



October 27, 2026

To,
The Listing Department
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001

To,
The Listing Department
National Stock Exchange of India Ltd.,
Exchange Plaza, Bandra Kurla Complex,
Bandra (East),
Mumbai – 400051

Dear Sir / Madam,

Sub.: Outcome of the Board Meeting

Ref.: Tata Capital Housing Finance Limited (“the Company”)

Pursuant to Regulations 51(2) and 52 read with Part B of Schedule III of the Securities and Exchange Board of India (“SEBI”) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR Regulations”), we wish to inform you that the Board of Directors of the Company at its Meeting held today i.e. October 27, 2026, has, *inter alia*,

- a. approved the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2026 (“Financial Results”). A copy of the said Financial Results together with Limited Review Report issued by the Joint Statutory Auditors of the Company, M/s. Kirtane & Pandit LLP, Chartered Accountants and M/s. G D Apte & Co., Chartered Accountants is enclosed herewith.
- b. based on the recommendation of the Nomination and Remuneration Committee, approved the re-appointment of Mr. Sujit Kumar Varma (DIN: 09075212) as an Independent Director of the Company for a second term of five years commencing from February 1, 2027 upto January 31, 2032, subject to approval of the Members of the Company by way of special resolution.

The disclosures in compliance with Regulation 52(4) of the SEBI LODR Regulations are disclosed along with the Financial Results.

Further, pursuant to Regulations 52(7) and 52(7A) of SEBI LODR Regulations and circular issued by SEBI in this regard, a statement indicating the utilization of issue proceeds of Non-Convertible Debentures and statement indicating Nil deviation and variation is also annexed to the Financial Results.

In terms of Regulation 54 of the SEBI LODR Regulations, the Security Cover Certificate in the prescribed format is annexed to the Financial Results.

TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013

Toll Free 1860 267 6060 Web www.tatacapital.com customercare@tatacapital.com

Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013



Further, Press Release regarding financial performance of the Company is also enclosed.

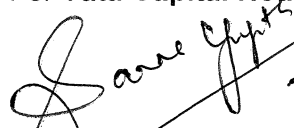
Also, please find enclosed, disclosure of Related Party Transactions for the half year ended September 30, 2026, in terms of Regulation 62K(9) of the SEBI LODR Regulations.

You are requested to take the same on record.

Thanking you,

Yours faithfully,

For Tata Capital Housing Finance Limited


Sanna Gupta
Company Secretary
Encl: as above

Cc: IDBI Trusteeship Services Limited
Universal Insurance Building,
Ground Floor, Sir P.M. Road,
Fort, Mumbai – 400 001

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Registered Office : 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013

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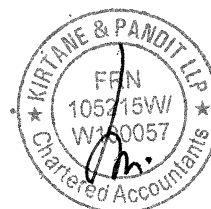
Website: www.tatacapital.com Email: tchlsecretarial@tatacapital.com Tel: 022-6606 9000

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

(Rs. in crore)

