

Public Disclosure on Liquidity Coverage Ratio ("LCR") Disclosures for the four Quarters for the financial year ended March 31, 2025 in terms of Master Direction - RBI (NBFC - Scale Based Regulation)  
Directions 2023

(₹ lakhs)

Sl No	Particulars	As on 30 June 2024		As on 30 September 2024		As on 31 December 2024		As on 31 March 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)#
	<b>High Quality Liquid Assets</b>								
1	Total High Quality Liquid Assets (HQLA)	6,503.85	6,238.28	5,176.66	4,866.31	3,413.01	3,021.68	2,482.62	2,002.89
	<b>Cash Outflows:</b>								
2	Deposits ( for deposit taking companies)	144.11	165.73	119.00	136.85	172.63	198.52	324.66	373.36
3	Unsecured wholesale funding	1,443.04	1,659.50	1,573.74	1,809.80	1,496.94	1,721.48	1,425.78	1,639.64
4	Secured wholesale funding	4,200.90	4,831.04	409.12	470.48	1,636.08	1,881.49	755.99	869.39
5	Additional requirements, of which	-	-	-	-	-	-	-	-
(i)	Outflows related to derivative exposure and other collateral requirements	-	-	-	-	-	-	-	-
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	1,886.45	2,169.41	1,133.20	1,303.18	1,394.92	1,604.16	1,076.98	1,238.53
6	Other contractual funding obligations	110.33	126.88	-	-	-	-	-	-
7	Other contingent funding obligations	-	-	-	-	-	-	-	-
8	<b>Total Cash Outflows</b>	<b>7,784.84</b>	<b>8,952.56</b>	<b>3,235.07</b>	<b>3,720.33</b>	<b>4,700.57</b>	<b>5,405.66</b>	<b>3,583.41</b>	<b>4,120.92</b>
	<b>Cash Inflows:</b>								
9	Secured Lending	6,633.39	4,975.04	6,187.30	4,640.47	6,773.30	5,079.98	6,678.48	5,008.86
10	Inflows From fully performing exposures	-	-	-	-	-	-	-	-
11	Other cash inflows	25.38	19.04	21.25	15.94	31.35	23.51	83.41	62.56
12	<b>Total Cash Inflows</b>	<b>6,658.77</b>	<b>4,994.08</b>	<b>6,208.55</b>	<b>4,656.41</b>	<b>6,804.65</b>	<b>5,103.49</b>	<b>6,761.89</b>	<b>5,071.42</b>
13	<b>TOTAL HQLA</b>		<b>6,238.28</b>		<b>4,866.31</b>		<b>3,021.68</b>		<b>2,002.89</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>3,958.48</b>		<b>930.08</b>		<b>1,351.41</b>		<b>1,030.23</b>
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>157.59</b>		<b>523.21</b>		<b>223.59</b>		<b>194.41</b>

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

# Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.

Components of HQLA		As on 30 June 2024	As on 30 September 2024	As on 31 December 2024	As on 31 March 2025
Cash on Hand	100%	97.66	36.25	35.93	31.06
Balances with Banks	100%	976.40	175.17	72.64	52.91
Government Securities	80%	4,101.94	3,413.50	1,347.78	-
Fixed Deposit with Banks	100%	1,207.30	1,201.74	1,554.66	1,973.77
Fixed Deposit SLR	80%	120.56	350.00	402.00	424.88
		<b>6,503.86</b>	<b>5,176.66</b>	<b>3,413.01</b>	<b>2,482.62</b>
		<b>6,238.29</b>	<b>4,866.31</b>	<b>3,021.68</b>	<b>2,002.89</b>

