

POONAWALLA HOUSING FINANCE LIMITED

Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended September 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 September 2023

(₹ in Crores)

Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	151.62	151.62
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	37.80	43.47
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	55.62	63.96
7	Other contingent funding obligations	113.77	130.84
8	TOTAL CASH OUTFLOWS	207.19	238.27
Cash Inflows			
9	Secured lending**	-	-
10	Inflows from fully performing exposures	75.40	56.55
11	Other cash inflows	666.59	499.94
12	TOTAL CASH INFLOWS	741.99	556.49
			Total Adjusted Value
13	TOTAL HQLA		151.62
14	TOTAL NET CASH OUTFLOWS		59.57
15	LIQUIDITY COVERAGE RATIO (%)		254.53%
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.

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