



**BRMP LEASING & FINANCE PRIVATE LIMITED**

**INVESTMENT POLICY**

## **RECORD OF REVIEW**

<b>BRMP LEASING AND FINANCE PRIVATE LIMITED</b>	
Policy Title	Investment Policy
Created By	Compliance Department
Reviewing & Approving Authority	Board of Directors
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Review Cycle	Annually or as recommended by the Board of Directors
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## 1. INTRODUCTION

**BRMP LEASING & FINANCE PRIVATE LIMITED (“BRMP” or “Company”)** is a private limited company incorporated under the Indian Companies Act, 1956 and registered under Companies Act, 2013 and is a Non-Banking Financial Company (“NBFC”) registered with the Reserve Bank of India (RBI) under the Non-Deposit Taking NBFC falling under Base Layer category as per RBI Scale Based Regulations.

The Reserve Bank of India (RBI) vide RBI/DoR/2023-24/106 Master Direction DoR.FIN.REC.No.45/03.10.119/2023-24 dated October 19, 2023 (as amended) has advised Board of NBFCs to frame an appropriate Investment Policy for the company and implement the same. This Investment Policy has been made pursuant to para 29 of Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 as amended and may be modified by the Board of Directors of the Company from time to time.

## 2. SCOPE

This Investment policy shall be applicable to all investments made by the Company.

## 3. INVESTMENT STRATEGY

- **Asset Allocation:** Guidelines for asset allocation will be established, ensuring diversification to minimize risks.
- **Risk Management:** Investments will be made based on a thorough risk assessment process, maintaining a balance between risk and return.
- **Liquidity Management:** Investments will be managed to ensure sufficient liquidity to meet operational and other cash flow requirements.

## 4. COMPLIANCE WITH RBI REGULATIONS

- **Prudential Norms:** Compliance with all applicable RBI norms regarding exposure limits, sectoral caps, and quality of assets.
- **Regulatory Reporting:** Timely reporting to the RBI as required under various regulations.

## 5. INVESTMENT LIMITS

- **Issuer Limit:** Maximum exposure to a single issuer or group will not exceed 25% of the investment portfolio.
- **Sectoral Limits:** Exposure to any particular industry or sector will not exceed 30% of the overall portfolio.

- **Rating Criteria:** Investments in bonds and other debt instruments must have a minimum credit rating from an RBI-approved credit rating agency.

## **6. MONITORING AND REVIEW**

- **Performance Review:** Regular review of the investment portfolio's performance against benchmarks and strategic objectives.
- **Policy Review:** This policy will be reviewed at least annually or as needed based on regulatory changes and market conditions.

## **7. REPORTING**

- **Internal Reporting:** Regular reports to the Board and senior management detailing compliance, portfolio performance, and risk exposure.
- **External Reporting:** Compliance with all RBI and other regulatory reporting requirements.

## **8. AMENDMENTS**

Any amendments to this policy must be approved by the Board of Directors and reported to the RBI within the prescribed timeframe.

**\*\*\*End of Policy Document\*\*\***