

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

**Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended March 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 March 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)	396.18	396.18
<b>Cash Outflows</b>		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	-	-
4 Secured wholesale funding	208.16	239.38
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	55.11	63.38
7 Other contingent funding obligations	89.55	102.98
<b>8 TOTAL CASH OUTFLOWS</b>	<b>352.81</b>	<b>405.74</b>
<b>Cash Inflows</b>		
9 Secured lending**	440.00	330.00
10 Inflows from fully performing exposures	61.54	46.15
11 Other cash inflows	3.37	2.53
<b>12 TOTAL CASH INFLOWS</b>	<b>504.91</b>	<b>378.68</b>
		<b>Total Adjusted Value</b>
<b>13 TOTAL HQLA</b>		<b>396.18</b>
<b>14 TOTAL NET CASH OUTFLOWS</b>		<b>101.43</b>
<b>15 LIQUIDITY COVERAGE RATIO (%)</b>		<b>390.58%</b>
<b>16 NHB Requirement w.e.f. 1st Dec 22 (%)</b>		<b>50.00%</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 and demand deposits with Scheduled Commercial Banks.

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