



Public Disclosure on Liquidity Risk

As of December 31, 2021

(In accordance with RBI Circular – RBI/2019-20/88 DOR.NBFC(PD) CC.No.102/03.10.001/2019-20)

- (i) Fund concentration based on significant counterparty (both deposits and borrowings)
- IDFC First Bank Limited – Rs. 20.83 crore (3.8% of total liabilities)
 - Kotak Mahindra Bank Limited – Rs. 46.49 crore (8.5% of total liabilities)
 - TATA Capital Financial Services Limited – Rs. 7.83 crore (1.4% of total liabilities)
- (ii) Top 20 large deposits
- Not Applicable
- (iii) Top 10 borrowings
- IDFC First Bank Limited – Rs. 20.83 crore (27.7% of total borrowings)
 - Kotak Mahindra Bank Limited – Rs. 46.49 crore (61.9% of total borrowings)
 - TATA Capital Financial Services Limited – Rs. 7.83 crore (10.4% of total borrowings)
- (iv) Funding concentration based on significant instrument/product
- Term Loan – Rs. 75.15 crore (13.7% of total liabilities)
- (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 borrowings, if any as a % of total public funds, total liabilities and total assets

| Particulars | % of total Public Funds [§] | % of total assets | % of equity |
|-------------|--------------------------------------|-------------------|-------------|
| Term Loan* | 39.66% | 5.42% | 6.53% |

*Loan Principal Payment in next 12 months.

[§]Public funds include borrowings from Financial Institutions.

- (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 CEO’s, Head – Treasury and Group Risk and Group Financial Controller.

APAC Financial Services Private Limited

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