Liquidity Coverage Ratio - Disclosure

Particulars		From 01.04.2025 to 30.06.2025 (Avg)	
		Total unweighted value	Total weighted value
S. N.	High Quality Liquidity Asset		
1	**Total High Quality Liquidity Assets[a]**	**2,650.64**	**2,650.64**
	Cash Outflow		
2	Outflow related to derivative exposure and other collateral requirements	75.85	87.22
3	Other contractual funding obligation	8,174.66	9,400.86
4	Other Contingent funding obligation	969.12	1,114.49
5	**Total Cash outflow**	**9,219.63**	**10,602.57**
	Cash Inflow		
6	Lines of credit – Credit or liquidity facilities or other contingent funding facilities	8,505.51	6,379.13
7	Inflows from fully performing exposure	14,691.12	11,018.34
8	Other cash inflows	1,937.84	1,453.38
9	**Total Cash inflows**	**25,134.47**	**18,850.85**
			Total adjusted values
10	**Total HQLA[a]**		**2,650.64**
11	**Total Net cash outflows** [(Total Weighted Cash Outflows) - Minimum of (75% of Total Weighted Cash outflow or Total Weighted Cash inflows)]		**2,650.64**
12	**Liquidity Coverage Ratio[a]**		**100.00%**

(a) *The Company is having adequate HQLA. However, for the above disclosure, HQLA amount required to meet the LCR level of 100% has been considered.*

Liquidity Coverage Ratio – Disclosure

RBI vide circular dated 4.11.2019 issued the guidelines covering liquidity risk management for NBFCs wherein RBI introduced Liquidity Coverage Ratio (LCR) applicable on all non-deposit taking NBFCs with asset size of more than Rs. 5,000 crore. The guidelines aim to maintain a liquidity buffer in terms of LCR by ensuring that they have sufficient High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for next 30 days. As per the guideline, LCR is represented by Stock of High-Quality Liquid Assets (HQLA) divided by Total Net Cash Outflows (stressed outflow less stressed inflows) over the next 30 calendar days. HQLA are defined by RBI as the liquid assets that can be readily sold or immediately convertible into cash at little / no loss of value or can be used as collateral to obtain funds in stress situations.

The company has complied with LCR requirement w.e.f. 01.12.2020 against stipulated requirement of minimum LCR of 50%, progressively increasing up to the required level of 100% by December 1, 2024. The HQLA is being maintained by the company as balance with banks in current account and eligible securities. The Company is maintaining LCR in INR only; hence there is no currency mismatch. For the quarter ended 30.06.2025, data has been presented as simple averages of daily observations over the quarter.