

Notes to financial statement for the year ended March 31, 2022

(₹ in lakhs)

D) Disclosure on Liquidity Coverage Ratio (LCR) under RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

Particulars	Total Unweighted Value (average)*	Total Weighted Value (average)#	31-Mar-22		31-Dec-21		30-Sep-21		30-Jun-21	
			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)#
High Quality Liquid Assets										
1 Total High Quality Liquid Assets (HQLA)	85,880	85,880	88,138	88,138	1,13,396	1,13,396	48,317	48,317		
Cash Outflows										
2 Deposits (for deposit taking companies)	-	-	-	-	-	-	-	-		
3 Unsecured wholesale funding	-	-	-	-	-	-	-	-		
4 Secured wholesale funding	9,823	11,297	7,645	8,792	26,866	30,896	7,722	8,880		
5 Additional requirements, of which	-	-	-	-	-	-	-	-		
(i) Outflows related to derivative exposures	-	-	-	-	-	-	-	-		
(ii) Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-		
(iii) Credit and liquidity facilities	-	-	-	-	-	-	-	-		
6 Other contractual funding obligations	1,32,497	1,52,372	56,619	65,112	74,222	85,355	26,058	29,967		
7 Other contingent funding obligations	-	-	-	-	-	-	-	-		
8 Total Cash Outflows	1,42,321	1,63,669	64,264	73,904	1,01,088	1,16,251	33,780	38,847		
Cash Inflows										
9 Secured lending	-	-	-	-	-	-	-	-		
10 Inflows from fully performing exposures	73,597	55,198	45,119	33,840	16,486	12,364	48,885	35,163		
11 Other cash inflows	87,107	65,330	5,543	4,158	82,614	61,961	11,975	8,981		
12 Total Cash Inflows	1,60,704	1,20,527	50,663	37,997	99,100	74,325	58,859	44,145		
		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		
13 Total HQLA		85,880		88,138		1,13,396		48,317		
14 Total Net Cash Outflows (Higher of inflow less outflows or 25% of outflows)		43,141		35,907		41,926		9,712		
15 LIQUIDITY COVERAGE RATIO (%)		199%		245%		270%		498%		

*Unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

Weighted values calculated after the application of respective stress factors on inflow (75%) and outflow (115%).

Notes:

1. HQLA includes unencumbered portion of current account balance, short term fixed deposits with scheduled commercial banks
2. The above numbers of quarter end reporting date are simple average values of previous 3 months

(a) the main drivers of their LCR results and the evolution of the contribution of inputs to the LCR's calculation over time: Loans and advances, borrowings & capital raise.

(b) Intra-period changes as well as changes over time: Quarterly LCR mentioned in table above

(c) the composition of HQLAs: Mentioned in above table

(d) concentration of funding sources: Refer 31.4 (c) liquidity risk

(e) derivative exposures and potential collateral calls: NA

(f) currency mismatch in the LCR: NA

(g) other inflows and outflows in the LCR calculation that are not captured in the LCR common template but which the institution considers to be relevant for its liquidity profile: NA

