

DISCLOSURE UNDER LIQUIDITY RISK MANAGEMENT FRAMEWORK
FOR ACSI AS ON 30th SEPTEMBER 2024

Public disclosure on liquidity risk of **AEON Credit Service India Private Limited (“the Company”)** as on 30th September 2024 in accordance with RBI circular no. RBI/2019-20/88 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:

1. Funding Concentration based on significant counterparty (both deposits and borrowings):

(As on 30th September 2024)

Sr. No.	No. of Significant Counterparties*	Amount (INR Crore)	% Of Total Deposits	% Of Total Liabilities**
1	Borrowings from Bank	551.75	NA	97%

* Significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 10% of the total liabilities of the company.

** Total liabilities will be taken from the credit side of the balance sheet total

Please note: As the company doesn't accept the deposits, the significant counterparties will consist of only the banks where from the company has borrowed in the form of working capital loan.

2. Top 20 large deposits (amount in ₹ crore and % of total deposits):

The Company being a Non-Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.

3. Top 10 borrowings (amount in INR crore and % of total borrowings):

(as on 30th September, 2024)

Sr. No.	Borrowing Amount	Amount (INR Crore) of Borrowings from Top 10 Lenders	% of Total Borrowing
1	Mizuho Bank	266.75	48.35 %
2	MUFG Bank	093.00	16.86 %
3	Deutsche Bank	095.00	17.22 %
4	SMBC Bank	097.00	17.58 %

4. Funding Concentrations based on Significant instrument/ product*

(as on 30th September, 2024)

Sr. No.	Name of Instrument/ Product	Amount (INR Crore)	% of Total Liabilities**
1	Short Term Loan in nature of Working Capital Loan	551.75	97%

* Significant instrument / product” is defined as a single instrument / product of group of similar instruments / products which in aggregate, amount to 10% of total liabilities.

** Total liabilities will be taken from the credit side of the balance sheet total.

5. Stock Ratios

(as on 30th September, 2024)

Sr. No.	Particulars	Percentage
1	Commercial papers as a % of total public funds	NA
2	Commercial papers as a % of total liabilities	NA
3	Commercial papers as a % of total assets	NA
4	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	NA
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	NA
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	NA
7	Short-term liability as a % of total public funds	NA
8	Short-term liability as a % of total liabilities	98.74 %
9	Short-term liability as a % of total assets	84.90 %

6. Institutional set-up for liquidity risk management:

The Company has formed a Risk Management Committee (the Committee) at executive level, which is comprising of Managing Director, all Executive Directors / Division Heads, Department Head responsible for Risk Management and head of Internal Audit (as an Observer). The Committee will be responsible for evaluating the overall risks faced by ACSI including liquidity risk and report to the Board of Directors of the Company from time to time.

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