

Public Disclosure on Liquidity Coverage ratio (LCR) for the quarter ended Mar 31, 2025 pursuant to RBI Liquidity Risk Management Framework applicable for Non-Banking Financial Companies and Core Investment Companies

Rs. Crore

Particulars Value (average) 1 (average) 2 High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 3 314.98 314.98 Cash Outflows 2 Deposits (for deposit taking companies)		NS. CIOTE				
High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLA) 3 2 Deposits (for deposit taking companies) 3 Unsecured wholesale funding 4 Secured wholesale funding 5 Additional requirements, of which 111.30 127.99 Outflows related to derivative exposures and other (i) Collateral requirements (ii) Outflows related to loss of funding on debt products (iii) Credit and liquidity facilities 111.30 127.99 6 Other contractual funding obligations 111.54 128.27 Other contingent funding obligations 10 Inflows from fully performing exposures 2 Secured lending (EMI) 10 Inflows from fully performing exposures 11 J.30 12 J.30 12 J.30 12 J.30 13 J.4.98 14 TOTAL CASH OUTFLOWS 176.03			Total Unweighted	Total weighted Value		
Total High Quality Liquid Assets (HQLA) 3 Cash Outflows Deposits (for deposit taking companies) Junsecured wholesale funding Secured wholesale funding Additional requirements, of which Outflows related to derivative exposures and other (i) collateral requirements Ciii) Credit and liquidity facilities Other contractual funding obligations Total Cash Outflows Secured lending (EMI) Total Adjusted Value Total Adjusted Value Total Adjusted Value 11 Total NET CASH OUTFLOWS Total Adjusted Value 12 Deposits (for deposit taking companies)		Particulars	Value (average) 1	(average) 2		
Cash Outflows 2 Deposits (for deposit taking companies)	High Quality Liquid Assets					
2 Deposits (for deposit taking companies) 3 Unsecured wholesale funding 4 Secured wholesale funding 5 Additional requirements, of which Outflows related to derivative exposures and other (i) collateral requirements (iii) Outflows related to loss of funding on debt products (iii) Credit and liquidity facilities 111.30 127.99 6 Other contractual funding obligations 111.54 128.27 7 Other contingent funding obligations 8 TOTAL CASH OUTFLOWS 9 Secured lending (EMI) 10 Inflows from fully performing exposures 11 Other cash inflows 12 TOTAL CASH INFLOWS 1,138.05 853.54 1 TOTAL CASH INFLOWS 1 TOTAL HQLA 314.98 14 TOTAL NET CASH OUTFLOWS 176.03	1	Total High Quality Liquid Assets (HQLA) 3	314.98	314.98		
3 Unsecured wholesale funding 4 Secured wholesale funding 5 Additional requirements, of which 111.30 127.99 Outflows related to derivative exposures and other (i) collateral requirements (ii) Outflows related to loss of funding on debt products (iii) Credit and liquidity facilities 111.30 127.99 6 Other contractual funding obligations 111.54 128.27 7 Other contingent funding obligations 8 TOTAL CASH OUTFLOWS 612.30 704.14 Cash Inflows 9 Secured lending (EMI) 10 Inflows from fully performing exposures 11 Other cash inflows 1,138.05 853.54 12 TOTAL CASH INFLOWS 1,427.44 1,070.58 Total Adjusted Value 13 TOTAL HQLA 314.98 14 TOTAL NET CASH OUTFLOWS	Cash Outflows					
4 Secured wholesale funding 5 Additional requirements, of which 111.30 127.99 Outflows related to derivative exposures and other (i) collateral requirements (ii) Outflows related to loss of funding on debt products (iii) Credit and liquidity facilities 111.30 127.99 6 Other contractual funding obligations 111.54 128.27 7 Other contingent funding obligations 8 TOTAL CASH OUTFLOWS 612.30 704.14 Cash Inflows 9 Secured lending (EMI) 10 Inflows from fully performing exposures 11 Other cash inflows 1,138.05 853.54 12 TOTAL CASH INFLOWS 1,427.44 1,070.58 Total Adjusted Value 13 TOTAL HQLA 314.98 14 TOTAL NET CASH OUTFLOWS	2	Deposits (for deposit taking companies)	-	-		
