



**POONAWALLA
HOUSING FINANCE**
Apna Ghar, Apni Pehchan

POONAWALLA HOUSING FINANCE LIMITED
(FORMERLY MAGMA HOUSING FINANCE LIMITED)

Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended June 30, 2023 pursuant to RBI Master Direction Non-Banking Financial Company - Systematically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016

LCR Disclosure (Appendix I) as on 30 June 2023

(₹ in Crores)

Particulars	Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)	165.10	165.10
Cash Outflows		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	-	-
4 Secured wholesale funding	123.53	142.05
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	58.71	67.51
7 Other contingent funding obligations	111.30	128.00
8 TOTAL CASH OUTFLOWS	293.53	337.56
Cash Inflows		
9 Secured lending**	-	-
10 Inflows from fully performing exposures	67.67	50.75
11 Other cash inflows	519.18	389.39
12 TOTAL CASH INFLOWS	586.85	440.14
		Total Adjusted Value
13 TOTAL HQLA		165.10
14 TOTAL NET CASH OUTFLOWS		84.39
15 LIQUIDITY COVERAGE RATIO (%)		195.63%
16 NHB Requirement w.e.f. 1st Dec 22 (%)		50.00%

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

Weighted values calculated after the application of respective stress factors on inflow and outflow.

** Includes unutilized bank lines.

HQLA includes cash on hand, demand deposits with Scheduled Commercial Banks, Investments in Treasury bills and Government securities.

Registered Office :602, 6th Floor, Zero One IT Park, Survey No. 79/1, Ghorpadi Mundhwa Road, Pune-411 036,
Website : www.poonawallahousing.com; **CIN** : U65922PN2004PLC208751