

# Whizdm Finance Private Limited.

No 17/1, The Address Building, Outer Ring Road,  
Kadubeesanahalli, Bangalore-560087

## Public Disclosure on Liquidity Risk for the quarter ended March 31, 2022, pursuant to RBI circular dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

### i. Funding Concentration based on significant counterparty (borrowings)

Sr. No.	Number of Significant Counterparties <sup>1</sup>	Amount (₹ crore)	% of Total Borrowings	% of Total Liabilities <sup>2</sup>
1.	4	68.79	96.87%	91.37%

#### Notes:

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 the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.
2. Total liabilities are computed as total assets less equity share capital less share capital reserve & surplus and computed basis extant regulatory ALM guidelines.

### ii. Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Amount	% of Total Borrowings
69.56	98.00%

#### Notes:

1. Accrued Interest on borrowings not considered.
2. Total borrowing has been computed as gross total debt basis extant regulatory ALM Guidelines.

### iii. Funding Concentration based on significant instrument / product.

Sr. No.	Name of Instrument / Product	Amount (₹ crore)	% of Total Borrowings	% of Total liabilities
1.	Non-Convertible Debentures	30.00	42.24%	39.85%
2.	Term Loan from FIs and Banks	41.02	57.76%	54.48%

#### Notes:

1. A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.
2. Total liabilities are computed as total assets less equity share capital less share capital reserve & surplus and computed basis extant regulatory ALM guidelines.

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## iv. Stock Ratios

- a) Commercial papers as a % of total public funds, total liabilities and total assets – Nil
- b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: - Nil
- c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:

Total Public Funds	Total Liabilities	Total Assets
Nil	59.99%	33.94%

## v. Institutional set-up for liquidity risk management

### Board of Directors:

The Board has the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it.

### Risk Management Committee:

The Risk Management Committee is responsible for evaluating the overall risks faced by the NBFC including liquidity risk.

### Asset-Liability Management Committee (ALCO):

The ALCO ensures adherence to the risk tolerance/limits set by the Board as well as implements the liquidity risk management strategy of the NBFC.