

Disclosure on Liquidity Coverage Ratio

RBI vide its Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 as amended from time to time 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 ₹5,000 crore. The guidelines aim to maintain a liquidity buffer in terms of LCR by ensuring that the NBFCs have sufficient High Quality Liquid Assets (HQLA) to survive any acute liquidity stress scenario lasting for next 30 days. As per the guidelines, LCR is represented by Stock of 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 are 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 Company is maintaining LCR in INR only; hence there is no currency mismatch.

For the year ended 31.03.2025

(₹ in Crores)

High Quality Liquid Assets		Q1 (April - June 2024)		Q2 (July – Sep 2024)		Q3 (Oct - Dec 2024)		Q-4 (Jan- Mar 2025)	
		Total Unweighted Value (average)	Total weighted Value (average)	Total Unweighted Value (average)	Total weighted Value (average)	Total Unweighted Value (average)	Total weighted Value (average)	Total Unweighted Value (average)	Total weighted Value (average)
1	Total High Quality Liquid Assets (HQLA)	389.17	389.17	754.46	754.46	750.27	750.27	726.57	726.57
	- G-Secs / State Development Loans (SDLs)/ Special Securities	300.66	300.66	636.00	636.00	656.74	656.74	649.42	649.42
	- Cash & Cash equivalents	88.51	88.51	118.46	118.46	93.53	93.53	77.15	77.15
Cash Outflows									
2	Deposits (for deposit taking companies)	-	-	-	-	-	-	-	-
3	Unsecured wholesale funding	-	-	-	-	-	-	-	-
4	Secured wholesale funding	-	-	-	-	-	-	-	-
5	Additional requirements, of which	-	-	-	-	-	-	-	-
(i)	Outflows related to derivative exposures & other collateral requirements	-	-	-	-	-	-	-	-
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	-	-	-	-	-	-	-	-
6	Other contractual funding obligations	1,138.23	1,308.96	1,712.85	1,969.78	2,099.38	2,414.29	1,802.79	2,073.21
7	Other contingent funding obligations	-	-	-	-	-	-	23.76	27.32
8	TOTAL CASH OUTFLOWS	1,138.23	1,308.96	1,712.85	1,969.78	2,099.38	2,414.29	1,826.55	2,100.54
Cash Inflows									
9	Secured lending	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	1,010.04	757.53	1,525.92	1,144.44	1,338.63	1,003.97	2,114.41	1,585.81
11	Other cash inflows*	4,078.17	3,048.63	5,566.20	4,174.65	3,883.16	2,912.37	4,590.02	3,442.52
12	TOTAL CASH INFLOWS	5,088.21	3,816.16	7,092.12	5,319.09	5,221.79	3,916.34	6,704.43	5,028.33
			Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value
13	TOTAL HQLA		389.17		754.46		750.27		726.57
14	TOTAL NET CASH OUTFLOWS		327.24		492.44		603.57		525.13
15	LIQUIDITY COVERAGE RATIO (%)		119%		153%		124%		138 %

*Lines of Credit – Credit/ liquidity/other contingent facilities