SMFG Grihashakti

Nayi Asha. Naya Vishwas.

Disclosure on Liquidity Coverage ratio (LCR) for the quarter ended Dec 31, 2023

(₹ in Lakhs)

Particulars		Total Unweighted Value (average)	Total Weighted Value (average)
HIGH QUALITY LIQUID ASSETS			
1	Cash on hand	12	12
2	Balances in current account	5,499	5,499
3	Government securities	19,320	19,320
	TOTAL	**24,832**	**24,832**
CASH OUTFLOWS			
4	Deposits (for deposit taking companies)	-	-
5	Unsecured wholesale funding	-	-
6	Secured wholesale funding	13,324	15,322
7	Additional requirements, of which	-	-
(i)	Outflows related to derivative exposures and other	-	-
(ii)	Outflows related to loss of funding on debt product	-	-
(iii)	Credit and liquidity facilities	-	-
8	Other contractual funding obligations	7,881	9,063
9	Other contingent funding obligations	86,809	99,830
	TOTAL	**1,08,013**	**1,24,215**
CASH INFLOWS			
10	Secured lending	-	-
11	Inflows from fully performing exposures	24,938	18,704
12	Other cash inflows	1,98,765	1,49,074
	TOTAL	**2,23,703**	**1,67,777**
13	**TOTAL HQLA**		**24,832**
14	**TOTAL NET CASH OUTFLOWS**		**31,054**
15	**LIQUIDITY COVERAGE RATIO (%)**		**80%**

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
3. During the quarter, the company has maintained the HQLA (average) of ₹ 248.32 crores.
4. Total net cash outflow is total cash outflow less, 75% of total cash outflow or total cash inflow whichever is less.