<u>**Aptus Finance India Private Limited**</u>

Public Disclosure on Liquidity Risk for the quarter ended June 30, 2026 pursuant to Para no.1.9 A of Master Direction - Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 and updated from time to time

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties	Amount (Rs. in Lakhs)	% of Total Deposits	% of Total Liabilities*
34 (Thirty Three)	2,76,428.21	Not applicable	96.24%

* Total liabilities do not include net worth of the Company.

ii. Top 20 large deposits

Not applicable. The Company is registered with the Reserve Bank of India to carry on the business of non-banking financial institution without accepting public deposits.

iii. Top 10 borrowings

Sl. No.	Nature of Facility	Amount (Rs. in Lakhs)	% of Total Borrowings
1	Term Loan I	27,686.63	9.64%
2	Term Loan II	18,296.00	6.37%
3	Term Loan III	17,089.58	5.95%
4	Term Loan IV	11,955.85	4.16%
5	Securitization	10,871.45	3.79%
6	Term Loan VI	10,520.83	3.66%
7	Term Loan VII	10,101.93	3.52%
8	Term Loan VIII	10,000.00	3.48%
9	WCDL	10,000.00	3.48%
10	Term Loan IX	9,999.63	3.48%

iv. Funding Concentration based on significant instrument/product

Sl. No.	Name of the instrument/product	Amount (Rs. in Lakhs)	% of Total Liabilities*
1.	Term Loans	1,90,416.15	65.92%
2.	Securitization	73,523.16	25.45%
3.	NCD	13,281.25	4.60%

* Total liabilities do not include net worth of the Company

v. **Stock Ratios**

Sl. No.	Stock Ratio	Percentage (%)
1.	Commercial papers as a % of total liabilities	Nil
2.	Commercial papers as a % of total assets	Nil
3.	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities.	Nil
4.	Non-convertible debentures (original maturity of less than one year) as a % of total assets.	Nil
5.	Other short-term liabilities as a % of total liabilities*	33.49%
6.	Other short-term liabilities as a % of total assets	24.81%
7.	Other short-term liabilities as a % of total public funds	33.93%

*Total liabilities does not include net worth of the Company.

vi. **Institutional set-up for liquidity risk management**

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board and Risk Management Committee in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a month.

The Risk Management Committee constituted by the Board of Directors is primarily responsible for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

<u>Definitions</u> A **"significant counterparty"** is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities. A **"significant instrument/product"** is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% total liabilities.