DIGVIJAY FINLEASE LIMITED
CIN:- U67120WB2001PLC093899

Liquidity Coverage Ratio

The Liquidity Coverage Ratio (LCR) is a key compliance requirement for a resilient and stable financial sector. Its objective is the promotion of short-term resilience of the liquidity risk profile of financial institutions by ensuring that it has sufficient High Quality Liquid Assets (HQLA) to survive a significant stress scenario lasting for one month. The Liquidity Coverage Ratio is expected to improve the financial sector's ability to absorb shocks arising from financial and economic stress, whatever the source, thus reducing the risk of spill over from the financial sector to the real economy.Liquidity Management of the company is supervised by the Asset Liability Committee. The management is of the view that the company has in place robust processes to monitor and manage liquidity risks and sufficient liquidity cover to meet its likely future short-term requirements.The company has a diversified mix of borrowings with respect to the source, type of instrument, tenor and nature of security. The Asset Liability Committee constantly reviews and monitors the funding mix and ensures the optimum mix of funds based on the cash flow requirements, market conditions and keeping the interest rate view in consideration. Additionally, the Company has lines of credit that it can access to meet liquidity needs.These are reviewed by the Asset Liability Committee (ALCO) on a monthly basis. The Asset Liability Committee provides strategic direction andguidance on liquidity risk management. A sub-committee of the Asset Liability Committee, comprising members from the Treasury and Risk functions, monitor liquidity risks on a weekly basis and decisions are taken on the funding plan and levels of investible surplus, from the Asset Liability Management perspective. This sets the boundaries for daily cash flow management.In line with RBI regulations, the cash outflows and inflows have been stressed by 115% and 75% of their respective original values for computing LCR. The key drivers on the inflow side are the expected collections from the performing assets of the company and on the outflow side the scheduled maturities. The High Quality Liquid Assets are entirely held in Government Securities which are classified as Level 1 assets with no haircut.

(Amount in ₹ crore)

		As on 30.06.2024		As on 30.09.2024		As on 31.12.2024		As on 31.03.2025	
		Total Unweighted1Value (average)	**Total Weighted2Value (average)**	**Total Unweighted1Value (average)**	**Total Weighted2Value (average)**	**Total Unweighted1Value (average)**	**Total Weighted2Value (average)**	**Total Unweighted1Value (average)**	**Total Weighted2Value (average)**
High Quality Liquid Assets									
1	**Total High Quality Liquid Assets (HQLA)	82.72	4.13	96.92	37.47	91.23	45.24	161.27	119.33
Cash Outflows									
2	Deposits (for deposit taking companies)	-	-	-	-	-	-	-	-
3	Unsecured wholesale funding	-	-	-	-	-	-	-	-
4	Secured wholesale funding	-	-	-	-	-	-	-	-
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	0.01	0.02	0.02	0.02	0.01	0.01	0.16	0.18
7	Other contingent funding obligations	-	-	-	-	-	-	-	-
8	**TOTAL CASH OUTFLOWS**		0.02		0.02		0.01		0.18
Cash Inflows									
9	Secured lending	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	-	-	-	-	-	-	-	-
11	Other cash inflows	-	-	-	-	-	-	-	-
12	**TOTAL CASH INFLOWS**		-		-		-		-
			Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value
13	**TOTAL HQLA**		4.13		37.47		45.24		119.33
14	**TOTAL NET CASH OUTFLOWS**		0.02		0.02		0.01		0.18
15	**LIQUIDITY COVERAGE RATIO (%)**		**27212.11%**		**214361.51%**		**397340.84%**		**66083.61%**

**Components of HQLA need to be disclosed
1Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).
2Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.

Components of HQLA

1. Cash & Cash Equivalents
2. Bank balances other than cash and cash equivalents
3. Mutual Fund
4. Investment in Equity Shares included in SENSEX or NIFTY

The company has maintained LCR well above the regulatory threshold of 100% throughout the financial year.