

Appendix VIA

Public Disclosure on liquidity Risk of Exclusive Leasing and Finance Limited (Formerly known as Exclusive Leasing and Finance Private Limited) pursuant to Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 for the quarter ended 31st December, 2025

(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	3	73.72	Not Applicable	34.51%

(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
28.16	13.76%
23.46	11.47%
22.10	10.80%
17.90	8.75%
9.47	4.63%
9.20	4.50%
6.60	3.23%
6.23	3.04%
5.71	2.79%
5.68	2.78%

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

Sr. No	Name of the Instrument/Product	Amount (₹ crore)	% of total Liabilities
1.	NCD	62.18	29.11%
2.	Term Loans	113.99	53.37%

(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	4.01%
Other Short-term Liability as % of total liabilities	3.66%
Other Short-term Liability as % of total assets	2.56%

(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 31st December, 2025.