Contingency Funding Plan (CFP) Report for the Quarter ended 30th June 2025

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. Ajay Sonthalia	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 30th June, 2025	There were no such Credit lines Facility availed by the Company.	April 2025 - 100% May 2025 - 100% June 2025 - 100% The Collection efficiency of the Company is not below 70% for the last three (3) consecutive months	GNPA % of Last 3 Months April 2025 - 0.55% May 2025 -0.55% June 2025 - 0.55% 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.

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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	1.41	Cash	1.41	
2. Balance with Banks	440.98	Balance with Banks	440.98	
3. Investment in MF	8,463.68	Liquid MF	-	Only unpledged Mutual Fund is taken for Estimated Amount which can be drawn from these sources in the CFP
4. Loans & Advances	12,321.82	Loans & Advances	173.50	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	33,413.74	Quoted Equity Shares	26,461.91	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	54,641.63	Total	27,077.80	

Kiran Vyapar Limited KOLKATA