## HIGHER EDUCATION FINANCING AGENCY

Appendix I

## LCR Disclosure Template as on September 30, 2021

(Rs. in Crores)

High Quality Liquid Assets  1 **Total High Quality Liquid Assets (HQLA) 144.77 144.77 144.77    Total High Quality Liquid Assets (HQLA) 144.77 175.54 155 LIQUIDITY COVERAGE RATIO (%		(Rs. in Crores)			
High Quality Liquid Assets   1			Total Unweighted	Total Weighted Value	
1         **Total High Quality Liquid Assets (HQLA)         144.77         144.77           Cash Outflows         2         Deposits (for deposit taking companies)         0         0           3         Unsecured wholesale funding         0         0           4         Secured wholesale funding         0         0           5         Additional requirements, of which         0         0           6         Additional requirements, of which         0         0           10         Outflows related to derivative exposures and other collateral requirements         0         0           10         Outflows related to loss of funding on debt products         0         0         0           10         Outflows related to loss of funding on debt products         0         0         0           10         Outflows related to loss of funding on debt products         0         0         0           10         Outflows related to loss of funding on debt products         0         0         0           6         Other contractual funding obligations         276.67         318.17           7         Other contingent funding obligations         0         0.00           8         TOTAL CASH OUTFLOWS         276.67         318.17			Value (Average)	(Average)	
Cash Outflows         2         Deposits (for deposit taking companies)         0         0           3         Unsecured wholesale funding         0         0           4         Secured wholesale funding         0         0           5         Additional requirements, of which         0         0           i) Outflows related to derivative exposures and other collateral requirements         0         0         0           ii) Outflows related to loss of funding on debt products         0         0         0         0           iii) Credit and liquidity facilities         0         0         0         0         0           6         Other contractual funding obligations         276.67         318.17         0         0.00         0.00           8         TOTAL CASH OUTFLOWS         276.67         318.17         Cash Inflows         276.67         318.17           Cash Inflows         270.78         155.84         10         Inflows from fully performing exposures         207.78         155.84           11         Other cash inflows         0         0.00           12         TOTAL CASH INFLOWS         419.08         314.31           Total Adjusted Value         13         TOTAL NET CASH OUTFLOWS         79.54 <td colspan="5">High Quality Liquid Assets</td>	High Quality Liquid Assets				
2         Deposits (for deposit taking companies)         0         0           3         Unsecured wholesale funding         0         0           4         Secured wholesale funding         0         0           5         Additional requirements, of which         0         0           0         Outflows related to derivative exposures and other collateral requirements         0         0           0         Outflows related to loss of funding on debt products         0         0         0           0         Outflows related to loss of funding on debt products         0         0         0         0           0         Outflows related to loss of funding on debt products         0 <td>1</td> <td>**Total High Quality Liquid Assets (HQLA)</td> <td>144.77</td> <td>144.77</td>	1	**Total High Quality Liquid Assets (HQLA)	144.77	144.77	
2         Deposits (for deposit taking companies)         0         0           3         Unsecured wholesale funding         0         0           4         Secured wholesale funding         0         0           5         Additional requirements, of which         0         0           0         Outflows related to derivative exposures and other collateral requirements         0         0           0         Outflows related to loss of funding on debt products         0         0         0           0         Outflows related to loss of funding on debt products         0         0         0         0           0         Outflows related to loss of funding on debt products         0 <td></td> <td></td> <td></td> <td></td>					
3	Cash Outf	lows		大型的 此名 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
4         Secured wholesale funding         0         0           5         Additional requirements, of which         0         0           i)         Outflows related to derivative exposures and other collateral requirements         0         0           iii)         Outflows related to loss of funding on debt products         0         0         0           iii)         Credit and liquidity facilities         0         0         0           6         Other contractual funding obligations         276.67         318.17           7         Other contingent funding obligations         0         0.00           8         TOTAL CASH OUTFLOWS         276.67         318.17           Cash Inflows         276.67         318.17           Cash Inflows         276.67         318.17           Cash Inflows         276.67         318.17           Cash Inflows         277.8         158.48           10         Inflows from fully performing exposures         207.78         155.84           11         Other cash inflows         0         0.00           12         TOTAL CASH INFLOWS         419.08         314.31           Total Adjusted Value           13         TOTAL NET CASH OUTFLOWS         79.54 <td>. 2</td> <td>Deposits (for deposit taking companies)</td> <td>0</td> <td>0</td>	. 2	Deposits (for deposit taking companies)	0	0	
