



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:

- a. *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.*
- b. *Amount represents IndAS outstanding inclusive of interest accruals and fee amortization.*
- c. *Total Liabilities have been computed as total liabilities less shareholders' funds.*
- d. *Above excludes unutilised CC limits of ₹ 42.4 Crore and undrawn term loan sanction of ₹ 152.06 Crore as of December 31, 2025.*
- e. *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:

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

(v) Stock Ratios:

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

APAC Financial Services Private Limited

Office no. 501, 05th Floor, South Annexe Tower 2, One World Centre, Senapati Bapat Marg, Lower Parel, Mumbai – 400013 Email: contactus@apacfin.com | Tel.: 022 – 6666 8169 | Website: www.apacfin.com

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.

APAC Financial Services Private Limited

Office no. 501, 05th Floor, South Annexe Tower 2, One World Centre, Senapati Bapat Marg, Lower Parel, Mumbai – 400013 Email: contactus@apacfin.com | Tel.: 022 – 6666 8169 | Website: www.apacfin.com
CIN-U65999MH2017PTC294664