

CHARTERED FINANCE & LEASING LIMITED
Public Disclosure on Liquidity Risk as on September 2025

Prepared pursuant to RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 04, 2019, as applicable to NBFC – Middle Layer.

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

Sr. No.	Number of Significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities
1	3	307.105	NA	53.54%

(ii) Top 20 large deposits (amount in Rs. Cr 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) Total of top 10 borrowings (amount in Rs. Cr and % of total borrowings)

Sr. No.	Amount (Rs. In Crores)	% of Total Borrowings
1	380.92	100.00%

(iv) Funding concentration based on significant instrument / product

Sr. No.	Name of Instrument / Product	Amount (Rs. In Crores)	% of Total Liabilities
1	Unsecured Borrowings	318.16	83.52%
2	Debentures (Optionally-Convertible)	56.35	14.79%
	TOTAL	374.51	98.32%

(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	Nil
8	Other Short Term Liabilities to Total Liabilities	2.31%
9	Other Short Term Liabilities to Total Assets	0.59%

(vi) Institutional set-up for liquidity risk management

In order to ensure a sound and robust liquidity risk management system, the Board of the CFL has a liquidity risk management framework, which ensures that it 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 adequate liquidity risk tolerance that is appropriate for its business strategy and its role in the financial system.

The Asset Liability Management Committee ensures adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy

The Risk Management Committee monitors and measures the Company's risk profile, including liquidity risk.

The Company has established processes for identifying, measuring, monitoring, and controlling liquidity risk, which are integrated with its overall risk management and strategic decision-making framework.