

Disclosure on Liquidity Coverage ratio (LCR) for the quarter ended September 30, 2024

(₹ in Lakhs)

Particulars		Total Unweighted Value (average)	Total Weighted Value (average)
HIGH QUALITY LIQUID ASSETS			
1	Cash on hand	120	120
2	Balances in current account	7,485	7,485
3	Government securities	25,119	25,119
	TOTAL	32,725	32,725
CASH OUTFLOWS			
4	Deposits (for deposit taking companies)	-	-
5	Unsecured wholesale funding	-	-
6	Secured wholesale funding	7,735	8,895
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	8,374	9,630
9	Other contingent funding obligations	1,20,051	1,38,058
	TOTAL	1,36,159	1,56,583
CASH INFLOWS			
10	Secured lending	-	-
11	Inflows from fully performing exposures	29,480	22,110
12	Other cash inflows	2,10,671	1,58,003
	TOTAL	2,40,151	1,80,113
			Total Adjusted Value
13	TOTAL HQLA		32,725
14	TOTAL NET CASH OUTFLOWS		39,146
15	LIQUIDITY COVERAGE RATIO (%)		84%

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 ₹ 327.25 crores.
- 4 Total net cash outflow is total cash outflow less, 75% of total cash outflow or total cash inflow whichever is less.

SMFG India Home Finance Co. Ltd.

(Formerly Fullerton India Home Finance Co. Ltd.)

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