

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Financial Services Limited for the quarter ended September 30, 2021 pursuant to RBI Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies dated November, 2019

LCR Disclosure Template (Appendix I)		Average for quarter ended Sep 30, 2021 (Amt in INR crs)	
Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	2,488.37	2,488.37
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	2,161.52	2,485.75
4	Secured wholesale funding	1,385.03	1,592.78
5	Additional requirements, of which	4,802.90	5,523.33
(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	4,802.90	5,523.33
6	Other contractual funding obligations	309.61	356.06
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS	8,659.06	9,957.92
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	4,334.16	3,250.62
11	Other cash inflows	6,371.12	4,778.34
12	TOTAL CASH INFLOWS	10,705.28	8,028.96
			Total Adjusted Value
13	TOTAL HQLA		2,488.37
14	TOTAL NET CASH OUTFLOWS		2,489.48
15	LIQUIDITY COVERAGE RATIO (%)		99.96%

**Unweighted values calculated as outstanding balances maturing or callable within 30 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 September 2021, cash and government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended September 2021 the average HQLA of ₹2,488.37cr. (as per the market value) comprises of Cash ₹23 cr and Investment in Government Securities and T Bill ₹2465.37 cr.

For the quarter ended September.30.2021, 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 September 2021. The average LCR of the Company for the quarter ended September 30, 2021 was 99.96%.