

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Housing Finance Limited for the quarter ended December 31, 2024 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, 2024 (Amt in INR Crs)	
Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	1,002	1,002
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	421	484
4	Secured wholesale funding	857	986
5	Additional requirements, of which	554	637
(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	554	637
6	Other contractual funding obligations	495	569
7	Other contingent funding obligations	707	813
8	TOTAL CASH OUTFLOWS	3,034	3,490
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	1,277	957
11	Other cash inflows	7,415	5,562
12	TOTAL CASH INFLOWS	8,692	6,519
			Total Adjusted Value
13	TOTAL HQLA		1,002
14	TOTAL NET CASH OUTFLOWS		872
15	LIQUIDITY COVERAGE RATIO (%)		115%

*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 2024, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended December 2024 the average HQLA of ₹1,002 Cr. (as per the market value) comprises of ₹55 Cr in cash and equivalents, and remaining ₹947 Cr. from Government securities and T-Bill.

For the quarter ended December 31, 2024, 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 2024. The average LCR of the Company for the quarter ended December 31, 2024, was 115%.