Bengal & Assam Company Limited

(All amount in ₹ Lakhs, except otherwise stated)

Disclosures as required in terms of the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 as at 30th June 2026:

(i) Funding Concentration based on significant counterparty

S.No.	No of Significant Counterparties	Amount	% of Total deposit	% of Total Liabilities
1	1	8,359.76	NA	63.52%

(ii) Top 20 Large Deposits -NIL

(iii) Top 10 Borrowing (amount to ₹ 8,259.76 Lakhs and 100% of total borrowings)

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

S.No.	Name of instrument/Product	Amount	% of Total Liabilities
1	CRPS	8,359.76	63.52%

(v) **Stock Ratios**

S.No.	Particulars	%
(a) (i)	Commercial papers as a % of total public funds	NA
(a) (ii)	Commercial papers as a % of total Liabilities	NA
(a) (iii)	Commercial papers as a % of total assets	NA
(b) (i)	Non-convertible debenture (original maturity less than 1 year) as a % of total public funds	NA
(b) (ii)	Non-convertible debenture (original maturity less than 1 year) as a % of total Liabilities	NA
(b) (iii)	Non-convertible debenture (original maturity less than 1 year) as a % of total assets	NA
(c) (i)	Other short-term liabilities as a % of total public funds	48.05%
(c) (ii)	Other short-term liabilities as a % of total Liabilities	40.41%
(c) (iii)	Other short-term liabilities as a % of total assets	3.95%

(vi) The Company's Board of Directors has the overall responsibility for the establishment and oversight of the risk management framework. The board of directors has established the Asset Liability Management Committee (ALCO), which is responsible for developing and monitoring Liqudity Risk, Interest Rate Risk, Currency Risk etc. and the same are reviewed regularly to reflect change in market conditions and activities.