IIFL Samasta Finance Limited

LCR Disclosure

Background:

The Reserve Bank of India has prescribed monitoring of sufficiency of NBFC's liquid assets pursuant to RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 04 November 2019. The Liquidity Coverage Ratio (LCR) is aimed at measuring and promoting short-term resilience of NBFCs to potential liquidity disruptions by ensuring maintenance of sufficient high quality liquid assets (HQLAs)to survive an acute stress scenario lasting for 30 days.

The ratio comprises of high-quality liquid assets (HQLAs) as numerator and net cash outflows in 30 days as denominator. Cash outflows are calculated by multiplying the outstanding balances of various categories or types of liabilities by 1.15 times and cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by 0.75 times.

Accordingly, LCR as at March 31, 2023 is as under: ***Rs in crores***

	As at 31 March 2023	
Particulars	**Total Unweighte dValue (average)**	**Total Weighted Value (average)**
High Quality Liquid Assets		
Cash and bank balances	214.91	214.91
Unencumbered fixed deposits	12.19	12.19
	227.11	**227.11**
Cash Outflows		
Unsecured wholesale funding	-	-
Secured wholesale funding	-	-
Additional requirements, of which	-	-
Outflows related to derivative exposures and other collateral requirements	-	-
Outflows related to loss of funding of debt products	-	-
Credit and liquidity facilities	-	-
Other contractual funding obligations	601.81	692.08
Other contingent funding obligations	-	-
	601.81	**692.08**
Cash Inflows		
Secured lending	-	-
Inflows from fully performing exposures	333.39	250.04
Other cash inflows	313.69	235.27
	647.08	**485.31**

Liquidity coverage ratio	As at 31 March 2023
Total high quality liquid assets (a)	227.11
Total net cash outflows (b) (Refer, note below)	206.77
Liquidity coverage ratio (a)/(b)	**109.83%**

Note: Total net cash outflows over the next 30 days = Stressed Outflows - Minimum of (Stressed Inflows; 75% of Stressed Outflows).