

Appendix VIA

Public Disclosure on liquidity Risk of Exclusive Leasing and Finance Private Limited pursuant to Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 for the quarter ended 31st March, 2024 (Un-Audited)

(i) Funding concentration based on Significant counterparty (both deposit and Borrowings)

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of total Deposits	% of total Liabilities
1.	1	41.00	Not Applicable	19.45%

(ii) Top 20 large deposits (amount in ₹ crore and percent of total deposits): Not Applicable

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

Amount (In Cr.)	%age of total borrowings
41.00	30.92%
11.04	8.33%
9.72	7.33%
9.46	7.13%
5.50	4.15%
5.00	3.77%
5.00	3.77%
4.28	3.23%
4.00	3.02%

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

Sr. No	Name of the Instrument/Product	Amount (₹ crore)	% of total Liabilities
1.	CCD	41.00	19.45%
2.	NCD	37.67	17.87%
3.	Term Loans	46.99	22.29%

(v) Stock Ratios:

(a) Commercial papers as a percent of total public funds, total liabilities and total assets: **Not Applicable**

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

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

Particulars	%
Other Short-term Liability as % of total public funds	46.90%
Other Short-term Liability as % of total liabilities	34.36%
Other Short-term Liability as % of total assets	29.50%

- (v) **Institutional set-up for liquidity risk management:** The Board of Directors of the Company Shall have the ultimate responsibility for managing all risks, including liquidity risk. To ensure effective oversight, the Board has constituted both a Risk Management Committee (“RMC”) and an Asset Liability Management Committee (“ALMC”) dedicated to monitoring and managing the liquidity risk of the company.

Notes

1) Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No. 102/ 03.10.001/ 2019-20 dated November 4, 2019 on 'Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies'.

2) Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on 'Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies'.

3) Total liabilities represents total liabilities as per balance sheet.

4) Public funds areas defined in Master Direction - Non-Banking Financial Company -Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2023.

5) The amount stated in this disclosure is based on the Unaudited/ Provisional financial statements for the quarter ended 31 March 2024.