Home First Finance Company India Limited

LCR disclosure for the quarter ended 31st March 2026

LCR Disclosure (in lakhs)		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	**Total High Quality Liquid Assets (HQLA)	35,259.10	35,259.10
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	-	-
4	Secured funding	19,285.98	22,178.88
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	61,801.60	71,071.84
7	Other contingent funding obligations	-	-
8	**Total Cash Outflows**	**81,087.58**	**93,250.72**
Cash Inflows			
9	Secured Lending	16,429.17	12,321.88
10	Inflows from fully performing exposures	-	-
11	Other cash inflows	2,68,328.61	2,01,246.46
12	**TOTAL CASH INFLOWS**	**2,84,757.78**	**2,13,568.34**
			Total adjusted value
13	**TOTAL HQLA**		35,259.10
14	**TOTAL NET CASH OUTFLOWS**		23,312.68
15	**LIQUIDITY COVERAGE RATIO (%) ***		151.24%

* LCR as above is calculated in accordance with Disclosure on Liquidity Coverage Ratio (LCR) in accordance with the Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025

Disclosure on Liquidity Coverage Ratio (LCR) in accordance with the Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025

The RBI has prescribed guidelines on maintenance of Liquidity Coverage Ratio (LCR) for HFCs vide Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 dated 28 November 2025.

The objective of the LCR is to promote resilience in the liquidity risk profile of HFCs. This is done by ensuring that the Company has an adequate stock of unencumbered high-quality liquid assets (HQLA) that can be converted easily and immediately into cash to meet its liquidity needs for a 30 calendar day liquidity stress scenario.

Further, the guidelines require all non-deposit taking HFCs with an asset size of Rs. 5,000 crore and above to maintain minimum LCR of 100% by December 2025. The Company's Board approved Asset Liability Management (ALM) Policy covers its Liquidity Risk Management policies and processes, stress testing, contingency funding plan, maturity profiling, Currency Risk, Interest Rate Risk and Liquidity Risk Monitoring Tools.

The Company regularly reviews the maturity position of assets and liabilities and liquidity buffers, and ensures maintenance of sufficient quantum of High Quality Liquid Assets, most of which is in the form of government securities as at 31 March 2026.

The main drivers of LCR are:
Outflows comprise of:
a) All the contractual debt repayments and interest payments
b) Expected operating expense

Inflows comprise of:
a) Expected receipt (scheduled EMIs) from all loans
b) Liquid investment in the form of unencumbered fixed deposits with banks which are not forming part of High Quality Liquid Assets
c) Sanctioned and undrawn lines of credits.