



Public Disclosure on Liquidity Risk for the quarter ended June 30, 2026, as per the Guidelines on Liquidity Risk Management Framework under Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 issued by the Reserve Bank of India and updated from time to time.

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties	Amount (Rs. in Lakhs)	% of Total Deposits	% of Total Liabilities*
9 (Nine)	21,33,685.43	45,071.87	83.62%

- Total liabilities do not include net worth of the Company.

ii. Top 9 large deposits

Not Applicable. Andhra Pradesh Power Finance Corporation Limited (APPFCL) does not accept public deposits. Therefore, disclosure relating to the Top 9 large deposits is not applicable to the Company.

iii. Top 9 borrowings

Sl. No.	Nature of Facility	Amount (Rs. in Lakhs)
1	Term Loan to AP EPDCL	5,32,823.99
2	Term Loan to AP Genco	90,837.50
3	Term Loan to APPDCL	88,830.87
4	Term Loan to APSPDCL	10,91,889.76
5	Term Loan to APCPDCL	2,22,800.00
6	Term Loan to APCRDA	30,000.00
7	Term loan to APWRDC	11,603.31
8	Term Loan to APSFL	11,800.00
9	Term loan to APTIDCO	53,100.00
		21,33,685.43



iv. Funding Concentration based on significant instrument/product

Sl. No.		Name of the instrument/product	Amount (Rs. in Lakhs)	% of Total Liabilities*
1	Deposit	ICD's	2,79,600.00	11.5%
2	Term Loans	Bank Term Loan	13,03,870.16	53.8%
3		HUDCO	7,06,562.50	29.2%
4		Term Loans (REC Limited)	72,800.00	3.0%
5	Bonds	Non-Convertible Debentures	59,395.83	2.5%
Total			24,22,228.49	

- Total liabilities do not include net worth of the Company.

v. Stock Ratios

Sl. No.	Stock Ratio	Percentage (%)
1	Commercial papers as a % of total liabilities	Nil
2	Commercial papers as a % of total assets	Nil
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities.	Nil
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets.	Nil
5	Other short-term liabilities as a % of total liabilities*	Nil
6	Other short-term liabilities as a % of total assets	Nil
7	Other short-term liabilities as a % of total public funds	Nil

*Total liabilities do not include net worth of the Company.

vi. Institutional set-up for liquidity risk management

The Board of Directors of **Andhra Pradesh Power Finance Corporation Limited (APPFCL)** has overall responsibility and oversight for the management of various risks, including liquidity risk, to which the Company is exposed in the course of its business operations. The Board provides overall guidance and approves the policies, strategies and appropriate risk management framework for effective management and monitoring of liquidity risk.

The management of liquidity risk is carried out through appropriate internal systems and procedures established by the Company. APPFCL continuously monitors its cash flows, borrowing requirements, repayment obligations and availability of funds to ensure that adequate liquidity is maintained for meeting its financial and operational commitments as and when they fall due.



The Company also monitors its asset-liability position, funding requirements and liquidity position on a periodic basis. Appropriate measures are undertaken to ensure prudent management of liquidity, diversification of funding sources and timely availability of funds for meeting the Company's obligations.

The Board of Directors and the management of APPFCL periodically review the liquidity position and other relevant risk parameters of the Company and take appropriate measures, wherever necessary, to ensure effective liquidity risk management and compliance with the applicable regulatory guidelines.

Definitions

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 total liabilities.

A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% total liabilities.

Quantitative Disclosure on Liquidity Coverage Ratio (LCR) for Quarter ended 30th June 2026 is given below:

LCR Computation for the period ended on 30-6-26

Sl.No	Particulars	30-06-2026	REMARKS
1	HQLA	26,37,25,91,625	DSRA deposits & Bank Balances as on 30-6-26
2	Inflows over next 30 days	2,75,53,965	Interest receivable for 30-6-26 (Trade Receivables)
3	Inflows Discounted at 25%	2,06,65,474	
4	Outflows over next 30 days	21,26,44,174	Interest Payables for 30-6-26 (Trade Payables)
5	Outflows Discounted	26,58,05,217.50	
6	Net Cash Outflows	24,51,39,744	
7	Cap on Net Cash Inflows i.e 75% of Cash Outflows i.e 75% of (5)	15,94,83,131	
8	Net Cash Outflows to be considered for LCR computation	10,63,22,087	
9	LCR = HQLA/ Net Cash Inflows (7)	248.04	