

**DISCLOSURE UNDER LIQUIDITY RISK MANAGEMENT FRAMEWORK**  
**FOR ACSI AS ON 30<sup>TH</sup> JUNE, 2022**

Public disclosure on liquidity risk of **AEON Credit Service India Private Limited (“the Company”)** as on 30<sup>th</sup> June, 2022 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 30<sup>th</sup> June, 2022)**

Sr. No.	No. of Significant Counterparties*	Amount (INR Crore)	% of Total Deposits	% of Total Liabilities**
1	Borrowings from Bank	97.2	NA	83%

\* 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 30<sup>th</sup> June, 2022)**

Sr. No.	Borrowing Amount	Amount (INR Crore) of Borrowings from Top 10 Lenders	% of Total Borrowing
1	Mizuho Bank	69.5	72%
2	Deutsche Bank	14.0	14%
3	MUFG Bank	13.7	14%

**4. Funding Concentrations based on Significant instrument/ product\***

(as on 30<sup>th</sup> June, 2022)

Sr. No.	Name of Instrument/ Product	Amount (INR Crore)	% of Total Liabilities**
1	Short Term Loan in nature of Working Capital Loan	97.2	83%

\* 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 30<sup>th</sup> June, 2022)

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	98.5%
9	Short-term liability as a % of total assets	48.6%

## 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.

### **Disclaimer:**

*The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although the Company endeavors to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act upon such information without appropriate professional advice after a thorough examination of the particular situation. All rights are reserved. Reproduction and use rights are strictly limited.*

*To the extent permitted by applicable law the Company expressly disclaims all liability howsoever arising from this publication or any translation thereof whether in contract, tort or otherwise (including, but not limited to, liability for any negligent act or omission) to any person in respect of any claims or losses of any nature including direct, indirect, incidental or consequential loss, punitive damages, penalties or costs. Information contained in this disclosure does not constitute advice and should not be substituted for the services of an appropriately qualified professional.*