Disclosure of details as required by RBI/2019-29/88/DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 09, 2019 regarding Liquidity Risk Management Framework for *Tata Capital Housing Finance Limited* as of 31st December 2024

(Rs. in lakhs)

(i) Funding Concentration based on significant counterparty (borrowings)

Sr. No	Number of Significant Counterparties	Amount*	% of Total deposits	% of Total Liabilities
1	25	45,82,122	0%	79%

(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	31,70,220
% of Total borrowings	56%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	Amount*	% of total liabilities
1	Non-Convertible Debenture	24,55,271	42%
2	Bank Loans	26,88,613	46%
3	Commercial paper	3,90,000	7%
4	External Commercial Borrowing	1,20,006	2%
5	Inter Corporate Deposit	-	0%
	Total	**56,53,890**	

* Face Value of outstanding amount considered

(v) Stock Ratios

	Particulars	**%**
(a)(i)	Commercial papers as a % of total public funds	7%
(a)(ii)	Commercial papers as a % of total liabilities	7%
(a)(iii)	Commercial papers as a % of total assets	6%
(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	21%
(c)(ii)	Other Short-term liabilities as a % of total liabilities	21%
(c)(iii)	Other Short-term liabilities as a % of total assets	19%

(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)