

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Housing Finance Limited for the quarter ended December 31, 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 December 31, 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)	1,378	1,378
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	393	452
4	Secured wholesale funding	926	1,065
5	Additional requirements, of which	1,104	1,270
(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	1,104	1,270
6	Other contractual funding obligations	755	868
7	Other contingent funding obligations	1,226	1,409
8	TOTAL CASH OUTFLOWS	4,403	5,064
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	1,468	1,101
11	Other cash inflows	15,994	11,995
12	TOTAL CASH INFLOWS	17,462	13,096
			Total Adjusted Value
13	TOTAL HQLA		1,378
14	TOTAL NET CASH OUTFLOWS		1,266
15	LIQUIDITY COVERAGE RATIO (%)		109%

*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 December 2025, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended December 2025 the average HQLA of ₹1,378 Cr. (as per the market value) comprises of ₹271 Cr in cash and equivalents, and remaining ₹1,107 Cr. from Government securities and T-Bill.

For the quarter ended December 31, 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 December 2025. The average LCR of the Company for the quarter ended December 31, 2025, was 109%.