



Baid Finserv Limited

Regd. Office: “Baid House”, IInd Floor, 1-Tara Nagar, Ajmer Road, Jaipur-302006 Ph: 9214018855
E-mail: baidfinance@baidgroup.in Website: www.baidfinserv.com CIN: L65910RJ1991PLC006391

Public disclosure on liquidity risk for the quarter ended on September 30, 2024

(i) Funding Concentration based on significant counter party (both deposits and borrowings)

| <u>Particulars</u> | <u>Number of Significant Counterparties</u> | <u>Amount of Borrowings</u> (₹ in Crores) | <u>% of Total deposits</u> | <u>% of Total Liabilities</u> |
|--------------------------|---|--|----------------------------|-------------------------------|
| As on September 30, 2024 | 19 | 241.97 | 0% | 90.85% |

(ii) Top 20 large deposits (amount in Crores and % of total deposits): **NIL**

(iii) Top 10 borrowings (amount in Crores and % of total borrowings)

| <u>Particulars</u> | <u>Number of Significant Counterparties</u> | <u>Amount</u> (₹ in Crores) | <u>% of total borrowings</u> |
|--------------------------|---|--------------------------------|------------------------------|
| As on September 30, 2024 | 10 | 119.18 | 49.25% |

(iv) Funding Concentration based on significant instrument / product

| <u>Sr. No.</u> | <u>Name of the instrument/product</u> | <u>As at September 30, 2024</u> | |
|----------------|---------------------------------------|---------------------------------|-------------------------------|
| | | <u>Amount (₹ Crores)</u> | <u>% of Total Liabilities</u> |
| a) | Term Loan | 222.87 | 86.68% |
| b) | Non-convertible Debenture | 0 | 0 |
| C) | Cash Credit | 10.89 | 4.08% |
| d) | Unsecured Loans | 8.21 | 3.08% |
| | Total | 241.97 | 90.85% |



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(v) Stock Ratios:

| <u>Particulars</u> | <u>As at September 30, 2024</u> | | |
|--|---------------------------------|-------------------------------|-----------------------------|
| | <u>% of Total public funds</u> | <u>% of Total Liabilities</u> | <u> </u> |
| a)Commercial papers | - | - | - |
| b)Non- Convertible Debentures (original maturity of less than one year | - | - | - |
| c)Other short term liabilities if any | - | - | - |

(vi) Institutional set-up for liquidity Risk Management: -

The Company has an Assets Liability Management Committee (ALCO), a Board level sub-Committee to oversee liquidity risk management. ALCO consists of 3 (Three) members out of which 2 members as Executive Director and 1 (one) member as Non-Executive Director. The ALCO Meetings are held once in 3 months. The Company has a Risk Management Committee (RMC) a sub-committee of the Board, which oversee overall risks to which the company's exposed including risk management. The ALCO and RMC also updates the Board at regular intervals.