

## 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, 2024 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	16	34,439.07	NA	87.27%

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
29,236.76	83.57%

#### **(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	9,289.32	23.54%
2	Borrowings (other than debt securities)	24,739.20	62.69%
3	Subordinated liabilities	957.77	2.43%

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	49.31%
Other short-term liabilities as a % of total assets	28.80%

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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