

Public disclosure on Liquidity Risk

For the quarter ended 31st December 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)	2060.48	N.A	83.94

*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	1073.01	48.57
2	HDFC Bank	450.00	20.37
3	ICICI Bank	250.00	11.32
4	Aditya Birla Sunlife Mutual Fund	148.83	6.74
5	ICICI Prudential Mutual Fund	138.64	6.27
6	Edelweiss Mutual Fund	49.81	2.25
7	Franklin Templeton Mutual Fund	49.21	2.23
8	Bank Of Baroda Provident Fund		
	Trust	14.98	0.68
9	WB State Electricity Transmission		
	Co Limited Employees Pension		
	Fund	9.99	0.45
10	HVPNL Employees Pension Fund		
	Trust	8.99	0.41

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	1773.01	72.23%
2	Commercial Papers	386.49	15.75%
3	Non-Convertible Debentures	49.93	2.03%

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

पंगीकृत कार्या.: बॉब फाइनेंग्रायिल सॉल्यूग्रांस लिमिटेड. बडौदा हाऊस, 2 री मेबिल, दिवान गोंपिंग सेन्टर के पीछे, एस.वी.रोड जोगेश्वरी (पश्चिम), मुंनई 400 102. भारत

कापेरिट कार्या: जॉब फाइनेंशपिल सॉल्युरोस लिम्टिड. हॉलमार्क बिजनेस प्लाजा, गुरुनानक असताल के पास, कलानगर बांद्रा (पूर्व), पुंबई - 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 दुर्खानी / Tel.: 91-22-4206 8502(Jogeshwari) / 91-22-4028 6697(Kalanagar) फोनस /Fax : 91-22-2677 7560, चेन / 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	12.79%	15.75%
2	Non-Convertible Debentures			
	(Original Maturity <1 Year)	NA	NA	NA
3	Other Short Term Liabilities	NA	58.69%	72.23%

*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: 30-Jan-2023

कापेरिट कार्या.: जोंब फाइनेंग्रायिल सॉल्युग्रंस लिग्टिड. हॉलपार्क बिबनेस प्लाबा, गुरुनानक अस्पताल के पास, कलानगर बांद्रा (पूर्व), मुंबई - 400 051. भारत

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