

Public disclosure on Liquidity Risk

For the quarter ended 31st March 22, (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	Amount (in Crs)	% of Total	% of Total
	Counterparty		Deposit	Liabilities
1	5 (Five)	1069.56	N.A	86.42

*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	400.00	36.22
2	Bank of Baroda	345.00	31.24
3	Hongkong & Shanghai Banking		
	Corporation	260.00	23.54
4	Mirae Asset Mutual Fund	49.58	4.49
5	Bank Of Baroda Provident Fund		
	Trust	14.98	1.36
6	WB State Electricity Transmission		
	Co Limited Employees' Pension		
	Fund	9.98	0.90
7	HVPNL Employees Pension Fund		
	Trust	8.99	0.81
8	Bank Of Baroda (Employees)		
	Pension Fund	4.99	0.45
9	Board Of Trustees For Bokaro Steel		
	Employees Provident Fund	4.99	0.45
10	Lupin Ltd Employees Provident		
	Fund Trust	2.00	0.18

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		1,050.05	81.21%
2	Commercial Papers		49.58	4.01%
3	Non-Convertible Debentures		49.92	4.03%

पंजीकृत कार्याः चॉब फाइनेंशपिल सॉल्यूशंस लिमिटेड. बडौदा हाऊस, 2 री मंबिल, दिवान शॉपिंग सेन्टर के पीछे, एस.वी.रोड जोगेश्वरी (पश्चिम), मुंसई 400 102. भारत

कार्पोरेट कार्या.: बॉब फाइनेंशविल सॉल्युशेस लिग्टिड. हॉलमार्क बिबनेस प्लाबा, गुरुनानक असताल के पास, कलांग्यर बंदा (पूर्व), मुंबई - 400 051. भारत

Regd. Office.: BOB Financial Solutions Limited. 2nd Floor, Baroda House, Behind Dewan Shopping Centre, S.V. Road Jogeshwari (West), Mumbai – 400 102. India Corporate Office.: BOB Financial Solutions Limited. 303, Hallmark Business Plaza, Near Gurunanak Hospital, Kalanagar Bandra (East), Mumbai - 400051. India दूरावनी / Tel.: 91-22-4206 8502(Jogeshwari) / 91-22-4028 6697(Kalanagar) फेक्स /Fax : 91-22-2677 7560, चेब / Web : www.bobfinancial.com CIN : U65990MH1994GOI81616



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

v) Stock Ratio

Sr No	Name of the instrument /	% of Total	% of Total	% of Total
	product	Public Fund	Assets	Liabilities*
1	Commercial Paper	NA	3.27%	4.01%
2	Non-Convertible Debentures			
	(Original Maturity <1 Year)	NA	NA	NA
3	Other Short Term Liabilities	NA	66.18%	81.21%

*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: 07-May-2022

कापेरिट कार्या.: बॉब फाइनेंग्नायिल सॉल्युग्नंस लिग्टिड. हॉलपार्क बिबनेस प्लाबा, गुरुनानक अस्पताल के पास, कलानगर बोदा (पूर्व), मुंबई - 400 051. भारत

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