

Public disclosure on Liquidity Risk

For the quarter ended 30th Jun 23, (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)	2270.24	N.A	79.04

*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	1,098.87	42.76%
2	HDFC Bank	550.00	21.40%
3	ICICI Prudential Mutual Fund	296.37	11.53%
4	IDBI Bank	175.00	6.81%
5	ICICI Bank	150.00	5.84%
6	Hongkong & shanghai Banking	125.00	4.86%
	Corporation		
7	Edelweiss Mutual Fund	49.95	1.94%
8	SPMCIL Employees Pension Fund	33.77	1.31%
	Trust		
9	Rajasthan Rajya Vidyut Karamchari	25.00	0.97%
	Contributory Provident Fund		
10	Bank Of Baroda Provident Fund	15.00	0.58%
	Trust		

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		2,098.87	73.07%
2	Commercial Papers		346.32	12.06%
3	Non-Convertible Debentures		124.93	4.35%

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

पंचीकृत कार्या.: बॉब फाइनेंशपिल सॉल्यूशंस लिम्टिड. बडौदा हाऊस, 2 री मॅबिल, दिवान शॉपिंग सेन्टर के पीछे, एस.वी.रोड जोगेश्वरी (पश्चिम), मुंबई 400 102. भारत

काणेरिट कार्या.: मॉब फाइनेंशयिल सॉल्युशेस लिग्टिड. हॉलमार्क बिबनेस प्लाबा, गुरुनानक असताल के पास, कलानगर बंडा (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 त्रावानी / Tel.: 91-22-4206 8502(Jogeshwari) / 91-22-4028 6697(Kalanagar) फोक्स /Fax : 91-22-2677 7560, चेंस / Web : www.bobfinancial.com CIN : U65990MH1994GOI81616



v) Stock Ratio

Sr No	Name of the instrument /	% of Total	% of Total	% of Total
	product	Public Fund	Assets	Liabilities*
1	Commercial Paper	NA	8.92%	12.06%
2	Non-Convertible Debentures			
	(Original Maturity <1 Year)	NA	NA	NA
3	Other Short Term Liabilities	NA	54.05%	73.07%

*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: 01-Aug-2023

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