

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Housing Finance Limited for the quarter ended December 31, 2023 pursuant to RBI Master direction Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021.

LCR Disclosure Template (Appendix I)		Average for quarter ended December 31, 2023 (Amt in INR crs)	
Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	595	595
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	518	595
4	Secured wholesale funding	696	800
5	Additional requirements, of which	728	837
(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	728	837
6	Other contractual funding obligations	499	574
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS	2,440	2,806
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	671	503
11	Other cash inflows	3,862	2,896
12	TOTAL CASH INFLOWS	4,533	3,400
			Total Adjusted Value
13	TOTAL HQLA		595
14	TOTAL NET CASH OUTFLOWS		701
15	LIQUIDITY COVERAGE RATIO (%)		85%

*Unweighted values calculated as outstanding balances maturing or callable within 31 days (for inflows and outflows).

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

The HQLA comprises of two components for quarter ended December 2023, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended December 2023 the average HQLA of ₹595 cr. (as per the market value) comprises of ₹9 cr in cash and remaining ₹586 cr. from government securities and T-Bill.

For the quarter ended December 31, 2023, data has been presented as simple averages of daily observations over the quarter. The company is complied with the LCR requirement for the quarter ended December 2023. The average LCR of the Company for the quarter ended December 31, 2023, was 85%.