

**Appendix VIA**

**Public Disclosure on liquidity Risk of Exclusive Leasing and Finance Private Limited pursuant to Master Direction – Non Systematically Important NBFC – Scale Based Regulation for the quarter ended 31<sup>st</sup> December, 2024**

**(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	17.07%
2	1	24.63	Not Applicable	10.25%

**(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 (₹ Cr.)	% of total borrowings
41.00	17.84%
24.63	10.72%
16.94	7.37%
15.84	6.89%
12.28	5.34%
10.85	4.72%
10.33	4.50%
10.00	4.35%
10.00	4.35%
7.09	3.09%

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

Sr. No	Name of the Instrument/Product	Amount (₹ crore)	% of total Liabilities
1.	CCD	42.45	17.67%
2.	NCD	50.41	20.98%
3.	Term Loans	108.45	45.14%

**(v) Stock Ratios:**

(a) Commercial papers as a percent of total public funds, total liabilities and total assets: NA

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

(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	5.27%
Other Short-term Liability as % of total liabilities	3.96%
Other Short-term Liability as % of total assets	3.35%

**(vi) 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 Provisional 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 provisional financial statements for the quarter ended 31<sup>st</sup> December 2024.