



BWDA FINANCE LIMITED

A poverty free, prosperous, equitable and sustainable society

CIN : U65921TN1995PLC30939 & RBI Registration Certificate No. B - 07.00499

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Public disclosure on liquidity risk – Q3/2024-25

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

S. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1.	Eight	141.99 Cr	-	72.20%

(ii) Top 20 large deposits (amount in ₹ crore and percent of total deposits)- NA

(iii) Top 10 borrowings (amount in ₹ crore and percent of total borrowings)

Amt in Crs	% to Total Borrowings
152.51	77.55%

(iv) Funding Concentration based on significant instrument/product:

Sr No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loan	186.47	94.82%
2	Pass through certificate	10.20	5.18%
	Total	196.67	100.00%

v) Stock Ratios: NA

(a) Commercial papers as a percent of total public funds, total liabilities and total assets

(b) Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets

(c) Other short-term liabilities, if any as a percent of total public funds, total liabilities and total assets

(vi) Institutional set-up for liquidity risk management:

Liquidity risk is defined as the risk that the Company will encounter difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash or another financial asset. Liquidity risk arises because of the possibility that the Company might be unable to meet its payment obligations when they fall due as a result of mismatches in the timing of the cash flows under both normal and stress circumstances. Such scenarios could occur when funding needed for illiquid asset positions is not available to the Company on acceptable terms. To limit this risk, management has arranged for diversified funding sources and adopted a policy of availing funding in line with the tenor and repayment pattern of its receivables and monitors future cash flows and liquidity on a daily basis. The Company has developed internal control processes and contingency plans for managing liquidity risk. This incorporates an assessment of expected cash flows and the availability of unencumbered receivables which could be used to secure funding by way of assignment if required. The Company also has lines of credit that it can access to meet liquidity needs. These are reviewed by the Asset Liability Committee (ALCO) on a monthly basis. The ALCO provides strategic direction and guidance on liquidity risk management. A sub-committee of the ALCO, comprising members from the Treasury and Risk functions, monitor liquidity risks on a weekly basis and decisions are taken on the funding plan and levels of investible surplus, from the ALM perspective. This sets the boundaries for daily cash flow management

Notes:

1) A "Significant Counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 5% of NBFC-MFI BL total liabilities.