

Edel Finance Company Limited

Public Disclosure on liquidity risk of Edel Finance Company Limited as on Jun 30, 2026, in accordance with RBI Master Direction no. RBI/DOR/2025-26/367 DOR.FIN.REC.No.297/03-10-119/2025-26 - Reserve Bank of India (Core Investment Companies) Directions, 2025 (Updated as on March 10, 2026) 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	11	3,925	NA	58%

*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. 3,853 crores and 58% of total borrowings.

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

Non-convertible Debentures comprises Rs. 4,971 crores with 74% of total borrowings. Term Loan comprises Rs. 1,704 crores with 26% of total borrowings.

(v) **Stock Ratios:**

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

As of Jun 30, 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 Jun 30, 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***	0.88%
Short-term liabilities****, if any as a % of total liabilities	0.87%
Short-term liabilities****, if any as a % of total assets	0.59%

*** "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.