

Public Disclosure on Liquidity Coverage ratio (LCR) for the quarter ended December 31, 2020 pursuant to RBI Master direction Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.

		(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	198.35	198.35
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	0.10	0.10
4	Secured wholesale funding	313.33	360.33
5	Additional requirements, of which	125.00	143.75
(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	125.00	143.75
6	Other contractual funding obligations	97.08	111.64
7	Other contingent funding obligations	0.55	0.63
8	TOTAL CASH OUTFLOWS	536.06	616.45
Cash Inflows			
9	Secured lending (EMI)	-	-
10	Inflows from fully performing exposures	149.07	111.80
11	Other cash inflows	579.02	434.26
12	TOTAL CASH INFLOWS	728.08	546.06
			Total Adjusted Value
13	TOTAL HQLA		198.35
14	TOTAL NET CASH OUTFLOWS		154.12
15	LIQUIDITY COVERAGE RATIO (%)		129%

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 December 31, 2020, had maintained average HQLA of 198 Crores. HQLA primarily includes cash on hand, bank balances in current account and Government securities.

The LCR of the Company for the quarter ended December 31, 2020 was 129%