



SATIN CREDITCARE NETWORK LTD.

Pursuant to Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, Liquidity Coverage Ratio (LCR) is presented below:

(i) LCR Disclosure

(₹ in Lakhs, unless stated otherwise)

		As at December 31, 2024	
		Total Unweighted Amount ¹ (average)*	Total Weighted Amount ² (average)*
	High Quality Liquid Assets (HQLAs)		
1	Total High Quality Liquid Assets (HQLA)	24,789.88	22,760.74
	Cash Outflows		
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	587.15	675.22
4	Secured wholesale funding	33,331.94	38,331.73
5	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	-	-
6	Other contractual funding obligations**	40,405.53	40,405.53
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS	74,324.62	79,412.48
	Cash Inflows		
9	Secured lending	-	-
10	Inflows from fully performing exposures	88,854.11	66,640.59
11	Other cash inflows	1,17,655.66	77,098.47
12	TOTAL CASH INFLOWS	2,06,509.78	1,43,739.05
13	TOTAL HQLA	24,789.88	22,760.74
14	TOTAL NET CASH OUTFLOWS	18,581.15	19,853.12
15	LIQUIDITY COVERAGE RATIO (%)		114.65%
	Components of HQLA		
	Cash and Bank Balances	7,774.25	7,774.25
	Investments in Commercial Papers	13,527.57	11,498.44
	T-Bills	3,488.06	3,488.06

Qualitative Disclosure on LCR

As per Reserve Bank of India guidelines, all deposit-taking NBFCs irrespective of their asset size and non-deposit-taking NBFCs with an asset size of Rs.5,000 crore and above are required to maintain a liquidity coverage ratio (LCR) to ensure availability of adequate high-quality liquid assets (HQLA) to survive any acute liquidity stress scenario i.e, cash outflow increased to 115% and cash inflow decreased to 75%, lasting for 30 days. As per RBI guidelines, LCR has been calculated using the simple average of daily observations over the previous quarter (over a period of 90 days).

Cash outflows under secured and unsecured wholesale funding include contractual payments of the term loan, NCDs, and other debt obligations including interest payments due in next 30 days. Other contractual funding obligations include contractual payments due in next 30 days.

To compute inflow from fully performing exposures, the company considers collection from performing advances including interest due in the next 30 days. Other cash inflows include cash from unencumbered fixed deposits, Certificates of deposits, undrawn lines of credit, and mutual fund investments maturing in the next 30 days. The LCR as of December 31, 2024 is 114.65%, which is well above the regulatory requirement of 100%.

1 Unweighted values have been calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

2 Weighted values have been calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow

* LCR has been calculated using simple average of daily observations of data points

** Stress percentages are not applied on these as contractual obligations for next 30 days are static under all conditions.



SATIN CREDITCARE NETWORK LTD.

Pursuant to Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, Public disclosure on liquidity risk are presented below: (₹ in Lakhs, unless otherwise stated) :

Public Disclosure on Liquidity Risk (December 31, 2024)

(i)

Funding Concentration based on significant counterparty (both deposits and borrowings)				
Sr. No.	Number of Significant Counterparties	Amount*	% of Total deposits	% of Total Liabilities
1	27	6,11,379.73	NA	76.47%

(ii)

Top 20 large deposits
There are no deposits accepted by the company as company is non-deposit taking NBFC.

(iii)

Top 10 borrowings		
Sr. No.	Amount*	% of Total borrowings
1	3,91,486.62	50.92%

(iv)

Funding Concentration based on significant instrument/product			
Sr. No.	Nature of significant instrument/product	Amount*	% of Total Liabilities
1	Non-convertible debentures	1,60,388.88	20.06%
2	Term loans	4,79,136.86	59.93%
3	External commercial borrowings	1,08,134.98	13.53%
4	Liability against securitised assets	15,655.88	1.96%
	Total	7,63,316.60	95.48%

*Includes accrued interest but not due and unamortised transaction costs

(v)

Stock Ratios:				
Sr. No.	Particulars	% of Total Public funds	% of Total Liabilities	% of Total Assets
1	Commercial papers	0.73%	0.69%	0.51%
2	Non-convertible debentures (original maturity of less than one year)	0.00%	0.00%	0.00%
3	Other short-term liabilities (excluding commercial paper)	2.71%	2.59%	1.91%

(vi)

Institutional set-up for liquidity risk management

The company has a robust risk management system in place. To ensure smooth functioning of business operations, the company maintains adequate liquidity primarily in the form of cash, bank balances, fixed deposits, T-Bills and mutual funds. The company has a Risk Management Committee of the Board (RMCB) which is supported by Executive Risk Management Committee (ERMC) and the Asset Liability Management Committee (ALCO). The responsibility of the ALCO is to manage liquidity risk, ensures compliance with policies, frameworks, internal limits and regulatory limits related to ALM and update the same to the board. The Executive Risk Management Committee is responsible for overseeing the implementation of risk management framework across the company and providing recommendations to the RMCB. RMCB meetings are held at periodic intervals.

Notes

Significant counterparty is defined as a counterparty with an exposure exceeding 1% of total liabilities

Significant Instrument/product represents more than 1% of the company's total liabilities

Total Liabilities represent Total Assets as per Balance sheet less Equity

Public funds represent Bank Finance, Non-Convertible Debentures and Commercial Papers