

Public disclosure on Liquidity Risk

For the quarter ended 30th September 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)	3,565.23	N.A	68.26

*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	Name of Lender	Amount (Rs in Crs)	% of Total Borrowings
1	Bank of Baroda	2,043.21	42.16%
2	HDFC Bank	500.00	10.32%
3	HSBC	450.00	9.29%
4	Indian Bank	300.00	6.19%
5	Edelweiss Mutual Fund	272.02	5.61%
6	ICICI Bank	200.00	4.13%
7	IDBI Bank	175.00	3.61%
8	Canara Bank	160.00	3.30%
9	Mizuho Bank	150.00	3.10%
10	Invesco Mutual Fund	148.24	3.06%

- 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	4,078.21	78.09%
2	Commercial Papers	543.50	10.41%
3	Non-Convertible Debentures	224.36	4.30%

*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	8.59%	10.41%
2	Non-Convertible Debentures (Original Maturity <1 Year)	NA	NA	NA
3	Other Short-Term Liabilities	NA	64.48%	78.09%

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

ii) 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

Nitin Aggarwal
Chief Financial Officer

Place: Mumbai

Date: 07-Nov-2024