

## WESTERN CAPITAL ADVISORS PRIVATE LIMITED

### Public Disclosure on Liquidity Risk

#### **Background:**

RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as of September 30, 2025 is as under.

#### **(i) Funding Concentration based on significant counterparty**

| Sr. No. | No. of significant counterparties | Amount (Rs. In Lakhs) | % of Total Deposits | % of Total Liabilities |
|---------|-----------------------------------|-----------------------|---------------------|------------------------|
| 1       | 21                                | 55,702.68             | NA                  | 90.99%                 |

**Note 1:** A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of total liabilities.

**Note 2:** Total liabilities have been computed as Total Assets less Paid-up capital less Reserve & Surplus.

#### **(ii) Top 20 large deposits (amount in Rs. Lakhs and % of total deposits) –** Not Applicable

#### **(iii) Top 10 borrowings: -**

| Amount (Rs. In Lakhs) | % of Total Borrowings |
|-----------------------|-----------------------|
| 40,426.96             | 70.72%                |

#### **(iv) Funding concentration based on significant instrument/product:**

| Sr. No. | Name of the instrument/product          | Amount (Rs. In Lakhs) | % of Total Liabilities |
|---------|-----------------------------------------|-----------------------|------------------------|
| 1       | Debt securities                         | 11,850.37             | 19.36%                 |
| 2       | Borrowings (other than debt securities) | 45,311.78             | 74.01%                 |
| 3       | Subordinated liabilities                | -                     | 0.00%                  |

**Note:** Total liabilities have been computed as Total Assets less Paid-up capital less Reserve & Surplus.

**(v) Stock Ratios:**

| <b>Stock Ratio</b>                                                                               | <b>Percentage</b> |
|--------------------------------------------------------------------------------------------------|-------------------|
| Commercial papers as a % of total liabilities                                                    | Nil               |
| Commercial papers as a % of total assets                                                         | Nil               |
| Non-convertible debentures (original maturity of less than one year) as a % of total liabilities | Nil               |
| Non-convertible debentures (original maturity of less than one year) as a % of total assets      | Nil               |
| Other short-term liabilities as a % of total liabilities                                         | 49.91%            |
| Other short-term liabilities as a % of total assets                                              | 33.86%            |

Note: Other short-term liabilities include Trade payables, Current Maturities of Long Term Debt, Short Term Borrowings, Other financial liabilities of short term nature, Current tax liabilities (Net), Short Term Provisions and Other non-financial liabilities of short term nature.

**(vi) Institutional set-up for liquidity risk management:**

The Company has following committees for liquidity risk management:

- (a) Board of Directors
- (b) Risk Management Committee (RMC)
- (c) Asset-Liability Management Committee (ALCO)

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