



PNY SABHA FINANCE LIMITED

CIN: U65910KL1995PLC009493

Reg. Office: 7/276A, Peringottukara Namboothiri Yogakshema Sabha Building, Anthikad,
Thrissur – 680 641

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Public disclosure on liquidity risk as of 30 SEPTEMBER 2026

- (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	GOLD LOAN-16034	123.28 Cr		81.65 %
2	OTHER LOANS	27.69 Cr		18.35 %

- (ii) Top 20 large deposits (amount in ₹ crore and percent of total deposits)-NA

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

Amount (Rs. in Crores)	% of Total Borrowings
15.15 Cr	9.96%

- (iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Secured Non-Convertible Debentures	40.83	24.94%
2	Borrowings from Banks	1.20	0.73 %
3	Subordinated Debt	121.63	74.31 %

- (v) Stock Ratios:

- (a) Commercial papers as a percent of total public funds, total liabilities and total assets
- (b) Non-convertible debentures (original maturity of less than one year)

as a percent of total public funds, total liabilities and total assets- 11.08%

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

Institutional set-up for liquidity risk management

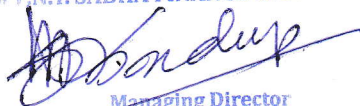
The Board shall have overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time.

The ALM Committee of the Board of Directors shall be responsible for evaluating the liquidity risk.

The Asset-Liability Management Committee (ALCO) consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. The Whole Time Director & CEO heads the Committee. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company.

The ALM Support Group headed by Chief Financial Officer consists of operating staff who will be responsible for analyzing, monitoring and reporting the liquidity risk profile to ALCO.

For P.N.Y. SABHA FINANCE LTD.



Managing Director

Place: Anthikad

Date : 19.10.2026