



## GRIHUM HOUSING FINANCE LIMITED

**Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended 31 Decemebr 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 December 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)**	188.51	188.51
<b>Cash Outflows</b>		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	1.02	1.17
4 Secured wholesale funding	145.41	167.23
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	105.56	121.39
7 Other contingent funding obligations	151.70	174.45
<b>8 TOTAL CASH OUTFLOWS</b>	<b>403.69</b>	<b>464.24</b>
<b>Cash Inflows</b>		
9 Secured lending	-	-
10 Inflows from fully performing exposures	189.56	142.17
11 Other cash inflows	354.69	266.02
<b>12 TOTAL CASH INFLOWS</b>	<b>544.25</b>	<b>408.19</b>
<b>Total Adjusted Value</b>		
<b>13 TOTAL HQLA</b>	<b>188.51</b>	
<b>14 TOTAL NET CASH OUTFLOWS</b>		<b>116.06</b>
<b>15 LIQUIDITY COVERAGE RATIO (%)</b>		<b>162.43%</b>
<b>16 NHB Requirement w.e.f. 1st December 2025 (%)</b>		<b>100.00%</b>

\* Unweighted values calculated as 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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