

**GRIHUM HOUSING FINANCE LIMITED**  
(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

**Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended December 31, 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 31 December, 2023

(₹ in Crores)

Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets (HQLA)	172.87	172.87
<b>Cash Outflows</b>			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	299.18	344.06
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	85.38	98.19
7	Other contingent funding obligations	130.03	149.53
8	<b>TOTAL CASH OUTFLOWS</b>	<b>514.59</b>	<b>591.78</b>
<b>Cash Inflows</b>			
9	Secured lending**	-	-
10	Inflows from fully performing exposures	113.62	85.21
11	Other cash inflows	611.04	458.28
12	<b>TOTAL CASH INFLOWS</b>	<b>724.65</b>	<b>543.49</b>
			<b>Total Adjusted Value</b>
13	<b>TOTAL HQLA</b>		<b>172.87</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>147.95</b>
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>116.85%</b>
16	<b>NHB Requirement w.e.f. 1st Dec 23 (%)</b>		<b>60.00%</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.

\*\* 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, Maharashtra**  
**Website : www.griumphousing.com; CIN : U65922PN2004PLC208751**