



Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Housing Finance Limited for the quarter ended March 31, 2026 pursuant to RBI Master Directions (Non-Banking Financial Companies – Asset Liability Management), 2025.

LCR Disclosure Template (Appendix I)		Average for quarter ended March 31, 2026 (Amt in INR Crs)	
Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	2,006	2,006
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	1,509	1,735
4	Secured wholesale funding	1,146	1,318
5	Additional requirements, of which	994	1,143
(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	994	1,143
6	Other contractual funding obligations	647	745
7	Other contingent funding obligations	1,664	1,913
8	TOTAL CASH OUTFLOWS	5,960	6,854
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	1,615	1,211
11	Other cash inflows	13,298	9,973
12	TOTAL CASH INFLOWS	14,913	11,185
			Total Adjusted Value
13	TOTAL HQLA		2,006
14	TOTAL NET CASH OUTFLOWS		1,714
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.

The HQLA comprises of two components for quarter ended March 2026, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended March 2026 the average HQLA of ₹2,006 Cr. (as per the market value) comprises of ₹660 Cr in cash and equivalents, and remaining ₹1,346 Cr. from Government securities and T-Bill.

For the quarter ended March 31, 2026, 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 2026. The average LCR of the Company for the quarter ended March 31, 2026, was 117%.