

Edel Finance Company Limited

Public Disclosure on liquidity risk of Edel Finance Company Limited as on September 30, 2024, in accordance with RBI Circular No. DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019, on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies:

(i) **Funding Concentration based on significant counterparty (both Deposits and Borrowings):**

Sr. No.	Number of Significant counter parties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities
1	10	4,198	NA	80%

*Significant counterparties are defined as parties having exposure in excess of 1% of the total liabilities.

**Total Liabilities includes only Borrowings of the Company.

(ii) **Top 20 large deposits (amount in Rs. Crore and % of total deposits):**

The Company does not accept public deposits.

(iii) **Top 10 borrowings (amount in Rs. Crore and % of total borrowings):**

Constitute Rs.4,198 crores and 81% of total borrowings.

(iv) **Funding Concentration based on significant instrument/product:**

Non-convertible Debentures comprises Rs.1,497 crores with 29% of total borrowings. Term Loan comprises Rs.3,053 crores with 59% of total borrowings. CP comprise Rs.588 crores with 11% of total borrowings.

(v) **Stock Ratios:**

a. **Commercial papers as a % of total public funds, total liabilities, and total assets:**

As of September 30, 2024

Commercial papers as a % of total public funds	11%
Commercial papers as a % of total liabilities	11%
Commercial papers as a % of total assets	7%

b. **Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets:**

As of September 30, 2024, outstanding Non-convertible Debentures having original maturity of less than one year is NIL.

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

As of September 30, 2024, outstanding Other short-term debt liabilities is NIL

(vi) **Institutional set-up for liquidity risk management:**

The Company had an Asset Liability Management Committee (ALCO), a sub-committee of the Board of Directors of the Company, to oversee the liquidity risk management.