

Statement on Liquidity Coverage Ratio ("LCR") for the Quarter ended September 30, 2025 in terms of Master Direction - RBI (NBFC - Scale Based Regulation) Directions 2023

(₹ lakhs)

Sl No	Particulars	As on September 30, 2025		As on June 30, 2025		As on March 31, 2025		As on December 31, 2024	
		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")	3,943.69	3,259.17	3,221.31	2,634.20	2,482.62	2,002.89	3,413.01	3,021.68
	Cash Outflows:								
2	Deposits (for deposit taking companies)	342.45	393.82	195.55	224.89	324.66	373.36	172.63	198.52
3	Unsecured wholesale funding	294.68	338.88	1,048.94	1,206.28	1,425.78	1,639.64	1,496.94	1,721.48
4	Secured wholesale funding	2,344.91	2,696.65	1,962.81	2,257.23	755.99	869.39	1,636.08	1,881.49
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	1,303.95	1,499.54	1,402.10	1,612.42	1,076.98	1,238.53	1,394.92	1,604.16
6	Other contractual funding obligations	-	-	-	-	-	-	-	-
7	Other contingent funding obligations	-	-	-	-	-	-	-	-
8	Total Cash Outflows	4,285.99	4,928.89	4,609.41	5,300.82	3,583.41	4,120.92	4,700.57	5,405.66
	Cash Inflows:								
9	Secured Lending	6,602.64	4,951.98	5,927.04	4,445.28	6,678.48	5,008.86	6,773.30	5,079.98
10	Inflows from fully performing exposures	-	-	-	-	-	-	-	-
11	Other cash inflows	4,831.00	3,623.25	3,158.33	2,368.75	83.41	62.56	31.35	23.51
12	Total Cash Inflows	11,433.64	8,575.23	9,085.37	6,814.03	6,761.89	5,071.42	6,804.65	5,103.49
13	TOTAL HQLA		3,259.17		2,634.20		2,002.89		3,021.68
14	TOTAL NET CASH OUTFLOWS		1,232.22		1,325.20		1,030.23		1,351.41
15	LIQUIDITY COVERAGE RATIO (%)		264.50		198.78		194.41		223.59

* 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 September 30, 2025	As on June 30, 2025	As on March 31, 2025	As on December 31, 2024
Cash on Hand	100%	28.26	26.59	31.06	35.93
Balances with Banks	100%	492.84	259.17	52.91	72.64
Government Securities	80%	-	-	-	1,347.78
Fixed Deposit with Banks	100%	2,812.59	2,325.54	1,973.77	1,554.66
Fixed Deposit SLR	80%	610.00	610.00	424.88	402.00
		3,943.69	3,221.31	2,482.62	3,413.01
		3,259.17	2,634.20	2,002.89	3,021.68

