

**Nipun Projects and Finance Private Limited**  
**Liquidity Risk Management disclosure for the quarter ended 31<sup>st</sup> March 2026**

**Disclosures required under Reserve Bank of India (Non-Banking Financial Companies–Financial Statements: Presentation and Disclosures) Directions, 2025 vide circular RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26**

SI No.	Particulars	Disclosures																							
1.	Funding concentration based on significant counterparty (both deposits and borrowings)	<table border="1"> <thead> <tr> <th>SI No.</th> <th>No. of significant Counterparties</th> <th>Amount (INR)</th> <th>% of Total Deposits</th> <th>% of Total Liabilities</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>4</td> <td>2,19,71,67,000/-</td> <td>Not Applicable</td> <td>48%</td> </tr> </tbody> </table>	SI No.	No. of significant Counterparties	Amount (INR)	% of Total Deposits	% of Total Liabilities	1.	4	2,19,71,67,000/-	Not Applicable	48%													
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1.	4	2,19,71,67,000/-	Not Applicable	48%																					
2.	Top 20 large deposits (amount in INR and percent of total deposits)	Not Applicable-The Company is a non-deposit taking NBFC.																							
3.	Top 10 borrowings (amount in INR and percentage of total borrowings)	<table border="1"> <thead> <tr> <th>Total Top 10 Amount ( INR )</th> <th>% of Total Borrowing</th> </tr> </thead> <tbody> <tr> <td>2,19,71,67,000/-</td> <td>100%</td> </tr> </tbody> </table>		Total Top 10 Amount ( INR )	% of Total Borrowing	2,19,71,67,000/-	100%																		
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4.	Funding Concentration based on significant instrument/product	<table border="1"> <thead> <tr> <th>SI No.</th> <th>Name of instrument/product</th> <th>Amount (INR)</th> <th>% of Total Liabilities</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Term Loans</td> <td>1,48,01,67,000/-</td> <td>32%</td> </tr> <tr> <td>2</td> <td>Others, specify (Loan from Related Party)</td> <td>71,70,00,000/-</td> <td>16%</td> </tr> </tbody> </table>	SI No.	Name of instrument/product	Amount (INR)	% of Total Liabilities	1	Term Loans	1,48,01,67,000/-	32%	2	Others, specify (Loan from Related Party)	71,70,00,000/-	16%											
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3.	Other short-term liabilities <sup>2</sup>	18%	8.75%	8.75%																					
6.	Institutional set-up for liquidity risk management	<p>The Board of Directors and the Asset Liability Committee (ALCO) are entrusted with the Liquidity Risk Management of the Company in line with the approved ALM Policy.</p> <p>The Board of Directors sets the overarching Policy framework and ALCO monitors and reviews the same on a continuous basis.</p> <p>The Company has a Board approved Asset Liability management policy, defining the liquidity risk management framework in line with RBI's guidelines on liquidity framework</p>																							

		<p>for NBFC's which ensures that the Company maintains sufficient liquidity in line with the risk appetite framework.</p> <p>The company is in a growth phase, and its funding concentration reflects the current lender mix. The company is actively diversifying its liabilities profile through additional bank relationships and structured funding lines.</p>
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*\*The reported figures are based on Audited financial statements for the period ended 31<sup>st</sup> of March 2026.*

- 1. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equity including Reserves/Surplus.*
- 2. Other short-term liabilities include short-term borrowing less than 12 months, Trade payables, short-term financial and non-financial liabilities.*
- 3. Total Asset means total assets side of the Balance sheet.*
- 4. Borrowings have been considered at their carrying value.*