



Baid Finserv Limited

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

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 March 31, 2023

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

Particulars	Number of Significant Counterparties	Amount of Borrowings (₹ in lakhs)	% of Total deposits	% of Total Liabilities
As at Mar 31,2023	39	17071.57	0%	91.73%
As at Mar 31,2022	48	15977.20	0%	92.89%

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

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

Particulars	Amount (₹in lakhs)	% of Total Borrowings
As at Mar 31,2022	10897.51	63.83%
As at Mar 31,2022	12206.27	76.40%

iv) Funding Concentration based on significant instrument / product

Sr. No.	Name of the instrument/product	As at 31, March 2023		As at 31, March 2022	
		Amount (₹lakhs)	% of Total Liabilities	Amount (₹lakhs)	% of Total Liabilities
a)	Term Loan	15,922.28	85.55%	12,647.96	73.53%
b)	Non convertible Debenture	0	0%	0	0%
c)	Cash Credit	689.26	3.70%	2,450.91	14.25%
d)	Unsecured Loans	460.04	2.47%	878.33	5.11%
	Total	17,071.57	91.73%	15,977.20	92.89%



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v) Stock Ratios:

Particulars	As At 31, March 2023			As At 31, March 2022		
	% of Total public funds	% of Total Liabilities	% of Total Assets	% of Total public funds	% of Total Liabilities	% of Total Assets
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 oversees overall risks to which the company is exposed including risk management. The ALCO and RMC also updates the Board at regular intervals.