

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Limited for the quarter ended March 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 March 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)	3,495	3,495
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	2,161	2,485
4	Secured wholesale funding	1,535	1,765
5	Additional requirements, of which	5,041	5,797
(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	5,041	5,797
6	Other contractual funding obligations	1,725	1,984
7	Other contingent funding obligations	28	32
8	TOTAL CASH OUTFLOWS	10,490	12,063
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	10,653	7,990
11	Other cash inflows	22,057	16,543
12	TOTAL CASH INFLOWS	32,710	24,532
			Total Adjusted Value
13	TOTAL HQLA		3,495
14	TOTAL NET CASH OUTFLOWS		3,016
15	LIQUIDITY COVERAGE RATIO (%)		116%

**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 March 2025, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended March 2025 the average HQLA of ₹ 3,495 Cr. (as per the market value) comprises of ₹ 251 Cr in cash and remaining ₹ 3,244 Cr. from government securities and T-Bill.

For the quarter ended March 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 March 2025. The average LCR of the Company for the quarter ended March 31, 2025 was 116%.