

INSTANT HOLDINGS LIMITED

Corporate Identification Number: U65990MH2005PLC152062

Registered Office: 213, Bezzola Complex, "B" Wing, 71, Sion-Trombay Road, Chembur, Mumbai - 400071

Tel Nos.: +91-22-46098668 / 69

Email: compliance@instantholdings.in ; accountsupport@instantholdings.in

Report placed before the Committee at its Meeting held on 21 April 2026 for the period ended 31 March 2026

Liquidity Coverage Ratio (LCR) & High-Quality Liquid Assets (HQLA) Position:

The Company has assessed its Liquidity Coverage Ratio (LCR) considering high quality liquid assets (HQLA) and projected net cash outflows under normal operating conditions. The objective is to ensure adequate liquidity buffers to withstand short-term stress scenarios.

Particulars		Liquidity Coverage Ratio (LCR) – Computed Position (Q1 FY26) (in crs)	
		Total Unweighted	Total Weighted
		Value (average)	Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	5.91	5.91
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	0.27	0.27
7	Other contingent funding obligations within next 30 days	-	-
8	Total Cash Outflows	0.27	0.27
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	-	-
11	Other cash inflows	-	-
12	Total Cash Inflows	-	-
			Total Adjusted Value
13	Total HQLA		5.91
14	Total Net Cash Outflows		0.27
15	Liquidity Coverage Ratio (%)		2188.89%

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- The LCR is significantly above the regulatory benchmark of 100%, indicating a very strong liquidity position.
- The elevated LCR is structural in nature due to absence of borrowings and limited cash outflows.
- The Company maintains an LCR significantly above the regulatory requirement, ensuring sufficient liquidity under a 30-day stress scenario.

HQLA Saleability Testing (₹ in crore)

HQLA Saleability Testing assesses the ability of liquid assets to be converted into cash under stressed market conditions with minimal haircut and within a defined time horizon.

Category	Amount	Stress Haircut	Realisable Value	Liquidity Horizon
Cash and Bank Balance	0.11	0%	0.11	Same Day
Fixed Deposit	0.80	0%	0.80	Same Day / 1 day
Government Securities	5.00	2%	4.90	2 to 3 days

- The Company's total HQLA stands at ₹5.91 crs, out of which ₹5.81 crs (98%) is realisable under stressed conditions, indicating a strong liquidity position.
- The HQLA portfolio is predominantly composed of government securities, which are highly liquid in nature and can be monetised within a week under stressed market conditions with minimal haircut.
- Cash and bank balances are fully available for immediate deployment, while fixed deposits are also readily realisable without any material loss in value.
- The low overall haircut impact (2%) reflects that the Company's liquidity buffer is resilient even under adverse market conditions.



Officer Accounts