

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Housing Finance Limited for the quarter ended September 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 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)	1,018	1,018
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	434	500
4	Secured wholesale funding	687	790
5	Additional requirements, of which	891	1,025
(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	891	1,025
6	Other contractual funding obligations	554	638
7	Other contingent funding obligations	652	749
8	TOTAL CASH OUTFLOWS	3,218	3,701
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	1,382	1,037
11	Other cash inflows	10,728	8,046
12	TOTAL CASH INFLOWS	12,110	9,082
			Total Adjusted Value
13	TOTAL HQLA		1,018
14	TOTAL NET CASH OUTFLOWS		925
15	LIQUIDITY COVERAGE RATIO (%)		110%

*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 ₹1,018 Cr. (as per the market value) comprises of ₹60 Cr in cash and equivalents, and remaining ₹958 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 110%.