

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Limited for the quarter ended December 31, 2024 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, 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)	3,170	3,170
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	1,807	2,078
4	Secured wholesale funding	2,130	2,450
5	Additional requirements, of which	4,436	5,101
(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	4,436	5,101
6	Other contractual funding obligations	1,425	1,638
7	Other contingent funding obligations	72	83
8	TOTAL CASH OUTFLOWS	9,869	11,350
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	9,912	7,434
11	Other cash inflows	16,416	12,312
12	TOTAL CASH INFLOWS	26,328	19,746
			Total Adjusted Value
13	TOTAL HQLA	¤	3,170
14	TOTAL NET CASH OUTFLOWS		2,837
15	LIQUIDITY COVERAGE RATIO (%)		112%

**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 ₹ 3,170 Cr. (as per the market value) comprises of ₹ 132 Cr in cash and equivalents, and remaining ₹ 3,038Cr. 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 112%.