

## GRIHUM HOUSING FINANCE LIMITED

(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

**Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended 31 March 2025 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 March 2025

(₹ in Crores)

Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets (HQLA)**	193.61	193.61
<b>Cash Outflows</b>			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	0.03	0.03
4	Secured wholesale funding	105.14	120.91
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	62.69	72.09
7	Other contingent funding obligations	232.93	267.87
8	<b>TOTAL CASH OUTFLOWS</b>	<b>400.79</b>	<b>460.90</b>
<b>Cash Inflows</b>			
9	Secured lending	-	-
10	Inflows from fully performing exposures	105.93	79.45
11	Other cash inflows	1,021.65	766.24
12	<b>TOTAL CASH INFLOWS</b>	<b>1,127.58</b>	<b>845.69</b>
			<b>Total Adjusted Value</b>
13	<b>TOTAL HQLA</b>		<b>193.61</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>115.23</b>
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>168.03%</b>
16	<b>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.

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

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