

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Housing Finance Limited for the quarter ended June 30, 2024 pursuant to RBI Master direction Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021.

LCR Disclosure Template (Appendix I)		Average for quarter ended June 30, 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)	998	998
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	669	770
4	Secured wholesale funding	775	892
5	Additional requirements, of which	515	593
(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	515	593
6	Other contractual funding obligations	436	501
7	Other contingent funding obligations	739	850
8	TOTAL CASH OUTFLOWS	3,135	3,606
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	1,219	914
11	Other cash inflows	5,542	4,157
12	TOTAL CASH INFLOWS	6,761	5,071
			Total Adjusted Value
13	TOTAL HQLA		998
14	TOTAL NET CASH OUTFLOWS		901
15	LIQUIDITY COVERAGE RATIO (%)		111%

*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 June 2024, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended June 2024 the average HQLA of ₹998 cr. (as per the market value) comprises of ₹45 Cr in cash and remaining ₹953 Cr. from Government securities and T-Bill.

For the quarter ended June 30, 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 June 2024. The average LCR of the Company for the quarter ended June 30, 2024, was 111 %.