

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Limited for the quarter ended September 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 September 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) | 3,154 | 3,154 |
| Cash Outflows | | | |
| 2 | Deposits (for deposit taking companies) | - | - |
| 3 | Unsecured wholesale funding | 1,503 | 1,728 |
| 4 | Secured wholesale funding | 3,144 | 3,616 |
| 5 | Additional requirements, of which | 5,139 | 5,909 |
| (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 | 5,139 | 5,909 |
| 6 | Other contractual funding obligations | 1,568 | 1,803 |
| 7 | Other contingent funding obligations | 44 | 50 |
| 8 | TOTAL CASH OUTFLOWS | 11,398 | 13,108 |
| Cash Inflows | | | |
| 9 | Secured lending | - | - |
| 10 | Inflows from fully performing exposures | 8,381 | 6,286 |
| 11 | Other cash inflows | 13,763 | 10,322 |
| 12 | TOTAL CASH INFLOWS | 22,144 | 16,608 |
| | | | Total Adjusted Value |
| 13 | TOTAL HQLA | ¤ | 3,154 |
| 14 | TOTAL NET CASH OUTFLOWS | | 3,277 |
| 15 | LIQUIDITY COVERAGE RATIO (%) | | 96% |

**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 September 2024, Cash and Government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended September 2024 the average HQLA of ₹ 3,154 Cr. (as per the market value) comprises of ₹ 432 Cr in cash and equivalents, and remaining ₹ 2,722Cr. from government securities and T-Bill.

For the quarter ended September 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 September 2024. The average LCR of the Company for the quarter ended September 30, 2024 was 96%.