CHARTERED FINANCE & LEASING LIMITED
Public Disclosure on Liquidity Risk as at September 30, 2026

Prepared pursuant to paragraph 15 read with Annex I of the Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 and sub-paragraph (13) 'Liquidity' of the Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, as applicable to NBFC – Middle Layer.

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

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total Deposits	% of Total Liabilities
1	5	574.64	NA	77.99%

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

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

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

Sr. No.	Amount (₹ crore)	% of Total Borrowings
1	584.04	100.00%

All borrowings of the Company (8 lenders, including redeemable preference shares) are included.

(iv) Funding concentration based on significant instrument / product

Sr. No.	Name of Instrument / Product	Amount (₹ crore)	% of Total Liabilities
1	Unsecured Borrowings	522.36	70.89%
2	Debentures (Optionally-Convertible)	60.84	8.26%
	TOTAL	**583.20**	**79.15%**

(v) Stock Ratios

Sr. No.	Particulars	Ratio
1	Commercial Papers to Public Funds	Nil
2	Commercial Papers to Total Liabilities	Nil
3	Commercial Papers to Total Assets	Nil
4	NCDs (original maturity <1 Yr.) to Public Funds	Nil
5	NCDs (original maturity <1 Yr.) to Total Liabilities	Nil
6	NCDs (original maturity <1 Yr.) to Total Assets	Nil
7	Other Short Term Liabilities to Public Funds	0.04%
8	Other Short Term Liabilities to Total Liabilities	0.03%
9	Other Short Term Liabilities to Total Assets	0.01%

Note: Other short-term liabilities comprise liabilities with residual maturity up to one year, other than commercial papers and NCDs. [Classification of unsecured loans pending confirmation of repayment terms.]

(vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has overall responsibility for liquidity risk management and has put in place a liquidity risk management framework which ensures that the Company maintains sufficient liquidity, including a cushion of unencumbered high-quality liquid assets, to withstand a range of stress events, including those involving the loss or impairment of both unsecured and secured funding sources.

The Company has a sound process for identifying, measuring, monitoring and controlling liquidity risk and has a liquidity risk tolerance that is appropriate for its business strategy and its role in the financial system.

The Asset Liability Management Committee (ALCO), headed by Managing Director, meets every quarter. It ensures adherence to the risk tolerance and limits set by the Board, implements the liquidity risk management strategy and decides the desired maturity profile and mix of incremental assets and liabilities.

The Company monitors structural liquidity mismatches against the regulatory ceiling on net cumulative negative mismatches of 10% (1–7 days), 10% (8–14 days) and 20% (15–30/31 days) of cumulative cash outflows, and against Board-approved internal limits for the other buckets up to one year. It also monitors critical liquidity ratios under the stock approach against Board-approved internal limits.

(vii) Liquidity Coverage Ratio (LCR)

Not applicable. The Company is a non-deposit taking NBFC with asset size below ₹5,000 crore; hence Chapter III of the ALM Directions, 2025 and the LCR disclosure under sub-paragraph (23) of the Financial Statements: Presentation and Disclosures Directions, 2025 do not apply.