

POONAWALLA HOUSING FINANCE LIMITED
(FORMERLY MAGMA HOUSING FINANCE LIMITED)

Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended December 31, 2022 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 31 December 2022

(₹ in Crores)

Particulars	Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)	358.51	358.51
Cash Outflows		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	-	-
4 Secured wholesale funding	38.34	44.09
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	99.53	114.46
7 Other contingent funding obligations	70.91	81.54
8 TOTAL CASH OUTFLOWS	208.78	240.09
Cash Inflows		
9 Secured lending**	100.00	75.00
10 Inflows from fully performing exposures	11.04	8.28
11 Other cash inflows	27.42	20.57
12 TOTAL CASH INFLOWS	138.46	103.85
		Total Adjusted Value
13 TOTAL HQLA		358.51
14 TOTAL NET CASH OUTFLOWS		136.25
15 LIQUIDITY COVERAGE RATIO (%)		263.13%
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 and demand deposits with Scheduled Commercial Banks.

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