ABANS®

Public disclosure on liquidity risk as on 30th June, 2026 - Abans Finance Private Limited

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

Sr No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total Deposits	% of Total Liabilities
1	3 (Three)	758.50	NA	99.32%

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

Abans Finance Private Limited is registered as Non-Deposit taking Systemically Important (NDSI),2023.As per Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 the company has been further classified as Investment & Credit Company (NBFC-ICC), Middle Layer NBFC (Scale based regulations) and not accepting public deposits, hence not applicable.

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

Sr No.	Amount (₹ crore)	% of Total Borrowings
1	759.34	100.00%

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the Instrument /product	Amount (₹ crore)	% of Total Liabilities
1	TREPS from Financial Institution	738.00	96.63%
2	Unsecured Loan from Promoter	18.65	2.44%
3	Debt securities	1.85	0.24%

(v) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets – **Not Applicable.**

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets – **Not Applicable.**

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets.

Sr No.	Name of the instrument/product	% of Total Public Funds	% of Total Liabilities	% of Total Assets
1	Other Short Term Liabilities	99.92%	96.91%	66.71%

(vi) Institutional set-up for liquidity risk management

The Company’s risk management function is carried out by the Risk Management Committee by evaluating financial risks and the appropriate governance framework for the Company. The Risk Management Committee oversees, manages and reports to the Board that the Company’s financial risk activities are governed by appropriate policies and procedures and that financial risks are identified, measured and managed in accordance with the Company’s policies and risk objectives. Further, the board of the company has setup an Asset Liability Management Committee to review the liquidity risk.

Notes:

1) Significant counterparty is as defined in RBI Circular RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025 on 'Liquidity Risk Management Framework for Non-Banking Financial Companies'.
2) Significant instrument/product is as defined in RBI Circular RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025 on 'Liquidity Risk Management Framework for Non-Banking Financial Companies'.
3) "Total Liabilities" represent 'Total Liabilities and Equity' as per Balance sheet less Total Equity.
4) "Other Short term liabilities" includes Debt Securities and Borrowings which are payable within 1 year from reporting period.
5) "Public funds" are as defined in Master Direction -RBI - Non-Banking Financial Company -Scale Based Regulations Direction, 2023 and FAQ,s issued by RBI and updated from time to time.
6) The amount stated in this disclosure is based on the unaudited financial statements as on 30th June, 2026.

Abans Finance Private Limited

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