



Public disclosure on Liquidity Risk

For the quarter ended 31st December 23, (Based on Un-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

1. 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)	2953.23	N.A	79.34

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

2. Top 20 Large Deposits (Amount Rs in Crs and % of Total Deposit)

Not Applicable as Company is registered as a Non Deposit accepting NBFC

3. Top 10 Borrowings

Sr No	Name of Lender	Amount (Rs in Crs)	% of Total Borrowings
1	Bank of Baroda	1,655.84	48.35%
2	HDFC Bank	650.00	18.98%
3	ICICI Bank	300.00	8.76%
4	IDBI Bank	175.00	5.11%
5	Aditya Birla Sunlife Mutual Fund	172.39	5.03%
6	The South Indian Bank Ltd	100.00	2.92%
7	Kotak Mahindra Mutual Fund	98.88	2.89%
8	Edelweiss Mutual Fund	73.78	2.15%
9	SBI Mutual Fund	49.04	1.43%
10	SPMCIL Employees Pension Fund Trust	33.77	0.99%

4. Funding Concentration based on significant instrument/ product

Sr No	Name of the instrument / product	Amount (Rs in Crs)	% of Total Liabilities
1	Bank Lines	2,880.84	77.39%
2	Commercial Papers	418.74	11.25%
3	Non-Convertible Debentures	124.93	3.36%

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

BOBCARD Limited (formerly known as BOB Financial Solutions Ltd.) (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-400 102. भारत।
Corporate Office: 15th Floor, 1502/1503/1504, DLH Park, S. V. Road, Goregaon (West), Mumbai-400 104. India. 15वीं मंजिल, 1502/1503/1504, डीएलएच पार्क, एस.वी. रोड, गोरगांव (पश्चिम), मुंबई-400 104. भारत।



5. Stock Ratio

Sr No	Name of the instrument / product	% of Total Public Fund	% of Total Assets	% of Total Liabilities*
1	Commercial Paper	NA	8.80%	11.25%
2	Non-Convertible Debentures (Original Maturity <1 Year)	NA	NA	NA
3	Other Short Term Liabilities	NA	60.55%	77.39%

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

6. 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.

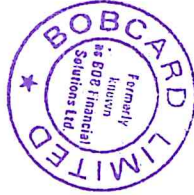
In order to manage these risks, the company has a Board approved Asset Liability Management policy in place prepared on the basis of RBI guidelines and internal factors specific to our business. The policy is reviewed on annual basis.

For BOBCARD Limited

Pooja Karnani
Chief Financial Officer

Place: Mumbai

Date: 25-January-2024



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