5 Additional requirements, of which  i) Outflows related to derivative exposures and other collateral requirements  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	Unsecured wholesale funding	0	0	
Outflows related to derivative exposures and other collateral requirements	4	Secured wholesale funding	0	0	
other collateral requirements00ii)Outflows related to loss of funding on debt products00iii)Credit and liquidity facilities006Other contractual funding obligations276.67318.177Other contingent funding obligations00.008TOTAL CASH OUTFLOWS276.67318.17Cash Inflows276.67318.170Inflows from fully performing exposures207.78158.4810Inflows from fully performing exposures207.78155.8411Other cash inflows00.0012TOTAL CASH INFLOWS419.08314.31Total Adjusted Value13TOTAL HQLA144.7714TOTAL NET CASH OUTFLOWS79.54	5	Additional requirements, of which	0	0	
ii) Outflows related to loss of funding on debt	i)	Outflows related to derivative exposures and	0	0	
products		other collateral requirements	0	0	
iii)         Credit and liquidity facilities         0         0           6         Other contractual funding obligations         276.67         318.17           7         Other contingent funding obligations         0         0.00           8         TOTAL CASH OUTFLOWS         276.67         318.17           Cash Inflows         276.67         318.17           9         Secured lending         211.30         158.48           10         Inflows from fully performing exposures         207.78         155.84           11         Other cash inflows         0         0.00           12         TOTAL CASH INFLOWS         419.08         314.31           Total Adjusted Value           13         TOTAL HQLA         144.77           14         TOTAL NET CASH OUTFLOWS         79.54	ii)	Outflows related to loss of funding on debt	0	0	
6         Other contractual funding obligations         276.67         318.17           7         Other contingent funding obligations         0         0.00           8         TOTAL CASH OUTFLOWS         276.67         318.17           Cash Inflows         2         211.30         158.48           10         Inflows from fully performing exposures         207.78         155.84           11         Other cash inflows         0         0.00           12         TOTAL CASH INFLOWS         419.08         314.31           Total Adjusted Value           13         TOTAL HQLA         144.77           14         TOTAL NET CASH OUTFLOWS         79.54		products	0	0	
7         Other contingent funding obligations         0         0.00           8         TOTAL CASH OUTFLOWS         276.67         318.17           Cash Inflows         9         Secured lending         211.30         158.48           10         Inflows from fully performing exposures         207.78         155.84           11         Other cash inflows         0         0.00           12         TOTAL CASH INFLOWS         419.08         314.31           Total Adjusted Value           13         TOTAL HQLA         144.77           14         TOTAL NET CASH OUTFLOWS         79.54	iii)	Credit and liquidity facilities	0	0	
8       TOTAL CASH OUTFLOWS       276.67       318.17         Cash Inflows       9       Secured lending       211.30       158.48         10       Inflows from fully performing exposures       207.78       155.84         11       Other cash inflows       0       0.00         12       TOTAL CASH INFLOWS       419.08       314.31         Total Adjusted Value         13       TOTAL HQLA       144.77         14       TOTAL NET CASH OUTFLOWS       79.54	6	Other contractual funding obligations	276.67	318.17	
Cash Inflows           9         Secured lending         211.30         158.48           10         Inflows from fully performing exposures         207.78         155.84           11         Other cash inflows         0         0.00           12         TOTAL CASH INFLOWS         419.08         314.31           Total Adjusted Value           13         TOTAL HQLA         144.77           14         TOTAL NET CASH OUTFLOWS         79.54	7	Other contingent funding obligations	0	0.00	
9         Secured lending         211.30         158.48           10         Inflows from fully performing exposures         207.78         155.84           11         Other cash inflows         0         0.00           12         TOTAL CASH INFLOWS         419.08         314.31           Total Adjusted Value           13         TOTAL HQLA         144.77           14         TOTAL NET CASH OUTFLOWS         79.54	8	TOTAL CASH OUTFLOWS	276.67	318.17	
10       Inflows from fully performing exposures       207.78       155.84         11       Other cash inflows       0       0.00         12       TOTAL CASH INFLOWS       419.08       314.31         Total Adjusted Value         13       TOTAL HQLA       144.77         14       TOTAL NET CASH OUTFLOWS       79.54	Cash Inflo	ws / / /			
11         Other cash inflows         0         0.00           12         TOTAL CASH INFLOWS         419.08         314.31           Total Adjusted Value           13         TOTAL HQLA         144.77           14         TOTAL NET CASH OUTFLOWS         79.54	9	Secured lending	211.30	158.48	
12         TOTAL CASH INFLOWS         419.08         314.31           Total Adjusted Value           13         TOTAL HQLA         144.77           14         TOTAL NET CASH OUTFLOWS         79.54	10	Inflows from fully performing exposures	207.78	155.84	
Total Adjusted Value   13   TOTAL HQLA   144.77   14   TOTAL NET CASH OUTFLOWS   79.54	11	Other cash inflows	0	0.00	
13       TOTAL HQLA       144.77         14       TOTAL NET CASH OUTFLOWS       79.54	12	TOTAL CASH INFLOWS	419.08	314.31	
14 TOTAL NET CASH OUTFLOWS 79.54				Total Adjusted Value	
	13			144.77	
15 LIQUIDITY COVERAGE RATIO (% 182.00%	14	TOTAL NET CASH OUTFLOWS		79.54	
	15	LIQUIDITY COVERAGE RATIO (%		182.00%	

कृते हायर एजुकेशन फाईनैसिंग एजेंसी For HIGHER EDICATION FINANCING AGENCY

प्राधिकृत इस्ताक्षरकर्ता / Authorised Signatory बेंगलोर - 560 027. / BENGALURU - 560 027.