

PNB Housing Finance Limited

Liquidity Coverage Ratio (LCR) Disclosure for the quarter ending 31st December, 2021

(INR Crore)

		LCR as on 30th Nov,2021		LCR as on 31st Dec,2021		LCR - Simple Quarterly Average^	
		Total Unweighted* Value (average)	Total Weighted# Value (average)	Total Unweighted* Value (average)	Total Weighted# Value (average)	Total Unweighted* Value (average)	Total Weighted# Value (average)
High Quality Liquid Assets							
1	Total High Quality Liquid Assets (HQLA)	1132	1132	1200	1200	1166	1166
	(i) Cash in Hand & Bank Balance	90	90	167	167	129	129
	(ii) Government securities	1041	1041	1034	1034	1037	1037
Cash outflows							
2	Deposits (for deposit taking companies)	386	444	463	532	424	488
3	Unsecured wholesale funding	0	0	100	115	50	58
4	Secured wholesale funding	2074	2385	1320	1518	1697	1951
5	Additional requirements, of which	0	0	0	0	0	0
(i)	Outflows related to derivative exposures and other collateral requirements	0	0	0	0	0	0
(ii)	Outflows related to loss of funding on debt products	0	0	0	0	0	0
(iii)	Credit and liquidity facilities	0	0	0	0	0	0
6	Other contractual funding obligations	1015	1167	1150	1323	1082	1245
7	Other contingent funding obligations	214	246	123	141	168	194
8	TOTAL CASH OUTFLOWS	3688	4241	3156	3629	3422	3935
Cash inflows							
9	Secured lending	0	0	0	0	0	0
10	Inflows from fully performing exposures	796	597	745	559	770	578
11	Other cash inflows	3074	2306	3440	2580	3257	2443
12	TOTAL CASH INFLOWS	3870	2902	4185	3139	4027	3020
			Total Adjusted Value		Total Adjusted Value		Total Adjusted Value
13	TOTAL HQLA		1132		1200		1166
14	TOTAL NET CASH OUTFLOWS		1339		907		984
15	LIQUIDITY COVERAGE RATIO (%)		85%		132%		119%
LCR requirement w.e.f. 1st Dec 2021		in %	50%	in %	50%	in %	50%
		in INR	670	in INR	454	in INR	492

^ Since LCR is applicable on the Housing Finance companies w.e.f. 1st December, 2021 as per Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 applicable to Housing Finance Companies (HFCs), we have calculated the simple average of last two months ending November & December, 2021 only. From next quarter onwards, company shall submit the simple average of 3 months.

*Unweighted values are calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

#Weighted values are calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.