**AMBIUM FINSERVE LIMITED**
**(Formerly known as Ambium Finserve Private Limited)**
CIN: U65999CH2017PLC041442
Website: https://www.wint.capital/

# Public Disclosure on Liquidity Risk (For the Quarter ended 30th June 2026)

(As required under Liquidity Risk Management Framework)

**1. Funding Concentration based on significant counterparty (both deposits and borrowings):**

| Number of Significant Counterparties^ | Amount (₹ crore) | % of Total Deposits | % of Total Liabilities |
|---|---|---|---|
| 4 | 256.00 | NA | 67.32% |

* Total Liabilities excludes Equity, CCD and Reserve & Surplus

^ Basis Primary subscription of NCDs

"Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI`s, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

| Number of Significant Counterparties^^ | Amount (₹ crore) | % of Total Deposits | % of Total Liabilities |
|---|---|---|---|
| 0 | 0 | NA | 0 |

* Total Liabilities excludes Equity, CCD and Reserve & Surplus

^ Basis the holding as on reporting date (30th June 2026)

**2. Top 20 large deposits (amount in ₹ crore and percent of total deposits):** NA

**3. Top 10 borrowings (amount in ₹ crore and percent of total borrowings):**

Basis Primary subscription of NCDs:

| Sr No. | Particulars | Amount (₹ in Crore) | % of Total Borrowings |
|---|---|---|---|
| **1** | Lender 1 | 91.00 | 24.64% |
| **2** | Lender 2 | 77.00 | 20.85% |
| **3** | Lender 3 | 45.00 | 12.18% |

| | | | |
|---|---|---|---|
| **4** | Lender 4 | 43.00 | 11.64% |
| **5** | Lender 5 | 37.54 | 10.16% |
| **6** | Lender 6 | 30.00 | 8.12% |
| **7** | Lender 7 | 20.35 | 5.51% |
| **8** | Lender 8 | 6.70 | 1.81% |
| **9** | Lender 9 | 6.04 | 1.64% |
| **10** | Lender 10 | 5.83 | 1.58% |

Basis the holding as on reporting date (30th June 2026):

| Sr No. | Particulars | Amount (₹ in Crore) | % of Total Borrowings |
|---|---|---|---|
| **1** | Lender 1 | 24.45 | 6.62% |
| **2** | Lender 2 | 6.70 | 1.81% |
| **3** | Lender 3 | 6.04 | 1.64% |
| **4** | Lender 4 | 5.83 | 1.58% |
| **5** | Lender 5 | 5.00 | 1.35% |
| **6** | Lender 6 | 4.54 | 1.23% |
| **7** | Lender 7 | 1.90 | 0.51% |
| **8** | Lender 8 | 1.36 | 0.37% |
| **9** | Lender 9 | 0.99 | 0.27% |
| **10** | Lender 10 | 0.55 | 0.15% |

**4. Funding Concentration based on significant instrument/product:**

| Sr No. | Name of the Instrument/Product | Amount (₹ in Crore) | % of Total Borrowings |
|---|---|---|---|
| 1 | Term Loan from Banks | 11.59 | 3.14% |
| 2 | Term Loan from Others | 11.73 | 3.18% |

| | | | |
|---|---|---|---|
| 3 | Non-Convertible Debentures | 319.00 | 86.36% |
| 4 | Commercial Paper | - | 0.00% |
| 5 | ECB | - | 0.00% |
| 6 | WCDL | - | 0.00% |
| 7 | Cash Credit Account | - | 0.00% |
| 8 | OD Against FD | 6.70 | 1.81% |
| 9 | ICD | 20.35 | 5.51% |

**5. Stock Ratios:**

| Particulars | As a % of Total Public Funds | As a % of Total Liabilities | As a % of Total Assets |
|---|---|---|---|
| Commercial Papers | - | - | - |
| Non-convertible Debentures (original maturity of less than 1 year) | - | - | - |
| Other short-term liabilities** | 71.57% | 69.52% | 56.92% |

** Other short-term liabilities includes all contractual obligations payable within a period of 1 year from reporting date excluding commercial paper and NCDs (original maturity of less than 1 year).

**6. Institutional set-up for liquidity risk management:**

Ambium Finserve Limited (Formerly Ambium Finserve Private Limited) (Wint Capital) has constituted Asset Liability Management Committee (ALCO) and Risk Management Committee to oversee liquidity risk management in compliance with Board approved policy. ALCO comprises of one CEO and one Director of the Company. ALCO meetings are held once in a quarter or more frequently as required from time to time.

The Asset Liability Management Committee oversees various critical aspects, including but not limited to, analysing the asset liability profile, managing liquidity risks, planning funding and capital, projecting profits and growth, and devising contingency plans for various scenarios. Additionally, the Risk Management Committee is responsible for monitoring and assessing the Company's risk profile, as well as supervising its integrated risk management system.