



Disclosure on liquidity risk as on September 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	9	364.0	N.A.	94.3%

Note:

- Total Liabilities have been computed as total liabilities less shareholders' funds.
- Above excludes unutilised CC & WCDL limits of Rs. 33.4 Crore and term loan sanction of Rs. 45 Crore as of September 30, 2022.
- There are no deposits placed with APAC Financial Services Private Limited as of September 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
364.0	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	362.4	93.9%

(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	1.9%	1.8%	0.8%
Cash Credit	0.4%	0.4%	0.2%

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. 33.4 Crore and term loan sanction of Rs. 45 Crore as of September 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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