		136%		115%		130%

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