



### **Disclosure on liquidity risk as on March 31, 2023 (Audited)**

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 ₹ Crore)	% of Total Deposits	% of Total Liabilities
1	15	678.3	N.A.	97.8%

**Note:**

- Total Liabilities have been computed as total liabilities less shareholders' funds.
- Above excludes unutilised CC limits of ₹ 37 Crore and undrawn term loan sanction of ₹ 45 Crore as of March 31, 2023.
- There are no deposits placed with APAC Financial Services Private Limited as of March 31, 2023.

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

(iii) **Top 10 Borrowings:**

Amount (In ₹ Crore)	% of Total Borrowings
577.8	85%

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

Sr. No.	Name of the Instruments	Amount (In ₹ Crore)	% of Total Liabilities
1	Term Loans	678.3	97.8%

(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.**
- Other short-term liabilities, if any, 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

Email: contactus@apacfin.com | Tel.: 022 – 6666 8169



*(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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