



Disclosure on liquidity risk as on December 31, 2022 (Unaudited)

Disclosure on liquidity risk under Annex II of RBI Circular no. RBI/DNBR/2016-17/45/Master Direction DNBR.PD.008/03.10.119/2016-17 dated September 01, 2016 (updated as on December 29, 2022), on Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.

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

Sr. No.	No. of Significant counterparties	Amount (In Rs. Crore)	% of Total Deposits	% of Total Liabilities
1	10	488.1	N.A.	96.0%

Note:

- Total Liabilities have been computed as total liabilities less shareholders' funds.*
- Above excludes unutilised CC limits of Rs. 3.9 Crore and undrawn term loan sanction of Rs. 90 Crore as of December 31, 2022.*
- There are no deposits placed with APAC Financial Services Private Limited as of December 31, 2022.*

(ii) Top 20 large deposits (amount (In Rs. Crore) and % of total deposits): Not Applicable.

(iii) Top 10 Borrowings:

Amount (In Rs. Crore)	% of Total Borrowings
488.1	100%

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

Sr. No.	Name of the Instruments	Amount (In Rs. Crore)	% of Total Liabilities
1	Term Loans	456.9	89.9%
2	Cash Credit	31.2	6.1%

(v) Stock Ratios:

- Commercial papers as a % of total public funds, total liabilities and total assets: **Not Applicable.***
- Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: **Not Applicable.***

APAC Financial Services Private Limited

First Floor, Ashford Centre, Shankar Rao Naram Marg, Lower Parel (W), Mumbai-400013

CIN-U65999MH2017PTC294664

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c. Other short-term liabilities, if any, as a % of total public funds, total liabilities and total assets

Particulars	% of total Public Funds	% of total liabilities	% of total assets
Cash Credit	6.4%	6.1%	3.2%

Note:

- a. Total liabilities have been computed as total liabilities less shareholders' funds.
- b. Short term liabilities have been computed as borrowings with an original maturity less than 12 months.
- c. Public funds include borrowings from banks & financial institutions.

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

The Board of Directors have approved the formation of the **Asset-Liability Management and Resource Planning Committee ("ALRPCO")** comprising of Managing Director, Executive Director, Joint CEOs, Head of Treasury and Group Risk and Group Financial Controller.

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