

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Limited for the quarter ended December 31, 2025 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 December 31, 2025 (Amt in INR Crs)	
Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	4,156	4,156
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	479	551
4	Secured wholesale funding	3,113	3,581
5	Additional requirements, of which	5,924	6,813
(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	5,924	6,813
6	Other contractual funding obligations	2,611	3,003
7	Other contingent funding obligations	67	77
8	TOTAL CASH OUTFLOWS	12,195	14,024
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	12,419	9,314
11	Other cash inflows	24,071	18,053
12	TOTAL CASH INFLOWS	36,490	27,367
			Total Adjusted Value
13	TOTAL HQLA		4,156
14	TOTAL NET CASH OUTFLOWS		3,506
15	LIQUIDITY COVERAGE RATIO (%)		119%

**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 quarter ended December 2025, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended December 2025 the average HQLA of ₹ 4,156 Cr. (as per the market value) comprises of ₹ 86 Cr in cash and remaining ₹ 4,070 Cr. from government securities and T-Bill.

For the quarter ended December 31, 2025, 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 2025. The average LCR of the Company for the quarter ended December 31, 2025 was 119%.