Disclosure of details as required by RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025 regarding Liquidity Risk Management Framework for *Tata Capital Limited* as of 30th September, 2026

(Rs. in lakhs)

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No	Number of Significant Counterparties	Amount*	% of Total deposits	% of Total Liabilities
1	18	1,04,79,168	0%	56%

(ii) Top 20 Large Deposits

Sr. No.	Counterparty	Amount	% of total deposits
Nil			

(iii) Top 10 Borrowing (amounts in Rs. lakhs and % of total borrowings)

Amount in Rs. Lakhs	81,46,897
% of Total borrowings	46%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	Amount*	% of total liabilities
1	Non-Convertible Debenture	59,95,442	32%
2	Bank Loans	79,05,483	42%
3	Commercial paper	7,23,500	4%
4	External Commercial Borrowing	28,46,248	15%
5	Inter Corporate Deposit	1,25,000	1%
6	CRPS	-	0%
	Total	**1,75,95,673**	

* Face Value of outstanding amount considered

(v) Stock Ratios

	Particulars	**%**
(a)(i)	Commercial papers as a % of total public funds	4%
(a)(ii)	Commercial papers as a % of total liabilities	4%
(a)(iii)	Commercial papers as a % of total assets	3%
(b)(i)	Non-convertible debentures (original maturity less than 1 year) as a % of total public funds	0%
(b)(ii)	Non-convertible debentures (original maturity less than 1 year) as a % of total liabilities	0%
(b)(iii)	Non-convertible debentures (original maturity less than 1 year) as a % of total assets	0%
(c)(i)	Other Short-term liabilities as a % of total public funds	41%
(c)(ii)	Other Short-term liabilities as a % of total liabilities	40%
(c)(iii)	Other Short-term liabilities as a % of total assets	33%

(vi) The Company's Board of Directors has the overall responsibility for overseeing the risk management framework. The Company's risk management policies are established to identify, analyse and mitigate the risks faced by the Company. The risk management policies are established to set the appropriate limits, controls, and monitoring of risks and are regularly reviewed to reflect changing market conditions and company activities. To manage the liquidity risk and Interest rate risk, the Board has delegated the responsibility to Asset Liability Management committee (ALCO), a management level committee established in accordance with its charter. The company's Asset Liability Management Policy (ALM Policy) is approved by the Board, as recommended by ALCO to ensure the effective risk management practices.

Footnotes:

1. For the purpose of above disclosure, 'Public Funds' i.e. Commercial papers, NCD's and CRPS are shown at Face Value whereas Total assets and total liabilities are shown at Carrying values.
2. Total Liabilities refer to Total outside liabilities i.e. Balance sheet total excluding Share Capital and Reserves.
3. Other Short-term liabilities include Financial Liabilities and non-financial liabilities payable within a year (excluding CP maturity and NCD maturity (of original tenor less than 1 year)).