## Contingency Funding Plan (CFP) Report for the Quarter ended 31st December 2023.

The Company has prepared a Contingency Funding Plan which has been placed and taken on record at the meeting of Asset liability Management Committee (ALMC) held on 3rd February, 2023. The Company had constituted a Liquidity Crisis Management Team (LCMT), which is responsible for monitoring, implementation and management of the Contingency Funding Plan. The team shall ensure the maintenance of sufficient liquidity and take prompt action in case of any liquidity crisis. The LCMT shall include the following members:

| Name of the Person | Designation | Role in the Team |
|---|---|---|
| Mr. Lakshmi Niwas Bangur | Chairman | Chairperson |
| Mr. Shreeyash Bangur | Managing Director | Vice Chairperson |
| Mr. Laxmi Narayan Mandhana | Chief Financial Officer | Member |
| Mr. Pradip Kumar Ojha | Company Secretary | Secretary |

The LCMT shall continuously monitor early warning signals to predict emergence of any liquidity stress. For this purpose, the management has identified the following metrics which needs to be monitored by the Company under any of the following circumstances:

| | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|
| EARLY WARNING SIGNALS | Reduction and/or cancellation of at least 50% of Company's credit lines in the immediate prior month. | Reduction in collection efficiency below 70% for three (3) consecutive months | GNPA level of the Company equals or exceeds 8% of the total AUM for three (3) consecutive months | Illiquidity of investments | Breach in prudential limits set for structural liquidity & interest rate sensitivity as set out in ALM policy of the Company. Breach would signal funding requirements. |
| Status as on 31st December, 2023 | There were no such Credit lines Facility availed by the Company. | Oct 2023 - 100%<br>Nov 2023 - 99%<br>Dec 2023 - 100%<br><br>The Collection efficiency of the Company is not below 70% for the last three (3) consecutive months | GNPA % of Last 3 Months<br>Oct 2023 - 0.54%<br>Nov 2023 -0.62%<br>Dec 2023 - 0.74%<br><br>GNPA level of the Company is not equals ot exceeds 8% of the total AUM for three (3) consecutive months | There were no such Illiquidity of investments made by the Company | There were no such Breach in prudential limits set for structural liquidity & interest rate sensitivity as set out in ALM policy of the Company. Breach would signal funding requirements. |

## Contingency Funding Plan (CFP)Report for the Quarter ended 31st December 2023.

Particulars

| Potential Contingency funding Sources | Amount (Rs. In Lacs) | Estimated Amount which can be drawn from these sources in the CFP | Amount (Rs. In Lacs) | Basis of Assumption |
|---|---|---|---|---|
| 1. Cash | 0.71 | Cash | 0.71 | |
| 2. Balance with Banks | 1,434.17 | Balance with Banks | 1,434.17 | |
| 3. Investment in MF | 7,604.85 | Liquid MF | 2,385.36 | Only unpledged Mutual Fund is taken for Estimated Amount which can be drawn from these sources in the CFP |
| 4. Loans & Advances | 10,681.54 | Loans & Advances | 4,766.37 | Loan provided to Group Companies (Companies under same management and control) are taken 100 % and other loans provided to outsiders are taken at 50% for Estimated Amount which can be drawn from these sources in the CFP |
| 5. Quoted Equity Shares | 22,304.84 | Quoted Equity Shares | 17,464.76 | Quoted Equity Shares for Estimated Amount which can be drawn from these sources in the CFP are taken 90% which also excludes Group listed Companies & Investment through PMS. |
| Total | 42,026.11 | Total | 26,051.37 | |

Kiran Vyapar Limited KOLKATA