PUBLIC DISCLOSURE ON LIQUIDITY RISK FOR THE PERIOD ENDED JUNE 30, 2024, 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 (both deposits and borrowings)**

Sl. No.	Number of Significant Counterparties	Amount (INR Crore)	% of Total Deposits*	% of Total Liabilities
1.	2	88.67	NA	85.81%

***There are no deposits accepted by the Company during the year as Company is non-deposit taking NBFC**

(ii) **Top 20 large deposits (amount in Rs. crore and % of total deposits) - Not Applicable**

(iii) **Top 10 borrowings (amount in Rs. crore and % of total borrowings)**

Amount in INR crores	93.67
% of total Borrowings	100%

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

Sl.	Name of Instrument	Amount (INR crores)	% of Total Liabilities
1.	Loan from Bank	88.67	85.81%
2.	Inter Corporate Deposit from Holding Company	5.00	4.84%
	Total borrowings under significant instruments	**93.67**	**90.65%**

(v) **Stock Ratios:**

Instrument (As %)	% of Total Public Funds	% of Total Liabilities	% of Total Assets
Commercial Paper	-	-	-
NCD (original maturity of less than one year)	-	-	-
Other short-term liabilities	39.68%	35.97%	26.78%

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

The Board of Directors are responsible for the overall risk management approach and for approving the risk management strategies and principles. The Board has constituted the Asset Liability and Risk Management Committee which is responsible for monitoring the overall risk process within the Company.

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Notes:

1. **Significant counterparty**: Significant counterparty is defined as a single counterparty or company 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 as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019, on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

2. **Significant instrument/product**: A "significant instrument/product" is defined as a single instrument/product of company of similar instruments/products which in aggregate amount to more than 1% of the NBFCNDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

3. **Total liabilities**: Total liabilities include all external liabilities (other than equity).

4. **Public funds**: "Public funds" includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, Debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue.

5. **Other short-term liabilities**: All short-term borrowings other than CPs and NCDs with original maturity less than 12 months.

BAROTA FINANCE LTD. Chandigarh

BAROTA FINANCE LIMITED
Regd. Office : S.C.O. 859, N.A.C. Manimajra
Chandigarh - Kalka Road, Chandigarh - 160 101
CIN : U67200CH2016PLC041263
+91-172-2730859
+91-172-2734913
mail@barotafinance.com
www.barotafinance.com