

## 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 at September 30, 2022 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	5	25,858.93	NA	48.86%

Note 1: Borrowings of Rs 25 Crore and more from a single lender is considered as significant counterparty.

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
35,818.40	79.17%

Note: Accrued interest on borrowings not considered.

**(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	10,000.00	18.89%
2	Borrowings (other than debt securities)	15,858.93	29.96%

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	46.72%
Other short-term liabilities as a % of total assets	32.26%

Note: Other short-term liabilities include short-term borrowings, trade payables and other current liabilities but excludes short term provisions.

**(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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