

SATIN CREDITCARE NETWORK LIMITED

Notes to the standalone financial statements for the year ended March 31, 2021

(All amounts in Lakhs, unless otherwise stated)

11 Pursuant to RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019, Liquidity credit risk disclosures are presented as below:

(i) LCR Disclosure

| Particulars | As at March 31, 2021 | | As at December 31, 2020 | |
|--|--------------------------|-----------------------|--------------------------|-----------------------|
| | Total un-weighted amount | Total weighted amount | Total un-weighted amount | Total weighted amount |
| High Quality Liquid Assests (HQLAs) | | | | |
| 1 Total High Quality Liquid Assests (HQLA) | 58,475.44 | 58,475.44 | 73,867.18 | 73,867.18 |
| Cash Outflows | | | | |
| 2 Deposits (for deposit taking companies) | - | - | - | - |
| 3 Unsecured wholesale funding | 109.64 | 109.64 | 329.96 | 329.96 |
| 4 Secured wholesale funding | 82,781.26 | 41,390.63 | 90,972.25 | 45,486.12 |
| 5 Additional requirements, of which | - | - | - | - |
| i Outflows related to derivative exposures and other collateral requirements | 564.77 | 564.77 | 557.87 | 557.87 |
| ii Outflows related to loss of funding on debt products | - | - | - | - |
| iii Credit and liquidity facilities | - | - | - | - |
| 6 Other contractual funding obligations | 38,413.12 | 38,413.12 | 34,245.13 | 34,245.13 |
| 7 Other contingent funding obligations | 7,285.06 | 7,285.06 | 10,127.54 | 10,127.54 |
| 8 TOTAL CASH OUTFLOWS | 1,29,153.85 | 87,763.22 | 1,36,232.75 | 90,746.62 |
| Cash Inflows | | | | |
| 9 Secured lending | 687.61 | 687.61 | 252.82 | 252.82 |
| 10 Inflows from fully performing exposures | 89,017.79 | 74,722.79 | 78,578.08 | 78,578.08 |
| 11 Other cash inflows | 24,353.57 | 24,353.57 | 21,910.60 | 21,910.60 |
| 12 TOTAL CASH INFLOWS | 1,14,058.97 | 99,763.97 | 1,00,741.50 | 1,00,741.50 |
| 13 TOTAL HQLA | 58,475.44 | 58,475.44 | 73,867.18 | 73,867.18 |
| 14 TOTAL NET CASH OUTFLOWS | 62,982.71 | 26,104.73 | 39,166.92 | 28,802.50 |
| 15 LIQUIDITY COVERAGE RATIO (%) | 92.84% | 224.00% | 188.60% | 256.46% |