

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Housing Finance Limited for the quarter ended March 31, 2024 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 March 31, 2024 (Amt in INR crs)	
Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	845	845
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	888	1021
4	Secured wholesale funding	900	1035
5	Additional requirements, of which	695	799
(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	695	799
6	Other contractual funding obligations	613	705
7	Other contingent funding obligations	9	11
8	TOTAL CASH OUTFLOWS	3,104	3,570
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	758	569
11	Other cash inflows	4,507	3,380
12	TOTAL CASH INFLOWS	5,265	3,949
			Total Adjusted Value
13	TOTAL HQLA		845
14	TOTAL NET CASH OUTFLOWS		892
15	LIQUIDITY COVERAGE RATIO (%)		95%

*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 March 2024, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended March 2024 the average HQLA of ₹845.49 cr. (as per the market value) comprises of ₹6.91cr in cash and remaining ₹838.59cr. from government securities and T-Bill.

For the quarter ended March 31, 2024, 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 March 2024. The average LCR of the Company for the quarter ended March 31, 2024, was 95%.