

Public Disclosure on Liquidity Coverage ratio (LCR) for the quarter ended March 31, 2021 pursuant to RBI Master direction Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.

LCR Disclosure		(Rs in crore)	
Particulars		Total Unweighted Value (average) ¹	Total weighted Value (average) ²
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA) ³	138.82	138.82
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	0.71	0.81
4	Secured wholesale funding	350.57	403.15
5	Additional requirements, of which	214.82	247.05
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	214.82	247.05
6	Other contractual funding obligations	99.68	114.63
7	Other contingent funding obligations	1.80	2.07
8	TOTAL CASH OUTFLOWS	667.57	767.71
Cash Inflows			
9	Secured lending (EMI)	-	-
10	Inflows from fully performing exposures	134.81	101.11
11	Other cash inflows	992.22	744.17
12	TOTAL CASH INFLOWS	1,127.03	845.27
			Total Adjusted Value
13	TOTAL HQLA		138.82
14	TOTAL NET CASH OUTFLOWS		191.93
15	LIQUIDITY COVERAGE RATIO (%)		72%

1 Unweighted value calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

2 Weighted values calculated after the application of respective haircuts (for HQLA) and stress factors on inflow (75%) and outflow (115%)

3 The Company, during the quarter ended March 31, 2021, had maintained average HQLA of 139 Crores. HQLA primarily includes cash on hand, bank balances in current account and Government securities.

The LCR of the Company for the quarter ended March 31, 2021 was 72 %