

Disclosure on Liquidity Coverage Ratio

RBI vide its Master Direction – Reserve Bank of India (Non-Banking Financial Company – Financial Statements: Presentation and Disclosures) Directions, 2025 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 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 December 2020 against stipulated requirement of minimum LCR of 50%, progressively increasing up to the required level of 100% by 1 December 2024. The Company is maintaining LCR in INR only; hence there is no currency mismatch.

For the Year Ended 31.03.2026

(₹ in Crores)

High Quality Liquid Assets	Q1 (April - June 2025)		Q2 (July - Sept 2025)		Q3 (Oct - Dec 2025)		Q4 (Jan- Mar 2026)		
	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)	744.15	744.15	784.63	784.63	822.03	822.03	1,080.93	1,080.93	
G-Secs / State Development Loans (SDLs)/ Special Securities	659.10	659.10	747.76	747.76	795.22	795.22	853.21	853.21	
Cash & Cash equivalents	85.05	85.05	36.87	36.87	26.81	26.81	227.72	227.72	
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	2,153.08	2,476.04	2,416.46	2,778.93	1,753.11	2,016.07	1,638.51	1,884.28	
7 Other contingent funding obligations	53.21	61.19	130.12	149.64	117.31	134.91	585.25	673.03	
8 TOTAL CASH OUTFLOWS	2,206.29	2,537.23	2,546.58	2,928.56	1,870.42	2,150.98	2,223.76	2,557.31	
Cash Inflows									
9 Secured lending	-	-	-	-	-	-	-	-	
10 Inflows from fully performing exposures	1,592.86	1,194.64	1,615.23	1,211.42	1,754.14	1,315.61	1,885.24	1,413.93	
11 Other cash inflows*	4,610.32	3,457.74	4,628.39	3,471.29	4,806.57	3,604.92	4,506.40	3,379.80	
12 TOTAL CASH INFLOWS	6,240.84	4,680.63	6,243.62	4,682.72	6,560.71	4,920.53	6,391.64	4,793.73	
		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value	
13 TOTAL HQLA		744.15		784.63		822.03		1,080.93	
14 TOTAL NET CASH OUTFLOWS		634.31		732.14		537.74		639.33	
15 LIQUIDITY COVERAGE RATIO (%)		117%		107%		153%		169%	

For average, daily observation during FY 2025-26 has been considered.

*Undrawn Short-Term Banking Facilities; Inflows pertaining to Investments.