

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Housing Finance Limited for the quarter ended March 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 March 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)	1,071	1,071
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	1025	1,179
4	Secured wholesale funding	593	682
5	Additional requirements, of which	738	848
(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	738	848
6	Other contractual funding obligations	493	567
7	Other contingent funding obligations	707	813
8	TOTAL CASH OUTFLOWS	3,556	4,089
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	1,309	982
11	Other cash inflows	6,488	4,866
12	TOTAL CASH INFLOWS	7,797	5,848
			Total Adjusted Value
13	TOTAL HQLA		1,071
14	TOTAL NET CASH OUTFLOWS		1,022
15	LIQUIDITY COVERAGE RATIO (%)		105%

*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 2025, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended March 2025 the average HQLA of ₹1,071 Cr. (as per the market value) comprises of ₹124 Cr in cash and equivalents, and remaining ₹947 Cr. from Government securities and T-Bill.

For the quarter ended March 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 March 2025. The average LCR of the Company for the quarter ended March 31, 2025, was 105%.