

## GRIHUM HOUSING FINANCE LIMITED

(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

**Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended December 31, 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 31 December, 2024

(₹ in Crores)

Particulars	Total Unweighted Value (average)*	Total Weighted Value (average)#
<b>High Quality Liquid Assets</b>		
1 Total High Quality Liquid Assets (HQLA)	239.79	239.79
<b>Cash Outflows</b>		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	0.03	0.03
4 Secured wholesale funding	297.22	341.80
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	59.58	68.52
7 Other contingent funding obligations	217.34	249.94
<b>8 TOTAL CASH OUTFLOWS</b>	<b>574.16</b>	<b>660.29</b>
<b>Cash Inflows</b>		
9 Secured lending**	-	-
10 Inflows from fully performing exposures	103.29	77.47
11 Other cash inflows	607.26	455.45
<b>12 TOTAL CASH INFLOWS</b>	<b>710.56</b>	<b>532.92</b>
		<b>Total Adjusted Value</b>
<b>13 TOTAL HQLA</b>		<b>239.79</b>
<b>14 TOTAL NET CASH OUTFLOWS</b>		<b>165.07</b>
<b>15 LIQUIDITY COVERAGE RATIO (%)</b>		<b>145.26%</b>
<b>16 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.

\*\* 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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