

## Edel Finance Company Limited

Public Disclosure on liquidity risk of Edel Finance Company Limited as on Mar 31, 2026, in accordance with RBI Master Direction no. RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 - Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 (Updated as on July 17, 2025) 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 counterparties*	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities**
1	9	3,794	NA	61%

\*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. 3,846 crores and 63% of total borrowings.

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

Non-convertible Debentures comprises Rs.4,331 crores with 70% of total borrowings. Term Loan comprises Rs.1,816 crores with 30% of total borrowings.

(v) **Stock Ratios:**

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

As of Mar 31, 2026, 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 Mar 31, 2026, 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:**

Short-term liabilities****, if any as a % of total public funds***	<b>0.89%</b>
Short-term liabilities****, if any as a % of total liabilities	<b>0.88%</b>
Short-term liabilities****, if any as a % of total assets	<b>0.59%</b>

\*\*\* "Total public funds" refers to the aggregate of Debt securities, Borrowings other than debt securities and Subordinated liabilities.

\*\*\*\* "Other Short-term liabilities" refers to liabilities of short term nature excluding debt securities and borrowings.

Note: The Company does not hold any commercial papers or non-convertible debentures with original maturity of less than one year

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

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