PAN EMAMI COSMED LIMITED
(FORMERLY MIDKOT INVESTMENTS PRIVATE LIMITED)
687, Anandapur E M Bypass , Kolkata - 700 107

Annexure - 'C'

Public Disclousre on liquidity Risk as on 31st March 2026

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

Sr. No.	Number of Significant Counterparties	Amount (₹ Lakhs)	% of Total deposits	% of Total Liabilities
1	12	13,224.48	N.A.	59.74%

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

Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits

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

Sr. No.	Lenders	Amount (₹ Lakhs)	% of Total borrowings
1	Lender 1	3,581.00	24.84%
2	Lender 2	2,400.00	16.65%
3	Lender 3	2,388.48	16.57%
4	Lender 4	2,350.00	16.30%
5	Lender 5	425.00	2.95%
6	Lender 6	370.00	2.57%
7	Lender 7	345.00	2.39%
8	Lender 8	300.00	2.08%
9	Lender 9	300.00	2.08%
10	Lender 10	300.00	2.08%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ Lakhs)	% of Total Liabilities
1	Term Loans	2,388.48	10.79%
2	NCD	-	0.00%
3	Other Unsecured Loan	12,029.05	54.34%

(v) Stock Ratios:

Sr. No.	Particulars	as a % Public funds	as a % of Total Liabilities	as a % of Total Assets
1	Commercial papers	NA	NA	NA
2	Non Convertible Debentures (Orignal Maturity less than 1 year)	NA	NA	NA
3	Other Short term liabilities	87.45%	56.96%	12.49%

(vi) Institutional set-up for liquidity risk management

• The Company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with the risk tolerance/limits decided by it.

• The Company also has a Risk Management Committee, and is responsible for evaluating the overall risks faced by the Company including liquidity risk.

• Asset Liability Committee of the Company consisting of the Company's Directors is responsible for ensuring adherence to the risk tolerance /limits as well as implementing the liquidity risk management strategy of the

• The Company has set up its the ALM support group and has defined role and structure