

Liquidity Coverage Ratio

The RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019. As per the said guidelines, LCR requirement shall be binding on all non-deposit taking systemically important NBFCs with asset size of ₹ 10,000 crore and above from December 1, 2020, with the minimum LCR to be 50%, progressively increasing, till it reaches the required level of 100%, by December 1, 2024.

The Company follows the criteria laid down by RBI for calculation of High Quality Liquid Assets (HQLA), gross outflows and inflows within the next 30-day period. HQLA predominantly comprises cash and balance with other banks in current account. All significant outflows and inflows determined in accordance with RBI guidelines are included in the prescribed LCR computation template.

The disclosure on Liquidity Coverage Ratio of the Company for the quarter ended September 30, 2024 is as under:

Particulars		Quarter - September 30, 2024	
		Total unweighted value (average) @	Total weighted value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		
	Cash and bank balance	130.93	130.93
	Government Securities	590.85	590.85
		721.77	721.77
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	1,268.08	1,458.29
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS	1,268.08	1,458.29
Cash inflows			
9	Secured lending		-
10	Inflows from fully performing exposures	1,711.46	1,283.60
11	Other cash inflows #	398.43	298.83
12	TOTAL CASH INFLOWS		1,582.42
13	Total HQLA		721.77
14	Total net cash outflows		364.57
15	Liquidity Coverage Ratio (%)		197.98%

@ Unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows). Averages are calculated basis simple average of daily observations.

Other cash inflows includes Fixed deposit placed with banks and proceeds from redemption of mutual funds.

For CreditAccess Grameen Limited


Authorised Signatory

DISCLOSURE UNDER LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NBFC- SEPTEMBER 30, 2024

Public disclosure on liquidity risk of CreditAccess Grameen Limited (the Company) as on September 30, 2024, in accordance with RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019, on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

Public disclosure on Liquidity risk management

i. Funding concentration based on significant Counterparty *(both deposits and borrowings)

Number of significant counterparties	Amount (Rs. in Crore)	% of Total Deposits	% of Total Liabilities
25.00	15,826.66	NA	80.65%

Top 20 large deposits (amount in Rs. Crore and % of total deposits)- Not applicable. The Company being a

ii. Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits

iii. Top 10 borrowings (amount in Rs. Crore and % of total borrowings)

Amount (Rs in Crore)	% of Total Borrowings
9,672.15	50.50%

iv. Funding concentration based on significant instrument / product*

Sl. No	Name of the instrument/ product	Amount (Rs in Crore)	% of Total Liabilities
1	Term loans from Banks	11,131.17	56.72%
2	Term Loans from Financial Institutions	1,843.42	9.39%
3	Non Convertible debentures	1,928.89	9.83%
4	Term Loans from Non banking Financial Companies	538.55	2.74%
5	External Commercial Borrowings	3,686.38	18.79%

v. Stock Ratios

Particulars	as a % of total public funds*	as a % of total liabilities*	as a % of total assets
Commercial papers	0%	0%	0%
Non-convertible debentures (original maturity of less than one	0%	0%	0%
Other short-term	2.60%	1.73%	1.28%

vi. Institutional set-up for liquidity risk management

The Company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with the risk tolerance/limits decided

The Company also has a Risk Management Committee, which is a sub-committee of the Board and is responsible for evaluating the overall risk faced by the Company including liquidity risk.

Asset Liability Management Committee (ALCO) of the Company is responsible ensuring adherence to the risk tolerance/limits as well as implementing the liquidity risk management strategy of the Company.

Chief Risk Officer shall be part of the process of identification, measurement and mitigation of liquidity risks.

The ALM support group consist of CFO and Head-Treasury who shall be responsible for analysing, monitoring and reporting the liquidity profile to the ALCO.

***Notes**

1. Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

2. Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies .

3.Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.

4.Public funds is as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.

5. The amount stated in this disclosure is based on the Standalone financial statements for the quarter ended September 30, 2024

For CreditAccess Grameen Limited