

Public disclosure on liquidity risk

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

Sr.No.	Number of Significant Counterparties	Amount (crore)	% of Total deposits	% of Total Liabilities
(i)	NIL	NIL	NIL	NIL
(ii)	NIL	NIL	NIL	NIL

b) Top 20 large deposits (amount in Lakhs and % of total deposits) :

The Company is a non-deposit-taking NBFC-CIC and does not accept public deposits. Hence, this disclosure is Not Applicable

c) Top 10 borrowings (amount in Lakhs and % of total borrowings) :

Sr.No.	Particulars	Amount (Lakhs)	% of Total Borrowings
	As at 31.03.2026: (Group Companies)		
(i)	Singhal Fincap Limited	1,403.38	14.58%
(II)	Pioneer Finest Limited	5,413.84	56.25%
(iii)	Bar Investments & Finance Private Limited	2,806.77	29.16%
	(As at 31.03.2025)		
(i)	The Company does not have any outstanding against amount borrowed in Previous Year (As at 31.03.2025)	-	0.00%

d) Funding Concentration based on significant instrument/ product

Sr.No.	Significant instrument /product	As at 31.03.2026		As at 31.03.2025	
		Amount (Lakhs)	% of Total Liabilities	Amount (Lakhs)	% of Total Liabilities
1	Debt Securities				
	- Infrastructure Bonds	-	0%	-	0%
	- Tax Free Bonds	-	0%	-	0%
	- 54EC Capital Gain Tax Exemption Bonds	-	0%	-	0%
	- Taxable Bonds	-	0%	-	0%
	- Foreign Currency Notes	-	0%	-	0%
	- Commercial Paper	-	0%	-	0%
	Sub-Total (i)	-	0%	-	0%
2	Borrowings (other than Debt Securities)				
	- Foreign Currency Loans	-	0%	-	0%
	- Syndicated Foreign Currency Loans	-	0%	-	0%
	- Rupee Term Loan (Unsecured -From Group co.)	9,623.99	83.43%	-	0%
	- Rupee Term Loan - Gol	-	0%	-	0%
	- Loan against Term Deposits	-	0%	-	0%
	- Working Capital Demand Loan/ Overdraft/ Cash Credit / Line of Credit	-	0%	-	0%
	Sub-Total (ii)	9,623.99	83.43%	-	0%
3	Subordinated Liabilities				
	- Liability component of Compound financial instrument	1,597.25	13.85%	2,682.71	94.92%
	Sub-Total (iii)	1,597.25	13.85%	2,682.71	94.92%
	Total (i+ii+iii)	11,221.24	97.27%	2,682.71	94.92%

e) **Stock Ratios :**

Sr.No.	Particulars	%to Total Public Funds	%to Total Liabilities	%to Total Assets
	As at 31.03.2026:			
(i)	Commercial papers as a percent of total public funds, total liabilities and total assets	-	-	-
(ii)	Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets	-	-	-
(iii)	Other short-term liabilities, if any as a percent of total public funds, total liabilities and total assets	-	2.73%	0.62%
(iv)	Institutional set-up for liquidity risk management	-	-	-
	As at 31.03.2025:			
(i)	Commercial papers as a percent of total public funds, total liabilities and, total assets	-	-	-
(ii)	Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets	-	-	-
(iii)	Other short-term liabilities, if any as a percent of total public funds, total liabilities and total assets	-	5.08%	0.38%
(iv)	Institutional set-up for liquidity risk management	-	-	-