

GRIHUM HOUSING FINANCE LIMITED

(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended September 30, 2024 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 September, 2024

(₹ in Crores)

Particulars	Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)	195.81	195.81
Cash Outflows		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	0.03	0.04
4 Secured wholesale funding	162.70	187.11
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	55.04	63.30
7 Other contingent funding obligations	231.23	265.91
8 TOTAL CASH OUTFLOWS	449.00	516.36
Cash Inflows		
9 Secured lending**	-	-
10 Inflows from fully performing exposures	97.67	73.25
11 Other cash inflows	511.70	383.77
12 TOTAL CASH INFLOWS	609.36	457.02
		Total Adjusted Value
13 TOTAL HQLA		195.81
14 TOTAL NET CASH OUTFLOWS		129.09
15 LIQUIDITY COVERAGE RATIO (%)		151.69%
16 NHB Requirement w.e.f. 1st Dec 23 (%)		60.00%

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

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