

Progin 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 September 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	Incred Prime Finance	125.00	7%	5.10%
2	Progcap	124.23	7%	5.07%
3	DCB	122.72	7%	5.01%
4	NABSAM	117.41	6%	4.79%
5	ABFL	116.17	6%	4.74%
6	Mas Financial Services	114.26	6%	4.66%
7	Vivriti	94.71	5%	3.86%
8	NCD 5	70.00	4%	2.86%
9	IDFC	66.87	4%	2.73%
10	BLACK SOIL	61.25	3%	2.50%
11	Yes Bank	60.00	3%	2.45%
12	NCD 4	55.00	3%	2.24%
13	Kisetsu Season Finance India Pvt Ltd	55.00	3%	2.24%
14	Northern Arc	52.42	3%	2.14%
15	Godrej Finance Limited	50.00	3%	2.04%
16	Finch	50.00	3%	2.04%
17	Ujjivan (USFBL)	40.00	2%	1.63%
18	Poonawalla Fincorp Limited	35.87	2%	1.46%
19	BANDHAN	30.00	2%	1.22%
20	NCD 3	30.00	2%	1.22%
21	Utkarsh Small Finance Bank Ltd	30.00	2%	1.22%
22	RBL Bank	25.00	1%	1.02%
23	SAARATHI FINANCE	25.00	1%	1.02%
24	Federal	23.89	1%	0.97%
25	Nabkisan Finance Limited	23.75	1%	0.97%
26	Au Small Finance Bank	22.50	1%	0.92%
27	A K Capital	22.50	1%	0.92%
28	Piramal	20.00	1%	0.82%
29	Kotak	20.00	1%	0.82%
30	ANAND RATHI	20.00	1%	0.82%
31	SBM	20.00	1%	0.82%
32	Suryoday Small Finance Bank	19.99	1%	0.82%
33	Shriram Finance Ltd	14.86	1%	0.61%
34	NCD 2	14.00	1%	0.57%
35	NRE REM Michael And Susan Dell Foundation 24	12.00	1%	0.49%
36	Bajaj Finance Ltd	10.00	1%	0.41%

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
125.00	7%
124.23	7%
122.72	7%
117.41	6%
116.17	6%
114.26	6%
94.71	5%
70.00	4%
66.87	4%
61.25	3%

IV) Funding Concentration based on significant instrument/product:

Sr. No.	Name of the Instrument/product	Amount(₹ crore)	% of TotalLiabilities
01	TERM LOAN	524.45	21%
02	PTC	452.82	18%
03	NCD	428.00	17%
04	WCDL	230.00	9%
05	ICD	124.23	5%
06	CP	50.00	2%

V) Stock Ratios:

- Commercial papers as a % of total public funds, total liabilities and total assets- **Rs. 50 cr, 2% 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**	2.2
2	Other short term Liabilities % to total Liabilities	1.7

** 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.