Particulars	Quarter ended			Half year ended		Year ended
	September 30,	June 30,	September 30,	September 30,	September 30,	March 31,
	2026	2026	2025	2026	2025	2026
	(Unaudited) (Refer note 13)	(Unaudited)	(Unaudited) (Refer note 13)	(Unaudited)	(Unaudited)	(Audited)
1 Revenue from operations						
(i) Interest income	2,270.62	2,195.40	1,930.41	4,466.02	3,798.57	7,919.25
(ii) Fees and commission income	124.68	117.60	107.62	242.28	187.62	409.86
(iii) Net gain on fair value changes	4.92	10.33	23.83	15.25	44.37	63.37
(iv) Net gain on derecognition of financial instruments under amortised cost category	106.70	62.34	67.66	169.04	120.42	241.38
2 Other income	0.81	0.44	2.80	1.25	3.77	5.62
3 Total Income (1+2)	2,507.73	2,386.11	2,132.32	4,893.84	4,154.75	8,639.48
4 Expenses						
(i) Finance costs	1,418.50	1,352.77	1,234.00	2,771.27	2,428.48	4,963.40
(ii) Impairment on financial instruments	21.09	9.64	13.04	30.73	35.95	75.56
(iii) Employee benefits expenses	168.60	156.62	146.79	325.22	271.09	562.72
(iv) Depreciation, amortisation and impairment	12.91	12.52	13.39	25.43	26.28	53.45
(v) Other expenses	145.78	141.28	135.16	287.06	250.58	527.34
Total expenses (4)	1,766.88	1,672.83	1,542.38	3,439.71	3,012.38	6,182.47
5 Profit before exceptional items and tax (3-4)	740.85	713.28	589.94	1,454.13	1,142.37	2,457.01
6 Exceptional Items [Charge / (Credit)] (refer note 11)	-	-	-	-	-	7.79
7 Profit before tax (5-6)	740.85	713.28	589.94	1,454.13	1,142.37	2,449.22
8 Tax expense						
(1) Current tax	168.83	163.22	132.21	332.05	264.01	538.94
(2) Deferred tax	19.79	17.80	18.12	37.59	26.62	74.13
Total tax expense	188.62	181.02	150.33	369.64	290.63	613.07
9 Profit for the period/year (7-8)	552.23	532.26	439.61	1,084.49	851.74	1,836.15
10 Other Comprehensive Income						
(i) Items that will not be reclassified subsequently to statement of profit or loss						
(a) Remeasurement of defined employee benefit plans	(0.19)	2.58	(2.99)	2.39	(2.05)	1.28
(b) Income tax relating to items that will not be reclassified to profit or loss	0.05	(0.65)	0.76	(0.60)	0.52	(0.32)
(ii) Items that will be reclassified subsequently to statement of profit or loss						
(a) The effective portion of gain / (loss) on hedging instruments in a cash flow hedge	35.07	(6.61)	21.15	28.46	8.40	38.47
(b) Income tax relating to effective portion of gain / (loss) on hedging instrument in a cash flow hedge	(8.82)	1.66	(5.32)	(7.16)	(2.11)	(9.68)
Total Other Comprehensive Income (i+ii)	26.11	(3.02)	13.60	23.09	4.76	29.75
11 Total Comprehensive Income for the period/year (9+10) (Comprising Profit and Other Comprehensive Income for the period/year)	578.34	529.24	453.21	1,107.58	856.50	1,865.90
12 Earnings per equity share (Face value : Rs. 10 per share):						
(1) Basic (Rs.)*	8.88	8.56	7.22	17.44	13.99	30.12
(2) Diluted (Rs.)*	8.88	8.56	7.22	17.44	13.99	30.12
13 Debt equity ratio (No.of Times)	6.65	6.63	7.11	6.65	7.11	6.78
14 Debt service coverage ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
15 Interest service coverage ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
16 Outstanding redeemable preference shares (Nos. in crore)	-	-	-	-	-	-
17 Outstanding redeemable preference shares (Values)	-	-	-	-	-	-
18 Capital redemption reserve/debenture redemption reserve	-	-	-	-	-	-
19 Net worth	12,038.63	11,466.07	9,343.28	12,038.63	9,343.28	10,976.74
20 Current ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
21 Long term debt to working capital	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
22 Bad debts to account receivable ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
23 Current liability ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
24 Total debts to total assets (%)	85.40	85.39	85.97	85.40	85.97	85.69
25 Debtors turnover ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
26 Inventory turnover	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
27 Operating margin (%)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
28 Net profit margin (%)	22.03	22.31	20.64	22.17	20.52	21.27
29 Gross Non Performing Assets % ("GNPA")	0.68	0.69	0.77	0.68	0.77	0.73
30 Net Non Performing Assets % ("NNPA")	0.29	0.31	0.34	0.29	0.34	0.33
31 Provision Coverage Ratio % ("PCR")	57.26	56.02	55.58	57.26	55.58	55.09
32 Security Cover (No. of Times)	1.31	1.35	1.38	1.31	1.38	1.36
33 Capital adequacy ratio % ("CAR")	17.56	17.82	17.49	17.56	17.49	17.55

* (Not annualised for quarter ended September 30, 2026, June 30, 2026 and September 30, 2025)

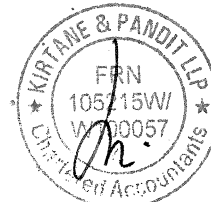


Notes: -

1 Statement of assets and liabilities as at September 30, 2026

(Rs. in crore)

