

Disclosure on Liquidity Coverage Ratio

Disclosure as per the circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 issued by Reserve Bank of India regarding Liquidity Coverage Ratio (LCR)

Maintenance of Liquidity Coverage Ratio (LCR)

Reserve Bank of India vide its notification no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/ 03.10.001/ 2019-20 dated November 04, 2019 introduced Liquidity Coverage Ratio for certain categories of NBFCs w.e.f December 01, 2020 . All non-deposit taking NBFCs with asset size of ₹10,000 crore and above, and all deposit taking NBFCs irrespective of their asset size, shall maintain a liquidity buffer in terms of LCR which will promote resilience of NBFCs to potential liquidity disruptions by ensuring that they have sufficient High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for 30 days. The stock of HQLA to be maintained by the NBFCs shall be minimum of 100% of total net cash outflows over the next 30 calendar days. The LCR requirement shall be binding on NBFCs from December 1, 2020 with the minimum HQLAs to be held being 50% of the LCR, progressively reaching up to the required level of 100% by December 1, 2024, as per the time-line given below:

From	December 01, 2020	December 01, 2021	December 01, 2022	December 01, 2023	December 01, 2024
Minimum LCR	50%	60%	70%	85%	100%

A) Quantitative Disclosure

Sl. No.	Particulars	As at June 30, 2026		As at March 31, 2026		As at December 30, 2025		As at September 30, 2025	
		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
	<u>High Quality Liquid Assets</u>								
1	Total High Quality Liquid Assets (HQLA)	3,081.17	3,081.17	1,882.52	1,882.52	2,299.91	2,299.91	1,949.87	1,949.87
	<u>Cash Outflows</u>								
2	Deposits (for deposit taking companies)	574.06	660.17	327.33	376.43	159.51	183.44	88.43	101.70
3	Unsecured wholesale funding	-	-	-	-	-	-	-	-
4	Secured wholesale funding	-	-	-	-	-	-	-	-
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	208.94	240.28	999.24	1,149.13	935.57	1,075.91	932.49	1,072.37
7	Other contingent funding obligations	-	-	-	-	-	-	-	-
8	Total Cash Outflows	783.00	900.45	1,326.57	1,525.56	1,095.08	1,259.34	1,020.92	1,174.06
	<u>Cash Inflows</u>								
9	Secured lending								
;	Inflows from fully performing exposures	4,246.02	3,184.51	12,757.64	9,568.23	9,628.33	7,221.25	2,096.01	1,572.01
11	Other cash inflows								
12	Total Cash Inflows	4,246.02	3,184.51	12,757.64	9,568.23	9,628.33	7,221.25	2,096.01	1,572.01
13	Total HQLA	3,081.17	3,081.17	1,882.52	1,882.52	2,299.91	2,299.91	1,949.87	1,949.87
14	Total Net Cash Outflows		225.11		381.39		314.84		293.52
15	Liquidity Coverage Ratio (%)		1369%		494%		731%		664%

Note:

- 1) Unweighted values calculated as outstanding balances maturing or callable within 30 days (for Cash inflows and Cash outflows)
- 2) Weighted values calculated after the application of respective haircuts (for HQLA) and stress factors (on cash inflow/cash outflow)
- 3) The average LCR is computed as simple averages of daily observations over the previous quarters
- 4) The figures pertaining to the respective months used for the quantitative disclosure are based on the estimates and assumptions of the management, which have been relied upon by the auditors.

B) Qualitative Disclosure

The Company follows the criteria laid down by RBI for calculation of High Quality Liquid Assets (HQLA), gross outflows and inflows within the next 30-day period. HQLA predominantly comprises unencumbered Cash and Bank balances, Government securities viz.

The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time.

The ALM Committee of the Board of Directors shall be responsible for evaluating the liquidity risk.

The Asset-Liability Management Committee (ALM) consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. Mr. George Alexander Muthoot (Director) heads the Committee. The role of the ALM committee with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company.

Components of High Quality Liquid Assets			
Sl. No	Particulars	Total Unweighted Value (Average)	Total Weighted Value (Average)
1	Cash	51.79	51.79
2	Bank	1,521.63	1,521.63
3	SLR investments (80%)	1,507.76	1,507.76
	TOTAL	3,081.17	3,081.17