



**Disclosure on Liquidity Coverage Ratio for the quarter ended June 30, 2025 as per Master Direction**

**- Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions, 2023.**

(₹ in crores)

| Sr. No. | Particulars  | From 01-04-2025 to 30-06-2025      |                                  |
|---------|--|------------------------------------|----------------------------------|
|         |  | Total Unweighted Value (average) * | Total Weighted Value (average) # |
|         |  |                                    |                                  |
| 1       | <b>Total High Quality Liquid Assets (HQLA)</b>                             | <b>394.02</b>                      | <b>394.02</b>                    |
|         | Cash and Bank Balance  | 338.97                             | 338.97                           |
|         | Unencumbered Fixed Deposits  | -                                  | -                                |
|         | Investments  | 55.05                              | 55.05                            |
|         |  |                                    |                                  |
|         | <b>Cash Outflows</b>   |                                    |                                  |
| 2       | Deposits (for deposit taking companies)                                    | -                                  | -                                |
| 3       | Unsecured wholesale funding  | 237.23                             | 272.82                           |
| 4       | Secured wholesale funding  | 228.90                             | 263.24                           |
| 5       | Additional requirements, of which:   |                                    |                                  |
| (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  | 51.37                              | 59.07                            |
| 6       | Other contractual funding obligations                                      | 227.40                             | 261.51                           |
| 7       | Other contingent funding obligations                                       | -                                  | -                                |
| 8       | <b>Total Cash outflows</b>   | <b>744.91</b>                      | <b>856.64</b>                    |
|         |  |                                    |                                  |
|         | <b>Cash Inflows</b>  |                                    |                                  |
| 9       | Secured lending  | -                                  | -                                |
| 10      | Inflows from fully performing exposures                                    | 1,556.26                           | 1,167.19                         |
| 11      | Other cash inflows   | 430.26                             | 322.69                           |
| 12      | <b>Total Cash Inflows</b>  | <b>1,986.52</b>                    | <b>1,489.89</b>                  |

|    |                                    |  |                             |
|----|------------------------------------|--|-----------------------------|
|    |                                    |  | <b>Total Adjusted Value</b> |
| 13 | Total HQLA                         |  | 394.02                      |
| 14 | Total Net Cash Outflows            |  | 214.16                      |
| 15 | <b>Liquidity Coverage Ratio(%)</b> |  | <b>183.98%</b>              |

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

# Weighted values calculated after the application of respective stress factors on inflow and outflow.