Particulars	As at September 30, 2026	As at March 31, 2026
	(Unaudited)	(Audited)
ASSETS		
(1) Financial assets		
(a) Cash and cash equivalents	310.21	558.73
(b) Bank balances other than (a) above	1.46	3.26
(c) Derivative financial instruments	307.78	283.41
(d) Receivables		
(i) Trade receivables	47.35	63.22
(ii) Other receivables	-	-
(e) Loans	90,574.37	83,807.89
(f) Investments	1,928.07	1,661.33
(g) Other financial assets	322.55	241.71
Total Financial assets	93,491.79	86,619.55
(2) Non-Financial assets		
(a) Current tax assets (Net)	0.69	0.69
(b) Deferred tax assets (Net)	-	-
(c) Investment Property	2.55	2.64
(d) Property, plant and equipment	57.87	55.59
(e) Capital work-in-progress	0.27	0.03
(f) Intangible assets under development	0.27	0.50
(g) Other intangible assets	25.37	25.07
(h) Right of use assets	91.09	102.80
(i) Other non-financial assets	26.29	27.72
Total Non-Financial assets	204.40	215.04
Total Assets	93,696.19	86,834.59
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial instruments	-	-
(b) Payables		
(i) Trade payables		
- Total outstanding dues of micro enterprises and small enterprises	1.71	1.85
- Total outstanding dues of creditors other than micro enterprises and small enterprises	381.54	322.93
(ii) Other payables		
- Total outstanding dues of micro enterprises and small enterprises	-	-
- Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(c) Debt Securities	40,871.10	34,077.80
(d) Borrowings (Other than debt securities)	38,245.26	39,211.35
(e) Subordinated liabilities	896.73	1,119.33
(f) Lease Liabilities	108.76	119.69
(g) Other financial liabilities	426.39	368.45
Total Financial liabilities	80,931.49	75,221.40
(2) Non-Financial liabilities		
(a) Current tax liabilities (Net)	106.64	84.30
(b) Deferred tax liabilities (Net)	123.85	79.10
(c) Provisions	41.68	51.03
(d) Other non-financial liabilities	55.35	73.61
Total Non-Financial liabilities	327.52	288.04
(3) Equity		
(a) Equity share capital	621.77	621.77
(b) Other equity	11,815.41	10,703.38
Total equity	12,437.18	11,325.15
Total Liabilities and Equity	93,696.19	86,834.59

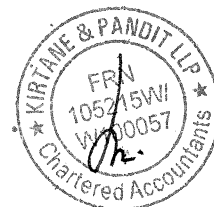
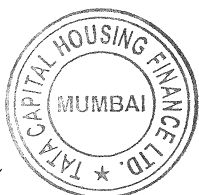


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2 Statement of cash flows for the half year ended September 30, 2026

(Rs. in crore)

Particulars	For the half year ended September 30, 2026 (Unaudited)	For the half year ended September 30, 2025 (Unaudited)
1 CASH FLOW FROM OPERATING ACTIVITIES		
Profit before tax	1,454.13	1,142.37
Adjustments for :		
Depreciation and amortisation	25.43	26.28
Net gain on derecognition of property, plant and equipment	(0.06)	(0.01)
Net gain on derecognition of financial instruments under amortised cost category	(169.04)	(120.42)
Interest expenses	2,771.27	2,428.48
Interest income	(4,466.02)	(3,798.57)
Net gain on fair value changes	(15.25)	(44.37)
Remeasurement of defined employee benefit plans through OCI	2.39	(2.05)
Share based payments- Equity-settled	4.45	3.23
Provision for leave encashment	3.19	3.26
Impairment on financial instruments	30.92	36.10
Reversal against trade receivables	(0.19)	(0.15)
Interest paid	(2,742.35)	(2,086.19)
Interest received	4,387.85	3,742.32
Operating Profit before working capital changes	1,286.72	1,330.28
Adjustments for :		
Decrease / (Increase) in Trade receivables	16.06	(2.40)
Increase in Loans	(6,717.77)	(7,339.37)
Decrease / (Increase) in Other financial asset	90.44	(196.71)
Decrease / (Increase) in Other non-financial assets	1.50	(11.19)
Increase in Trade payables	58.47	67.25
Increase in Other financial liabilities	23.69	0.15
Decrease in Other non-financial liabilities and Provisions	(29.26)	(18.44)
Cash used in operations	(5,270.15)	(6,170.43)
Taxes paid (net off refunds)	(310.31)	(215.83)
Net Cash Used In Operating Activities (A)	(5,580.46)	(6,386.26)
2 CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant & equipment (including capital advances and capital work-in-progress)	(15.80)	(11.01)
Proceeds from sale of property, plant & equipment	0.54	0.17
Proceeds from / (Purchase of) mutual fund units (net)	14.88	(457.18)
Purchase of Tri Party Repo (TREPS) (net)	(269.92)	(100.09)
Proceeds on settlement of derivative contracts	34.26	276.11
Net Cash Used In Investing Activities (B)	(236.04)	(292.00)
3 CASH FLOW FROM FINANCING ACTIVITIES		
Payment of ancillary borrowing cost	(5.52)	(8.74)
Proceeds from Borrowings (Other than debt securities)	6,060.62	7,058.52
Proceeds from Debt Securities	12,889.78	10,144.24
Repayment of Borrowings (Other than debt securities)	(7,061.48)	(8,757.33)
Repayment of Debt Securities	(6,099.38)	(3,469.69)
Repayment of Subordinated Liabilities	(200.00)	(100.00)
Repayment of Lease Liabilities	(16.04)	(14.49)
Net Cash Generated From Financing Activities (C)	5,567.98	4,852.51
Net Decrease In Cash And Cash Equivalents (A+B+C)	(248.52)	(1,825.75)
Cash And Cash Equivalents As At The Beginning Of The Year	558.73	2,628.68
Cash And Cash Equivalents As At The End Of The Period	310.21	802.93
Reconciliation of cash and cash equivalents as above with cash and bank balances		
Cash and Cash equivalents at the end of the period as per above	310.21	802.93
Add : Restricted Cash	0.33	0.34
Add: Fixed deposits with original maturity over 3 months	1.13	1.06
Add : Unspent CSR Account	-	1.88
Cash And Cash Equivalents And Other Bank Balances As At The End Of The Period	311.67	806.21



