

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Limited for the quarter ended June 30, 2024 pursuant to RBI Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies dated November, 2019

LCR Disclosure Template (Appendix I)		Average for quarter ended June 30, 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)	3,015	3,015
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	1,549	1,782
4	Secured wholesale funding	2,425	2,789
5	Additional requirements, of which	4,843	5,570
(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	4,843	5,570
6	Other contractual funding obligations	1,445	1,662
7	Other contingent funding obligations	35	41
8	TOTAL CASH OUTFLOWS	10,298	11,843
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	7,976	5,982
11	Other cash inflows	14,852	11,139
12	TOTAL CASH INFLOWS	22,828	17,121
			Total Adjusted Value
13	TOTAL HQLA		3,015
14	TOTAL NET CASH OUTFLOWS		2,961
15	LIQUIDITY COVERAGE RATIO (%)		102%

**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 June 2024, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended June 2024 the average HQLA of ₹ 3015Cr. (as per the market value) comprises of ₹ 112Cr in cash and remaining ₹ 2,903Cr. from government securities and T-Bill.

For the quarter ended June 30, 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 June 2024. The average LCR of the Company for the quarter ended June 30, 2024 was 102%.