

Liquidity Risk Management Framework

Public Disclosure on liquidity risk of Authum Investment & Infrastructure Limited as on March 31, 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	1	303.38	-	2.19%

* 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 total liabilities and 10% for other non-deposit taking NBFCs.

(ii) Top 20 large deposits: Nil.

(iii) Top 10 borrowings: Top 10 borrowings constitute Rs. 514.95 crore and 100 % of total borrowings. Out of these, Rs. 113.19 Crore is held by Mentor Capital Limited. (Unsecured Loan – 83.06 Crores & Redeemable Preference Shares – 30.13 Crores).

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

Sr. No.	Name of the instrument/product	Amount (Rs. In Crore)	% of Total Liabilities
1	Credit line (Loan Against Security)	401.76	78.02%

(v) Stock Ratios:

a. As of March 31, 2025,

Commercial papers as a % of total public funds -NA

Commercial papers as a % of total Liabilities –NA

Commercial papers as a % of total Assets – NA

b. As of March 31, 2025,

NCDs (original maturity of less than one year) as a % of total public funds - NA

NCDs (original maturity of less than one year) as a % of total liabilities - NA

NCDs (original maturity of less than one year as a % of total assets - NA

c. As of March 31, 2025,

Other short-term liabilities, as a % of total public funds – 24.19%

Other short-term liabilities, as a % of total liabilities – 0.79%

Other short-term liabilities, as a % of total assets – 0.79%

(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.

ALM: Statement of Structural Liquidity											
Particulars	0 - 7 days	8 - 14 days	15 - 30/31 days	Over 1-2 months	Over 2-3 months	Over 3 - 6 months	Over 6 months - 1 year	Over 1 - 3 years	Over 3 - 5 years	Over 5 years	Total
A. OUTFLOWS											
Capital	-	-	-	-	-	-	-	-	-	16.98	16.98
Reserves & Surplus	-	-	-	-	-	-	-	-	-	14,603.40	14,603.40
Borrowings	1.80	1.80	63.86	47.38	47.38	81.86	318.50	130.18	90.00	93.60	876.37
Other Liabilities & Provisions	2.55	2.55	5.09	11.88	54.66	44.68	66.20	90.65	13.67	21.64	313.56
Total Outflow (A)	4.35	4.35	68.96	59.26	102.03	126.54	384.70	220.83	103.67	14,735.62	15,810.31
B. INFLOWS											
Cash & Cash Equivalents	104.27	16.15	13.60	10.02	8.07	37.49	40.97	-	-	-	230.57
Investments	536.20	491.70	1,072.41	1,428.80	1,169.50	1,213.42	926.16	3,730.44	1,992.67	178.73	12,740.03
Loans & Advances	15.29	15.29	78.18	151.31	97.00	430.39	523.91	652.06	68.19	143.51	2,175.13
Fixed Assets	-	-	-	-	-	-	-	-	-	294.74	298.53
Other Assets	-	-	-	15.84	62.50	-	98.06	3.43	93.66	92.56	366.05
Total Inflow (B)	655.77	523.14	1,164.19	1,605.96	1,337.06	1,681.30	1,589.11	4,385.93	2,154.52	709.55	15,810.31

Mismatch (B-A)	651.42	518.79	1,095.23	1,546.70	1,235.03	1,554.76	1,204.40	4,165.10	2,050.85	- 14,026.07	-
Cumulative mismatch	651.42	1,170.21	2,265.44	3,812.15	5,047.18	6,601.93	7,806.34	11,971.44	14,022.28	- 3.79	-