

**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 December 31, 2023 is as under.

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

<b>Sr. No.</b>	<b>No. of significant counterparties</b>	<b>Amount (Rs. In Lakhs)</b>	<b>% of Total Deposits</b>	<b>% of Total Liabilities</b>
1	16	26,142.09	NA	89.83%

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: -**

<b>Amount (Rs. In Lakhs)</b>	<b>% of Total Borrowings</b>
23,081.32	87.24%

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

<b>Sr.No.</b>	<b>Name of the instrument/product</b>	<b>Amount (Rs. In Lakhs)</b>	<b>% of Total Liabilities</b>
1	Debt securities	10,189.84	35.01%
2	Borrowings (other than debt securities)	15,289.78	52.54%
3	Subordinated liabilities	976.95	3.36%

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	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	36.83%
Other short-term liabilities as a % of total assets	19.19%

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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