

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, 2023 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	18	32,203.47	NA	87.62%

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
26,610.00	82.12%

(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	9,992.21	27.19%
2	Borrowings (other than debt securities)	21,452.20	58.37%
3	Subordinated liabilities	957.55	2.61%

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

(v) Stock Ratios:

Stock Ratio	Percentage
Commercial papers as a % of total liabilities	Not applicable
Commercial papers as a % of total assets	Not applicable
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Not applicable
Non-convertible debentures (original maturity of less than one year) as a % of total assets	Not applicable
Other short-term liabilities as a % of total liabilities	45.06%
Other short-term liabilities as a % of total assets	26.26%

Note: Other short-term liabilities include Trade payables, borrowing other than debt securities, Other financial liabilities, Current tax liabilities (Net) and Other non- financial liabilities.

(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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