APACFIN

Disclosure on liquidity risk as on September 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	1,282.2	N.A.	96.9%

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 ₹ 45.0 Crore and undrawn term loan sanction of ₹ 83.32 Crore as of September 30, 2025.*
e. *There are no deposits placed with APAC Financial Services Private Limited as of September 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
995.41	77.36%

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	1,282.2	96.9%

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**.

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	32.03%
Other short-Term Liabilities as a % of Total Assets	17.15%

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, CFO, CEO, Head of Treasury, CRO and Financial Controller.