



Disclosure on liquidity risk as on June 30, 2025

Disclosure on liquidity risk under Appendix VI-A of RBI Circular no. RBI/DoR/2023-24/106DoR.FIN.REC. No.45/03.10.119/2023-24 dated October 19, 2023, on Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023.

(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	1,258.1	N.A.	96.8%

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 ₹ 37.0 Crore and undrawn term loan sanction of ₹ 100 Crore as of June 30, 2025.
- There are no deposits placed with APAC Financial Services Private Limited as of June 30, 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
940.54	72.4%

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	1,258.1	96.8%

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

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	32.52%
Other short-Term Liabilities as a % of Total Assets	17.51%

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, Executive Director & CFO, CEO, Head of Treasury, CRO and Financial Controller.

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