



Aptus Finance India Private Limited

Public Disclosure on Liquidity Risk for the quarter ended September 30, 2025 pursuant to Para no.1.9 A of Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023 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*
33 (Thirty Three)	2,58,135	Nil	99.17%

* 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	24,000.00	9.28%
2	Term Loan II	18,467.43	7.14%
3	Term Loan III	14,625.14	5.66%
4	Securitisation I	12,446.75	4.81%
5	Term Loan IV	12,434.69	4.81%
6	Term Loan V	12,353.06	4.78%
7	Term Loan VI	12,102.02	4.68%
8	Term Loan VII	9,993.91	3.87%
9	Term Loan VIII	9,944.96	3.85%
10	Refinance I	8,806.46	3.41%

iv. Funding Concentration based on significant instrument/product

Sl. No.	Name of the instrument/product	Amount (Rs. in Crores)	% of Total Liabilities*
1.	Term Loans	1,70,704.30	65.58%
2.	Securitisation	71,057.05	27.30%
3.	NCD	16,784.84	6.45%

* 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*	28.65%
6.	Other short-term liabilities as a % of total assets	22.03%
7.	Other short-term liabilities as a % of total public funds	28.85%

*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.

Definitions

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.