

## GRIHUM HOUSING FINANCE LIMITED

(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

**Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended 30 June 2025 pursuant to RBI Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 read with Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023**

LCR Disclosure (Appendix I) as on 30 June 2025

(₹ in Crores)

Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets (HQLA)**	227.71	227.71
<b>Cash Outflows</b>			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	0.03	0.03
4	Secured wholesale funding	234.63	269.83
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	61.92	71.20
7	Other contingent funding obligations	163.59	188.13
8	<b>TOTAL CASH OUTFLOWS</b>	<b>460.17</b>	<b>529.19</b>
<b>Cash Inflows</b>			
9	Secured lending	-	-
10	Inflows from fully performing exposures	113.58	85.19
11	Other cash inflows	904.44	678.33
12	<b>TOTAL CASH INFLOWS</b>	<b>1,018.02</b>	<b>763.52</b>
			<b>Total Adjusted Value</b>
13	<b>TOTAL HQLA</b>		<b>227.71</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>132.30</b>
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>172.12%</b>
16	<b>NHB Requirement w.e.f. 1st December 2024 (%)</b>		<b>85.00%</b>

\* 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.

\*\* HQLA includes Balances with Banks in current accounts, Cash on Hand and Investments in Treasury bills and Government securities.

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