

Disclosure on Liquidity Coverage ratio (LCR) for the quarter ended December 31, 2024

(₹ in Lakhs)

Particulars		Total Unweighted Value (average)	Total Weighted Value (average)
HIGH QUALITY LIQUID ASSETS			
1	Cash on hand	59	59
2	Balances in current account	8,808	8,808
3	Government securities	32,288	32,288
	TOTAL	41,155	41,155
CASH OUTFLOWS			
4	Deposits (for deposit taking companies)	-	-
5	Unsecured wholesale funding	-	-
6	Secured wholesale funding	15,563	17,898
7	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	-	-
8	Other contractual funding obligations	10,452	12,020
9	Other contingent funding obligations	98,010	1,12,711
	TOTAL	1,24,025	1,42,629
CASH INFLOWS			
10	Secured lending	-	-
11	Inflows from fully performing exposures	37,915	28,436
12	Other cash inflows	1,71,450	1,28,587
	TOTAL	2,09,365	1,57,024
			Total Adjusted Value
13	TOTAL HQLA		41,155
14	TOTAL NET CASH OUTFLOWS		35,657
15	LIQUIDITY COVERAGE RATIO (%)		115%

Notes:

- 1 The average weighted and unweighted amounts are calculated taking average based on daily observation for the captioned quarter.
- 2 Weighted values have been calculated after the application of respective haircuts (for HQLA) and LCR is calculated before and after applying the stress factors on inflows and outflows.
- 3 During the quarter, the company has maintained the HQLA (average) of ₹ 41,155 lakhs.
- 4 Total net cash outflow is total cash outflow less, 75% of total cash outflow or total cash inflow whichever is less.

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(Formerly Fullerton India Home Finance Co. Ltd.)

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