

Public Disclosure on Liquidity Coverage ratio (LCR) for Tata Capital Housing Finance Limited for the quarter ended September 30, 2023 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 2023 (Amt in INR crs)	
Particulars		Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	481.98	481.98
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	536.09	616.50
5	Additional requirements, of which	562.62	647.01
(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	562.62	647.01
6	Other contractual funding obligations	401.44	461.66
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS	1,500.14	1,725.17
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	614.98	461.24
11	Other cash inflows	5,268.64	3,951.48
12	TOTAL CASH INFLOWS	5,883.62	4,412.72
			Total Adjusted Value
13	TOTAL HQLA		482
14	TOTAL NET CASH OUTFLOWS		431.29
15	LIQUIDITY COVERAGE RATIO (%)		112%

*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 2023, cash and government securities. Both the components attract zero haircut and have highest liquidity. For quarter ended September 2023 the average HQLA of ₹482 cr. (as per the market value) comprises of ₹9.63 cr in cash and remaining ₹472.34 cr. from government securities and T-Bill.

For the quarter ended September 30, 2023, 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 2023. The average LCR of the Company for the quarter ended September 30, 2023, was 112%.