

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 March 31, 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	7	30,246.65	NA	77.69%

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
33,729.99	99.62%

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	25.69%
2	Borrowings (other than debt securities)	20,246.65	52.01%

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	37.45%
Other short-term liabilities as a % of total assets	23.88%

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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