

Progfin Private Limited - Appendix VI-A

Background:

Disclosure as required in terms of Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies vide circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 and Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023 (as updated from time to time). 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 on June 30, 2025, is as under.

Public disclosure on liquidity risk:

I) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total Borrowings	% of Total Liabilities
1	Progcap	124.23	10%	6.8%
2	Mas Financial Services	100.86	8%	5.5%
3	ABFL	96.39	8%	5.3%
4	Vivriti	92.08	8%	5.0%
5	IDFC	76.87	6%	4.2%
6	Northern Arc	76.49	6%	4.2%
7	Dexif	55.00	5%	3.0%
8	Blacksoil Capital Pvt Ltd	50.00	4%	2.7%
9	Finch	50.00	4%	2.7%
10	Poonawalla Fincorp Limited	40.00	3%	2.2%
11	Yes Bank	40.00	3%	2.2%
12	Au Small Finance Bank	37.50	3%	2.0%
13	Piramal	31.67	3%	1.7%
14	Nabsamruddh	31.29	3%	1.7%
15	NCD 3	30.00	3%	1.6%
16	Nabkisan Finance Limited	27.50	2%	1.5%
17	RBL Bank	25.00	2%	1.4%
18	Ujjivan (USFBL)	25.00	2%	1.4%
19	Kisetsu Season Finance India Pvt Ltd	25.00	2%	1.4%
20	A K Capital	24.37	2%	1.3%
21	Kotak	22.50	2%	1.2%
22	Grip capital	20.00	2%	1.1%
23	Shriram Finance Ltd	18.01	2%	1.0%

II) Top 20 large deposits (amount in ₹ crore and % of total deposits)-Not applicable

III) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Amount (₹ crore)	% of Total Borrowings
124.23	10%
100.86	8%
96.39	8%
92.08	8%
76.87	6%
76.49	6%
55.00	5%
50.00	4%
50.00	4%
40.00	3%

IV) Funding Concentration based on significant instrument/product:

Sr. No.	Name of the Instrument/product	Amount(₹ crore)	% of TotalLiabilities
	TERM LOAN	434.47	24%
	PTC	234.56	13%
	WCDL	205.00	11%
	NCD	195.87	11%
	ICD	124.23	7%

V) Stock Ratios:

- Commercial papers as a % of total public funds, total liabilities and total assets- **Rs. NIL, - of Total Liabilities.**
- Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets- **NIL**
- Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets.

Sr. No.	Stock Ratio	%
1	Other short term Liabilities % to total external Liabilities**	3.52%
2	Other short term Liabilities % to total Liabilities	2.38%

** Total external Liabilities (total liabilities-shareholder fund)

VI) Institutional set-up for liquidity risk management:

The Company manages its liquidity risk in line with the principles and requirements laid down by the RBI in relation to liquidity risk management framework for NBFC.

Note :

- 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.
- 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% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.