**OXYZO Financial Services Private Limited**
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## Liquidity Profile as on Dec 31, 2023

### 1. Funding Concentration based on significant counterparty (both deposits and borrowings)

| S. No. | Number of Significant counterparties (Borrowings) | Amount (Rs. lakhs) | % of Total deposits | % of Total Liabilities |
|---|---|---|---|---|
| 1 | 27 | 3,81,826.00 | NA | 92.49% |

Note:
- 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.

- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

### 2. Top 20 large deposits (amount in Rs lakhs and % of total deposits) – Not Applicable

### 3. Top 10 borrowings (amount in Rs lakhs and % of Total borrowings)

| S. No. | Number of Significant counterparties (Borrowings) | Amount (Rs. lakhs) | % of Total deposits | % of Total Liabilities |
|---|---|---|---|---|
| 1 | 10 | 2,66,456.42 | NA | 64.55% |

Note:
- Total Borrowing has been computed as comprising of Debt Securities, Borrowings and Interest accrued on these borrowings

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

| S. No. | Name of the Product | Amount (Rs. lakhs) | % of Total Liabilities |
|---|---|---|---|
| 1. | Non Convertible Debentures | 20,461.33 | 4.96% |
| 2. | Commercial Paper | - | 0.00% |
| 3. | Borrowings (Other than debt securities) | 3,81,269.58 | 92.36% |
| | **TOTAL** | **4,01,730.91** | **97.31%** |

### 5. Stock Ratios:

| S.No. | Stock Ratio | % |
|---|---|---|
| | **Commercial paper as a % of total public funds** | |
| **1** | Commercial papers as a % of total liabilities | 0.00% |
| **2** | Commercial papers as a % of total assets | 0.00% |

| | | |
|---|---|---|
| | **Non-convertible debentures as a % of total public funds** | |
| **3** | Non-convertible debentures (original maturity of less than one year) as a % of total liabilities | Nil |
| **4** | Non-convertible debentures (original maturity of less than one year) as a % of total assets | Nil |
| | **Other short-term liabilities as a % of total public funds** | |
| **5** | Other short-term liabilities as a % of total liabilities | 1.79% |
| **6** | Other short-term liabilities as a % of total assets | 1.11% |

**Notes:**
- Commercial Paper and NCDs for stock ratio is the Gross outstanding as at 31st December, 2023 including the interest accrued.
- Other Short-term Liabilities has been computed as Total Short-term Liabilities less Commercial paper less Non-convertible debentures (Original maturity of less than one year)

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

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. The Board of Directors approves the constitution of the Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. Further, the Board of Directors also approves constitution of Asset Liability Committee (ALCO), which functions as the strategic decision-making body for the asset-liability management of the Company from risk-return perspective and within the risk appetite and guard-rails approved by the Board. The main objective of ALCO is to assist the Board and RMC in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a year or more frequently as the Committee may determine to adequately fulfill the responsibilities outlined in the charter. The minutes of ALCO meetings are placed before the Board of Directors in its next meeting for its perusal/approval/ratification. Further Company has board approved Internal Capital Adequacy Assessment Process (ICAAP) policy in place as per RBI Scale Based Regulation (SBR).

| | | | **Appendix XXI-A** |
|---|---|---|---|
| **LCR Disclosure Template** | | | |
| (₹ in Crore) | | **Total Unweighted Value (average)** | **Total Weighted[61] Value (average)** |
| **High Quality Liquid Assets** | | | |
| 1. | **Total High Quality Liquid Assets (HQLA) | 246.72 | 231.36 |
| **Cash Outflows** | | | |
| 2. | Deposits (for deposit taking companies) | 0 | 0 |
| 3. | Unsecured wholesale funding | 0 | 0 |
| 4. | Secured wholesale funding | 140.36 | 161.41 |
| 5. | Additional requirements, of which | | |
| i. | Outflows related to derivative exposures and other collateral requirements | 0 | 0 |
| ii. | Outflows related to loss of funding on debt products | 0 | 0 |
| iii. | Credit and liquidity facilities | 397.25 | 456.84 |
| 6. | Other contractual funding obligations | 37.44 | 43.06 |
| 7. | Other contingent funding obligations | 0 | 0 |
| 8. | **TOTAL CASH OUTFLOWS** | 575.05 | 661.31 |
| **Cash Inflows** | | | |
| 9. | Secured lending | 0 | 0 |
| 10. | Inflows from fully performing exposures | 730.27 | 547.70 |
| 11. | Other cash inflows | 147.24 | 110.43 |
| 12. | **TOTAL CASH INFLOWS** | 877.51 | 658.13 |
| | | | Total Adjusted Value |
| **13.** | **TOTAL HQLA** | 246.72 | 231.36 |
| **14.** | **TOTAL NET CASH OUTFLOWS** | 143.76 | 165.33 |
| **15.** | **LIQUIDITY COVERAGE RATIO (%)** | 171.61% | 139.94% |

Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.
The LCR of the Company for the quarter ended 30 June 2023 is 139.94%.