



Shriram Transport Finance Company Limited

CIN: L65191TN1979PLC007874

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Public Disclosure on Liquidity Coverage ratio (LCR) for the quarter ended December 31, 2020 pursuant to RBI Master direction Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.

LCR Disclosure Template (Appendix I)

(Rs.in Crore)

Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	3,577.95	3,215.06
Cash Outflows			
2	Deposits (for deposit taking companies)	359.45	413.37
3	Unsecured wholesale funding	96.41	110.87
4	Secured wholesale funding	2,460.58	2,829.66
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	542.64	624.03
7	Other contingent funding obligations	168.72	194.03
8	TOTAL CASH OUTFLOWS	3,627.79	4,171.96
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	3,910.90	2,933.18
11	Other cash inflows	738.29	553.72
12	TOTAL CASH INFLOWS	4,649.19	3,486.89
			Total Adjusted Value
13	TOTAL HQLA		3,215.06
14	TOTAL NET CASH OUTFLOWS		1,042.99
15	LIQUIDITY COVERAGE RATIO (%)		308.25%

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

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

The Company, during the quarter ended December 31, 2020, had maintained average HQLA (after haircut) of 3,215.06 Crores. HQLA primarily includes cash on hand, bank balances in current account and demand deposits with Scheduled Commercial Banks, CBLO investment and Government securities (such unencumbered approved securities held as per the provisions of section 45 IB of RBI Act, is reckoned as HQLA only to the extent of 80% of the required holding).

The average LCR of the Company for the quarter ended December 31, 2020 was 308.25%.