

**Statement on Liquidity Coverage Ratio ("LCR") for the Quarter ended 31 December 2025 in terms
of RBI (NBFC – Asset Liability Management) Directions 2025**

(₹ lakhs)

SI No	Particulars	As on 31 December 2025	
		Total Unweighted Value (Average)*	Total Weighted Value (Average)* [#]
High Quality Liquid Assets			
1	Total High Quality Liquid Assets ("HQLA")	3,920.88	3,172.45
	Cash Outflows:		
2	Deposits (for deposit taking companies)	504.51	580.19
3	Unsecured wholesale funding	152.60	175.49
4	Secured wholesale funding	633.09	728.05
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	562.08	646.39
6	Other contractual funding obligations		
7	Other contingent funding obligations		
8	Total Cash Outflows	1,852.28	2,130.12
	Cash Inflows:		
9	Secured Lending	4,792.52	3,594.39
10	Inflows from fully performing exposures		
11	Other cash inflows	8,738.33	6,553.75
12	Total Cash Inflows	13,530.85	10,148.14
13	TOTAL HQLA		3,172.45
14	TOTAL NET CASH OUTFLOWS		532.53
15	LIQUIDITY COVERAGE RATIO (%)		595.73

* 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 31 December 2025
Cash on Hand	100%	23.14
Balances with Banks	100%	155.61
Government Securities	80%	3,132.13
Fixed Deposit with Banks	100%	
Fixed Deposit SLR	80%	610.00
		3,920.88
		3,172.45

