



Disclosure on liquidity risk as on December 31, 2025

Disclosure on liquidity risk under Annex – I of RBI Circular no. RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025, on Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025.

(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	24	1,300.6	N.A.	97.2%

Note:

- Significant counterparty is as defined in RBI Circular RBI/2019-20/88, DOR.NBFC (PD) CC No.102/03.10.001/2019-20, Dated November 04, 2019.
- Amount represents IndAS outstanding inclusive of interest accruals and fee amortization.
- Total Liabilities have been computed as total liabilities less shareholders' funds.
- Above excludes unutilised CC limits of ₹ 42.4 Crore and undrawn term loan sanction of ₹ 152.06 Crore as of December 31, 2025.
- There are no deposits placed with APAC Financial Services Private Limited as of December 31, 2025.

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

(iii) Top 10 Borrowings:

Amount (In ₹ Crore)	% of Total Borrowings
1046.99	80.24%

Note: Amount represents gross outstanding exclusive of interest accruals and fee amortization.

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

Sr. No.	Name of the Instruments	Amount (In ₹ Crore)	% of Total Liabilities
1	Term Loans	1,300.6	97.2%

Note:

- Amount represents IndAS outstanding inclusive of interest accruals and fee amortization.
- Total Liabilities have been computed as total liabilities less shareholders' funds.

(v) Stock Ratios:

- Commercial papers as a % of total public funds, total liabilities and total assets: **Not Applicable.**

APAC Financial Services Private Limited

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CIN-U65999MH2017PTC294664



- b. Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: **Not Applicable**.
- c. Other short-term liabilities, if any, as a % of total public funds, total liabilities and total assets.

Particulars	Weightage
Other short-Term Liabilities as a % of Total Public Funds	NA
Other short-Term Liabilities as a % of Total Liabilities	32.06%
Other short-Term Liabilities as a % of Total Assets	17.06%

Note:

- a. *Total Liabilities have been computed as Total Liabilities less Shareholders' Funds.*
- b. *Short-term Liabilities represent outside liabilities having residual maturity of one year.*

(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, Chief Financial Officer, Chief Executive Officer, Head of Treasury, Chief Risk Officer, Chief Credit Officer and Financial Controller.

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