

As per RBI scale based regulations, Non-deposit taking NBFCs with asset size of ₹5,000 crore and above but less than ₹10,000 crore, we are required to maintain liquidity coverage ratio as prescribed by RBI in the Annexure XXI of RBI scale based regulations.

| | Particulars | Q2 FY 26 | Q2 FY 26 | Q1 FY 26 | Q1 FY 26 | Q4 FY 25 | Q4 FY 25 | Q3 FY 25 | Q3 FY 25 |
|-----------------------------------|--|---|---|---|---|---|---|---|---|
| | | Total Unweighted Value (average) ₁ | Total Weighted Value (average) ₂ | Total Unweighted Value (average) ₁ | Total Weighted Value (average) ₂ | Total Unweighted Value (average) ₁ | Total Weighted Value (average) ₂ | Total Unweighted Value (average) ₁ | Total Weighted Value (average) ₂ |
| High Quality Liquid Assets | | | | | | | | | |
| 1 | Total High Quality Liquid Assets (HQLA) | | | | | | | | |
| | Assets to be included as HQLA without any haircut | | | | | | | | |
| | Cash on Hand | | | | | | | - | - |
| | Bank balance | 28.27 | 28.27 | 78.17 | 78.17 | 210.09 | 210.09 | 84.41 | 84.41 |
| | Government securities | 140.00 | 140.00 | 85.16 | 85.16 | 142.06 | 142.06 | 156.63 | 156.63 |
| Cash Outflows | | | | | | | | | |
| 2 | Deposits (for deposit taking companies) | | | | | | | | |
| 3 | Unsecured wholesale funding | 107.71 | 123.87 | 170.95 | 196.59 | 126.49 | 145.47 | 107.02 | 123.07 |
| 4 | Secured wholesale funding | 259.49 | 298.41 | 195.58 | 224.91 | 305.37 | 351.17 | 275.82 | 317.19 |
| 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 | | - | - | - | - | - | - | - |
| 6 | Other contractual funding obligations | 165.64 | 190.49 | 158.91 | 182.75 | 151.01 | 173.66 | 132.84 | 152.77 |
| 7 | Other contingent funding obligations | - | - | - | - | - | - | - | - |
| 8 | TOTAL CASH OUTFLOWS | 532.84 | 612.77 | 525.44 | 604.25 | 582.87 | 670.29 | 515.68 | 593.03 |
| Cash Inflows | | | | | | | | | |
| 9 | Secured lending | | | | | | | | |
| 10 | Inflows from fully performing exposures | 130.46 | 97.85 | 116.50 | 87.37 | 113.15 | 84.87 | 88.38 | 66.28 |
| 11 | Other cash inflows | 1,014.71 | 761.03 | 555.60 | 416.70 | 821.94 | 616.46 | 1,065.95 | 799.46 |
| 12 | TOTAL CASH INFLOWS | 1,145.17 | 858.88 | 672.09 | 504.07 | 935.10 | 701.32 | 1,154.33 | 865.75 |

| | | Total Adjusted Value | | Total Adjusted Value | | Total Adjusted Value | | Total Adjusted Value |
|-----------|-------------------------------------|----------------------------|--|----------------------------|--|----------------------------|--|----------------------------|
| 13 | TOTAL HQLA | 168.27 | | 163.33 | | 352.15 | | 241.04 |
| 14 | TOTAL NET CASH OUTFLOWS | 153.19 | | 151.06 | | 167.57 | | 148.26 |
| 15 | LIQUIDITY COVERAGE RATIO (%) | 109.84% | | 108.12% | | 210.14% | | 162.58% |

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

²Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.