

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)#
High Quality Liquid Assets		31-Dec-21	
1	Total High Quality Liquid Assets (HQLA) ₁	88,138	88,138
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding		
4	Secured wholesale funding	7,645	8,792
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	56,619	65,112
7	Other contingent funding obligations	-	-
8	Total Cash Outflows	64,264	73,904
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	45,119	33,840
11	Other cash inflows	5,543	4,158
12	Total Cash Inflows	50,663	37,997
			Total Adjusted Value
13	Total HQLA		88,138
14	Total Net Cash Outflows (Higher of inflow less outflows or 25% of outflows)		35,907
15	LIQUIDITY COVERAGE RATIO (%)		245%

*Unweighted values calculated as daily average 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 daily observations of previous 3 months