Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Limited for the quarter ended September 30, 2026 pursuant to RBI Master Directions (Non-Banking Financial Companies – Asset Liability Management), 2025.

LCR Disclosure Template (Appendix I)		**Average for quarter ended September 30, 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)	5,141	5,141
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	2,158	2,482
4	Secured wholesale funding	3,677	4,229
5	Additional requirements, of which	6,358	7,312
(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	6,358	7,312
6	Other contractual funding obligations	3,198	3,677
7	Other contingent funding obligations	226	260
8	**TOTAL CASH OUTFLOWS**	**15,617**	**17,960**
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	13,632	10,224
11	Other cash inflows	23,542	17,657
12	**TOTAL CASH INFLOWS**	**37,174**	**27,880**
			Total Adjusted Value
13	**TOTAL HQLA**		5,141
14	**TOTAL NET CASH OUTFLOWS**		4,490
15	**LIQUIDITY COVERAGE RATIO (%)**		**114%**

**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 2026, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended September 2026 the average HQLA of ₹ 5,141 Cr. (as per the market value) comprises of ₹ 626 Cr in cash and equivalents, and remaining ₹ 4,515 Cr. from government securities and T-Bill.

For the quarter ended September 30, 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 September 2026. The average LCR of the Company for the quarter ended September 30, 2026 was 114%.