

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Housing Finance Limited for the quarter ended June 30, 2025 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, 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)	1,313	1,313
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	786	904
4	Secured wholesale funding	1,089	1,252
5	Additional requirements, of which	619	712
(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	619	712
6	Other contractual funding obligations	606	697
7	Other contingent funding obligations	749	861
8	TOTAL CASH OUTFLOWS	3,849	4,426
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	1,368	1,026
11	Other cash inflows	7,495	5,621
12	TOTAL CASH INFLOWS	8,863	6,647
			Total Adjusted Value
13	TOTAL HQLA		1,313
14	TOTAL NET CASH OUTFLOWS		1,106
15	LIQUIDITY COVERAGE RATIO (%)		119%

*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 2025, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended June 2025 the average HQLA of ₹1,313 Cr. (as per the market value) comprises of ₹346 Cr in cash and equivalents, and remaining ₹967 Cr. from Government securities and T-Bill.

For the quarter ended June 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 June 2025. The average LCR of the Company for the quarter ended June 30, 2025, was 119 %.