

**Public Disclosure on liquidity risk of Authum Investment & Infrastructure Limited as on September 30, 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:**

**(i) Funding Concentration based on significant counterparty for borrowings:**

Sr. No.	Number of Significant Counterparties	Amount (Rs. In Crore)	% of Total deposits	% of Total Liabilities
1	3	2,739.30	-	14.03%

**(ii) Top 20 large deposits: NIL**

**(iii) Top 10 borrowings:** Top 10 borrowings constitute Rs. 2,804.90 crore and 100 % of total borrowings. Out of these, Rs. 1,649.92 Crore is held by Mentor Capital Limited. (Unsecured Loan – 1,619.39 Crores & Redeemable Preference Shares – 30.53 Crores).

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

Sr. No.	Name of the instrument/product	Amount (Rs. In Crore)	% of Total Liabilities
1	Unsecured Loan	1619.39	8.29%
2	Credit line (Loan Against Security)	708.01	3.63%
3	Term Loan	446.97	2.29%

**(v) Stock Ratios:**

Instrument (As %)	% of Total Public Funds	% of Total Liabilities	% of Total Assets
Commercial Papers	-	-	-
NCD (original maturity of less than one year)	-	-	-
Other Short Term Liabilities	2.15%	0.31%	0.31%

Instrument (As %)	Ratio (Times)	Remarks
Commercial Papers to Total Assets	0.25	Not Applicable
Commercial Papers to Public Funds	0.30	Not Applicable
NCD (original maturity of less than one year) to Total Liabilities	0.10	Not Applicable
NCD (original maturity of less than one year) to Public Funds	0.50	Not Applicable
Short Term Liabilities to Total Liabilities	0.30	0.003
Total Outside liabilities to Net Worth	0.50	0.18

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

The Company's risk management function is carried out by the Risk Management department that is guided and supported by Risk Management Committee which advises on financial risks and the appropriate governance framework for the Company. The Risk Management Committee provides assurance to the Board that the Company's financial risk activities are governed by appropriate policies and procedures and that financial risks are identified, measured and managed in accordance with the Company's policies and risk objectives.

**Notes:**

1. **Significant counterparty:** A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC's total liabilities.
2. **Significant instrument/product:** A "Significant instrument/product" is defined as a single instrument/product or group of similar instruments/products which in aggregate amount to more than 1% of the NBFC's total liabilities.
3. **Total liabilities:** Total liabilities include all external liabilities (other than equity).
4. **Public funds:** "Public funds" includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, Debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue. It includes total borrowings outstanding under all types of instruments/products.
5. **Other short-term liabilities:** All short-term borrowings other than CPs and NCDs with original maturity less than 12 months.