APTUS™

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

Public Disclosure on Liquidity Risk for the quarter ended June 30, 2021 pursuant to RBI circular DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties	**Amount (Rs. in Lakhs)**	**% of Total Deposits**	**% of Total Liabilities***
12 (Twelve)	35,782.35	Nil	98.96

* Total liabilities does 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	Securitization I	8,615.35	24.08
2	Term Loan I	3,624.27	10.13
3	Term Loan II	3,500.00	9.78
4	Securitization II	3,110.16	8.69
5	Term Loan III	2,768.48	7.74
6	Non-Convertible Debentures I	2,515.90	7.03
7	Term Loan IV	2,458.33	6.87
8	Term Loan V	2,307.98	6.45
9	Term Loan VI	2,115.38	5.91
10	Non-Convertible Debentures II	2,095.53	5.86

iv. Funding Concentration based on significant instrument/product

Sl. No.	**Name of the instrument/product**	**Amount (Rs. in Crores)**	**% of Total Liabilities***
1.	Non-Convertible Debentures	4,611.43	12.75
2.	Term Loans	31,170.92	86.20

* Total liabilities does 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*	27.66
6.	Other short-term liabilities as a % of total assets	16.29

*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.