



### **Disclosure on liquidity risk as on June 30, 2022 (Unaudited)**

Disclosure on liquidity risk under Annex II of RBI Circular no. RBI/DNBR/2016-17/45/Master Direction DNBR.PD.008/03.10.119/2016-17 dated September 01, 2016 (updated as on July 22, 2022), on Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.

(i) Fund Concentration based on significant counterparty (both deposits and borrowings):

Sr. No.	No. of Significant counterparties	Amount (In Rs. Crore)	% of Total Deposits	% of Total Liabilities
1	7	263.9	N.A.	92.4%

Note:

- Total Liabilities have been computed as total liabilities less shareholders' funds.
- Above excludes unutilised CC & WCDL limits of Rs. 30 Crore as of June 30, 2022.
- There are no deposits placed with the NBFC as of June 30, 2022.

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

(iii) Top 10 Borrowings:

Amount (In Rs. Crore)	% of Total Borrowings
263.9	100%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the Instruments	Amount (In Rs. Crore)	% of Total Liabilities
1	Term Loans	263.9	92.4%

(v) Stock Ratios:

- Commercial papers as a % of total public funds, total liabilities and total assets: **Not Applicable.**
- Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: **Not Applicable.**

### **APAC Financial Services Private Limited**

First Floor, Ashford Centre, Shankar Rao Naram Marg, Lower Parel (W), Mumbai-400013

CIN-U65999MH2017PTC294664

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c. Other short-term liabilities, if any, as a % of total public funds, total liabilities and total assets

Particulars	% of total Public Funds	% of total liabilities	% of total assets
Term Loans	5.1%	4.7%	1.8%

Note:

- a. Total liabilities have been computed as total liabilities less shareholders' funds.
- b. Short term liabilities have been computed as borrowings with an original maturity less than 12 months.
- c. Above excludes unutilised CC & WCDL limits of Rs. 30 Crore as of June 30, 2022.
- d. Public funds include borrowings from banks & 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 CEOs, Head of Treasury and Group Risk and Group Financial Controller.

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