

Sakthi Finance Limited
Coimbatore - 18

Statement on Liquidity Coverage Ratio ("LCR") for the Quarter ended 30 June 2026 in terms of RBI (NBFC – Asset Liability Management) Directions 2025

SI No	Particulars	As on 30 June 2026		As on 31 March 2026		As on 31 December 2025		As on 30 September 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)#
1	Total High Quality Liquid Assets ("HQLA")	4,211.44	3,426.18	4,358.34	3,554.46	3,920.88	3,172.45	3,943.69	3,259.17
	Cash Outflows:								
2	Deposits (for deposit taking companies)	365.94	420.83	333.41	383.43	504.51	580.19	342.45	393.82
3	Unsecured wholesale funding	117.90	135.59	130.23	149.76	152.60	175.49	294.68	338.88
4	Secured wholesale funding	963.75	1,108.31	1,099.51	1,264.44	633.09	728.05	2,879.48	3,311.40
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	742.75	854.17	487.06	560.12	562.08	646.39	1,303.95	1,499.54
6	Other contractual funding obligations								
7	Other contingent funding obligations								
8	Total Cash Outflows	2,190.34	2,518.90	2,050.21	2,357.75	1,852.28	2,130.12	4,820.55	5,543.64
	Cash Inflows:								
9	Secured Lending	4,601.29	3,450.97	4,446.86	3,335.14	4,792.52	3,594.39	6,602.64	4,951.98
10	Inflows from fully performing exposures								
11	Other cash inflows	5,866.85	4,400.14	5,726.00	4,294.50	8,738.33	6,553.75	4,831.00	3,623.25
12	Total Cash Inflows	10,468.14	7,851.11	10,172.86	7,629.64	13,530.85	10,148.14	11,433.64	8,575.23
13	TOTAL HQLA		3,426.18		3,554.46		3,172.45		3,259.17
14	TOTAL NET CASH OUTFLOWS		629.72		589.44		532.53		1,385.91
15	LIQUIDITY COVERAGE RATIO (%)		544.08		603.03		595.73		235.16

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

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

Components of HQLA		As on 30 June 2026	As on 31 March 2026	As on 31 December 2025	As on September 30, 2025
Cash on Hand	100%	35.52	27.15	23.14	28.26
Balances with Banks	100%	249.63	311.78	155.61	492.84
Government Securities	80%	3,332.10	3,331.62	3,132.13	2,812.59
Fixed Deposit with Banks	100%	-	-	-	-
Fixed Deposit SLR	80%	594.19	687.78	610.00	610.00
		4,211.44	4,358.34	3,920.88	3,943.69
		3,426.18	3,554.46	3,172.45	3,259.17

