



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)#
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)**	188.51	188.51
Cash Outflows			
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
8	TOTAL CASH OUTFLOWS	403.69	464.24
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	189.56	142.17
11	Other cash inflows	354.69	266.02
12	TOTAL CASH INFLOWS	544.25	408.19
			Total Adjusted Value
13	TOTAL HQLA		188.51
14	TOTAL NET CASH OUTFLOWS		116.06
15	LIQUIDITY COVERAGE RATIO (%)		162.43%
16	NHB Requirement w.e.f. 1st December 2025 (%)		100.00%

* 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.

Registered Office : 6th Floor, B-Building, Ganga Trueno, Lohegaon, Pune- 411014, Maharashtra

Website : www.griumhousing.com; **CIN :** U65922PN2004PLC208751