

## Edel Finance Company Limited

Public Disclosure on liquidity risk of Edel Finance Company Limited as on March 31, 2025, 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       | 8                                      | 4,302                  | NA                  | 82%                      |

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

\*\*Total Liabilities includes financial and non financial liabilities 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. 4,381 crores and 85% of total borrowings.

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

Non-convertible Debentures comprises Rs.2,515 crores with 49% of total borrowings. Term Loan comprises Rs.2,612 crores with 51% of total borrowings.

(v) **Stock Ratios:**

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

As of March 31, 2025, there is no outstanding Commercial papers.

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

As of March 31, 2025, 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 March 31, 2025, 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.