

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Limited for the quarter ended June 30, 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 June 30, 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)	4,834	4,834
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	2,190	2,519
4	Secured wholesale funding	4,379	5,036
5	Additional requirements, of which	5,377	6,184
(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	5,377	6,184
6	Other contractual funding obligations	2,330	2,679
7	Other contingent funding obligations	48	55
8	TOTAL CASH OUTFLOWS	14,324	16,473
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	11,451	8,588
11	Other cash inflows	23,882	17,911
12	TOTAL CASH INFLOWS	35,333	26,500
			Total Adjusted Value
13	TOTAL HQLA		4,834
14	TOTAL NET CASH OUTFLOWS		4,118
15	LIQUIDITY COVERAGE RATIO (%)		117%

**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.

In the first quarter of FY25-26, with effect from 8th May 2025, Tata Motors Finance Ltd (TMFL) is merged with Tata Capital Ltd. In line with regulatory guidelines, LCR maintenance is required to be complied for entities at standalone level, TMFL had maintained LCR well above 100% level till 7th May 2025, and the above data is for Tata Capital Ltd for period including all days of the quarter ended June 30, 2025 (which includes LCR for Tata Capital Ltd at standalone level till 7th May 2025).

The HQLA comprises of two components for quarter ended June 2025, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended June 2025 the average HQLA of ₹ 4,834 Cr. (as per the market value) comprises of ₹ 798 Cr in cash and remaining ₹ 4,036 Cr. from government securities and T-Bill.

For the quarter ended June 30, 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 June 2025. The average LCR of the Company for the quarter ended June 30, 2025 was 117%.