

EDC LIMITED

Disclosure on Liquidity Risk 30.09.2025

Background: RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on 04 November 2019. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at 30th September 2025 is as under:

1. Funding Concentration Based on Significant Counterparty (both deposits & borrowings)

Sr. No.	No. of Significant Counterparties	Amount (Rs. in Cr)	% of Total Liabilities
1.	1	2.53	0.25%

Notes: a) 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 NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

2. Top 20 large deposits (amount in Rs. crore and % of total deposits) – Not Applicable

3. Top 10 Borrowings

Amount (Rs. In Cr)	% of Total Borrowings
2.53	100%

4. Funding Concentration based on significant instrument / product:

Sr. No.	Name of Instrument/Product	Amount (Rs. In Cr)	% of Total Liabilities
1.	Cash Credit	2.53	0.25%
2.	Overdraft on Fixed Deposit	-	-

5. Stock Ratios:

- Commercial papers as a % of total public funds, total liabilities & total assets: Nil, Company is not having any exposure to Commercial papers.
- Non-Convertible debentures (original Maturity of less than one year) as a % of total public funds, total liabilities & total assets: Nil, Company has not issued any debentures having original maturity of less than one year
- Other Short-term liabilities, if any as a % of total public funds, total liabilities and total assets:

Sr. No.	Name of Instrument/Product	Amount (Rs. In Cr)	% of Total Liabilities
1.	Cash Credit	2.53	0.25%
2.	Overdraft on Fixed Deposit	-	-

6. Institutional Set up for liquidity risk management: EDC Limited is having Asset Liability Management policy which has been approved by the board covering Key ALM processes, internal control, risk tolerance and limits, Liquidity risk management, interest rate risk management, funding and capital planning.