

**CHARTERED FINANCE & LEASING
LTD. (CFL)**

(“NBFC/ B-13.02480”)

CONTINGENCY FUNDING PLAN

SUMMARY OF POLICY

Particular	Details
Policy Name	Contingency Funding Plan
Version	V1
Latest Approval/Review Date	11 TH July, 2025
Review Cycle	Annually
Approver	Board of Directors of Chartered Finance & Leasing Ltd

VERSION HISTORY

VERSION NO.	APPROVAL	VERSION DESCRIPTION	REGULATORY REFERENCE	REMARKS
I	11 TH July, 2025	2025	RBI Regulation	Policy adopted by the Board

Contingency Funding Plan

Introduction

Our company formulated a contingency funding plan in line with Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, as amended from time to time, for responding to severe disruptions which might affect our Company's ability to fund some or all of its activities in a timely manner and at a reasonable cost.

Contingency Funding Plan

We maintain a minimum liquidity of 2 month's borrowing repayments as well as monthly running expenses including salaries, admin cost and other misc. expenses. This liquidity is maintained in the form of liquid investments in the Mutual Funds, Bonds and Debentures, other investable liquid securities and short-term fixed deposits with Banks. We also have limits from banks in the form of Overdraft against the Fixed Deposit made with them. This enables us to draw money for a short-term period instead of pre-maturing the fixed deposits. This helps us to maintain the requisite liquidity on a regular basis.

If the liquidity from the investments and overdraft facility available falls below the stated limit of 2months' outflow required, the first recourse will be given to liquidating some of the listed investments of the company. This will be initiated by the Board in the adverse scenario.

Review of Contingency Funding Plan

The Contingency Funding Plan shall be reviewed by Asset Liability Management Committee as and when required.