

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Limited for the quarter ended September 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 September 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)	4,786	4,786
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	1,365	1,570
4	Secured wholesale funding	3,546	4,078
5	Additional requirements, of which	5,980	6,877
(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	5,980	6,877
6	Other contractual funding obligations	2,715	3,122
7	Other contingent funding obligations	89	102
8	TOTAL CASH OUTFLOWS	13,695	15,749
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	13,152	9,864
11	Other cash inflows	26,292	19,719
12	TOTAL CASH INFLOWS	39,444	29,583
			Total Adjusted Value
13	TOTAL HQLA		4,786
14	TOTAL NET CASH OUTFLOWS		3,937
15	LIQUIDITY COVERAGE RATIO (%)		122%

**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 September 2025, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended September 2025 the average HQLA of ₹ 4,786 Cr. (as per the market value) comprises of ₹ 412 Cr in cash and remaining ₹ 4,374 Cr. from government securities and T-Bill.

For the quarter ended September 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 September 2025. The average LCR of the Company for the quarter ended September 30, 2025 was 122%.