

Public disclosure on Liquidity Risk

For the quarter ended 31<sup>st</sup> March 24, (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 )	3049.35	N.A	74.40

\*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	1,674.35	44.21%
2	HDFC Bank	700.00	18.48%
3	HSBC	300.00	7.92%
4	ICICI Bank	200.00	5.28%
5	IDBI Bank	175.00	4.62%
6	SBI Mutual Fund	148.04	3.91%
7	The South Indian Bank Ltd	100.00	2.64%
8	Invesco Mutual Fund	98.49	2.60%
9	Kotak Mahindra Mutual Fund	98.41	2.60%
10	Canara Bank	50.00	1.32%

- 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	3,199.35	78.06%
2	Commercial Papers	462.96	11.30%
3	Non-Convertible Debentures	124.60	3.04%


\*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, बड़ौदा हाउस, दीवान शॉपिंग सेंटर के पीछे, एस.वी. रोड, जोगेश्वरी (पश्चिम), मुंबई-400102. भारत।

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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	8.95%	11.30%
2	Non-Convertible Debentures ( Original Maturity <1 Year)	NA	NA	NA
3	Other Short Term Liabilities	NA	61.87%	78.06%

\*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



Rupali Rane  
Chief Financial Officer

Place: Mumbai


Date: 03-May-2024



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