

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Housing Finance Limited for the quarter ended September 30, 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 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)	1,004	1,004
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	544	625
4	Secured wholesale funding	931	1,070
5	Additional requirements, of which	595	684
(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	595	684
6	Other contractual funding obligations	450	517
7	Other contingent funding obligations	571	656
8	TOTAL CASH OUTFLOWS	3,090	3,553
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	1,173	880
11	Other cash inflows	6,267	4,700
12	TOTAL CASH INFLOWS	7,440	5,580
			Total Adjusted Value
13	TOTAL HQLA		1,004
14	TOTAL NET CASH OUTFLOWS		888
15	LIQUIDITY COVERAGE RATIO (%)		113%

*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 ₹1,004 Cr. (as per the market value) comprises of ₹49 Cr in cash and equivalents, and remaining ₹955 Cr. 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 113%.