



# Baid Finserv Limited

(Formerly known as "Baid Leasing and Finance Co. Ltd.")

Regd. Office: "Baid House", IIInd 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, 2023

(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 (₹ in Crores)</u>	<u>% of Total deposits</u>	<u>% of Total Liabilities</u>
As on September 30, 2023	14	185	96.35	87.78

(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 (₹ in Crores)</u>	<u>% of total borrowings</u>
As on September 30, 2023	10	114.15	59.28

(iv) Funding Concentration based on significant instrument / product

<u>Sr. No.</u>	<u>Name of the instrument/product</u>	<u>As at September 30, 2023</u>	
		<u>Amount (₹ Crores)</u>	<u>% of Total Liabilities</u>
a)	Term Loan	170.21	80.76
b)	Non-convertible Debenture	NIL	NIL
C)	Cash Credit	7.48	3.55
d)	Unsecured Loans	7.31	3.47
	<b>Total</b>	<b>185</b>	<b>87.78</b>



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## (v) Stock Ratios

<b>Particulars</b>	<b><u>As at September 30, 2023</u></b>		
	<b><u>% of Total public funds</u></b>	<b><u>% of Total Liabilities</u></b>	<b><u>% of Total Assets</u></b>
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.