



GRIHUM HOUSING FINANCE LIMITED

(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended 30 September 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 30 September 2025

(₹ in Crores)

Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)**	214.04	214.04
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	0.03	0.03
4	Secured wholesale funding	228.55	262.83
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	59.92	68.90
7	Other contingent funding obligations	173.06	199.01
8	TOTAL CASH OUTFLOWS	461.56	530.78
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	118.81	89.10
11	Other cash inflows	539.01	404.26
12	TOTAL CASH INFLOWS	657.82	493.36
			Total Adjusted Value
13	TOTAL HQLA		214.04
14	TOTAL NET CASH OUTFLOWS		132.70
15	LIQUIDITY COVERAGE RATIO (%)		161.30%
16	NHB Requirement w.e.f. 1st December 2024 (%)		85.00%

* 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.