5 Additional requirements, of which Outflows related to derivative exposures and other (i) Collateral requirements - (ii) Outflows related to loss of funding on debt products - (iii) Credit and liquidity facilities 111.30 127.99 6 Other contractual funding obligations 111.54 128.27 7 Other contingent funding obligations - 8 TOTAL CASH OUTFLOWS 9 Secured lending (EMI) - 10 Inflows from fully performing exposures 1,138.05 853.54 12 TOTAL CASH INFLOWS 1,427.44 1,070.58 Total Adjusted Value 13 TOTAL HQLA 11 OTAL NET CASH OUTFLOWS 176.03	3	Unsecured wholesale funding	-	-		
Outflows related to derivative exposures and other (i) collateral requirements - (ii) Outflows related to loss of funding on debt products - (iii) Credit and liquidity facilities 111.30 127.99 6 Other contractual funding obligations 111.54 128.27 7 Other contingent funding obligations - 8 TOTAL CASH OUTFLOWS 612.30 704.14 Cash Inflows 9 Secured lending (EMI) - 10 Inflows from fully performing exposures 1,138.05 1,138.05 1,138.05 1,137.04 1,1070.58 1,1070.58 1 TOTAL CASH INFLOWS 1 TOTAL HQLA 1 TOTAL HQLA 1 TOTAL NET CASH OUTFLOWS 1,16.03	4	Secured wholesale funding	389.46	447.88		
(i) collateral requirements	5	Additional requirements, of which	111.30	127.99		
(iii) Outflows related to loss of funding on debt products - (iii Credit and liquidity facilities 111.30 127.99 6 Other contractual funding obligations 111.54 128.27 7 Other contingent funding obligations 8 TOTAL CASH OUTFLOWS 612.30 704.14 Cash Inflows 9 Secured lending (EMI)		Outflows related to derivative exposures and other				
(iii Credit and liquidity facilities 111.30 127.99 6 Other contractual funding obligations 111.54 128.27 7 Other contingent funding obligations - - 8 TOTAL CASH OUTFLOWS 612.30 704.14 Cash Inflows 9 Secured lending (EMI) - - 10 Inflows from fully performing exposures 289.38 217.04 11 Other cash inflows 1,138.05 853.54 12 TOTAL CASH INFLOWS 1,427.44 1,070.58 Total Adjusted Value 13 TOTAL HQLA 314.98 14 TOTAL NET CASH OUTFLOWS 176.03	(i)	collateral requirements	-	-		
6 Other contractual funding obligations 7 Other contingent funding obligations	(ii)	Outflows related to loss of funding on debt products	-	-		
7 Other contingent funding obligations	(iii	Credit and liquidity facilities	111.30	127.99		
8 TOTAL CASH OUTFLOWS 612.30 704.14 Cash Inflows 9 Secured lending (EMI) - - 10 Inflows from fully performing exposures 289.38 217.04 11 Other cash inflows 1,138.05 853.54 12 TOTAL CASH INFLOWS 1,427.44 1,070.58 Total Adjusted Value 314.98 14 TOTAL NET CASH OUTFLOWS 176.03	6	Other contractual funding obligations	111.54	128.27		
Cash Inflows 9 Secured lending (EMI) - - 10 Inflows from fully performing exposures 289.38 217.04 11 Other cash inflows 1,138.05 853.54 12 TOTAL CASH INFLOWS 1,427.44 1,070.58 Total Adjusted Value 13 TOTAL HQLA 314.98 14 TOTAL NET CASH OUTFLOWS 176.03	7	Other contingent funding obligations	-	-		
9 Secured lending (EMI)	8	TOTAL CASH OUTFLOWS	612.30	704.14		
10 Inflows from fully performing exposures 289.38 217.04 11 Other cash inflows 1,138.05 853.54 12 TOTAL CASH INFLOWS 1,427.44 1,070.58 Total Adjusted Value 13 TOTAL HQLA 314.98 14 TOTAL NET CASH OUTFLOWS 176.03	Cash Inflows					
11 Other cash inflows 1,138.05 853.54 12 TOTAL CASH INFLOWS 1,427.44 1,070.58 Total Adjusted Value 13 TOTAL HQLA 314.98 14 TOTAL NET CASH OUTFLOWS 176.03	9	Secured lending (EMI)	-	-		
12 TOTAL CASH INFLOWS 1,427.44 1,070.58 Total Adjusted Value 13 TOTAL HQLA 314.98 14 TOTAL NET CASH OUTFLOWS 176.03	10	Inflows from fully performing exposures	289.38	217.04		
Total Adjusted Value 13 TOTAL HQLA 314.98 14 TOTAL NET CASH OUTFLOWS 176.03	11	Other cash inflows	1,138.05	853.54		
13 TOTAL HQLA 314.98 14 TOTAL NET CASH OUTFLOWS 176.03	12	TOTAL CASH INFLOWS	1,427.44	1,070.58		
14 TOTAL NET CASH OUTFLOWS 176.03				Total Adjusted Value		
	13	TOTAL HQLA		314.98		
15 LIQUIDITY COVERAGE RATIO (%) 178.93%	14	TOTAL NET CASH OUTFLOWS		176.03		
	15	LIQUIDITY COVERAGE RATIO (%)		178.93%		

- 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 Mar 31, 2025, had maintained average HQLA of INR 314.98 Crores. HQLA primarily includes cash on hand, bank balances in current account, and Government securities.