- 3 The above results have been reviewed by the Audit Committee and have been approved and taken on record by the Board of Directors at their respective meetings held on October 27, 2026. The financial results for the quarter and half year ended September 30, 2026 have been subjected to a limited review by the joint statutory auditors of the Company. The conclusion thereon is unmodified.
- 4 These financial results together with the results for the comparative reporting periods have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with Companies (Indian Accounting Standards), Rules 2015, amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended.
- 5 The Company is regulated by the Reserve Bank of India ("RBI") and supervised by the National Housing Bank ("NHB"). The RBI / NHB periodically issues/amends directions, regulations and/or guidelines (collectively "Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that have been considered by the Company in preparing its financial results.
- 6 The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per IND AS 108.
- 7 Details pertaining to Resolution Framework for COVID-19-related Stress and resolution Framework - 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses to be read with Reserve Bank of India (Non Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025, RB11D0RJ2025-261357 DOR.STR.REC.276/21.04.048/2025-26, dated November 28, 2025, as at September 30, 2026 are given below:

(Rs. in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year i.e March 31, 2026 (A)#	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2026	Of (A) amount written off during the half-year ended September 30, 2026	Of (A) amount paid by the borrowers during the half-year ended September 30, 2026**	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year i.e September 30, 2026#^
Personal Loans	537.66	11.37	2.34	77.14	489.79
Corporate persons*	16.61	-	-	1.70	16.61
Of which MSMEs	-	-	-	-	-
Others	16.97	-	0.30	2.08	15.98
Total	571.24	11.37	2.64	80.92	522.38

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

includes entire exposure of the borrowers who have availed the resolution framework for COVID-19-related stress.

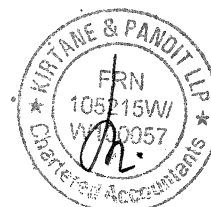
** includes amounts paid by borrower towards interest capitalised during the half year.

^ includes restructuring implemented under the Resolution Framework 1.0

- 8 Disclosures on Co-Lending Arrangements (CLAs) for the half year ended September 30, 2026 as per the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 (as amended from time to time), are given below:

Sl. No.	Item Description	As at September 30, 2026
1	Quantum of CLAs	
(i)	Number of CLA partners (No.)	4.00
(ii)	Number of outstanding cases (No.)	34.00
(iii)	Amount of Gross Outstanding (in crore)	3.53
2	Weighted average rate of interest (%)	11.12%
3	Fees charged / paid (in crore) for the quarter*	-
4	Broad sectors in which CLA was made	Home Loans Loans against Property
5	Performance of loans under CLA	-
(i)	Standard loans (in crore)	2.99
(ii)	Non-Performing Loans (in crore)	0.54
6	Details related to default loss guarantee (if any) (in crore)	NA

*Less than Rs.50,000/-



9 Disclosure of transferred / acquired of loan exposure for the quarter and half year ended September 30, 2026 as per the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 (as amended from time to time), are given below:

(i) The Company has not transferred any non-performing assets (NPAs).

(ii) The Company has not transferred any Special Mention Account (SMA).

(iii) Details of loans not in default transferred are given below:

Particulars	Quarter ended September 30, 2026	Half Year ended September 30, 2026
Aggregate amount of loans transferred (in crore)	1,456.63	2,052.08
Weighted average residual maturity (in months)	152	153
Weighted average holding period by originator (in months)	17	16
Retention of beneficial economic interest by the originator	10.02%	10.02%
Tangible security coverage	100%	100%
Rating-wise distribution of rated loans	NA for retail segment BB+ for corporate segment	NA for retail segment BB+ for corporate segment

The loans transferred are not rated as these are to non-corporate borrowers.

(iv) Details of loans not in default acquired through assignment are given below:

Particulars	Quarter ended September 30, 2026	Half Year ended September 30, 2026
Aggregate amount of loans acquired (in crore)	539.77	934.87
Weighted average residual maturity (in months)	205	195
Weighted average holding period by originator (in months)	16	16
Retention of beneficial economic interest by the originator	10%	10%
Tangible security coverage	100%	100%
Rating-wise distribution of rated loans	N/A	N/A

The loans acquired are not rated as these are to non-corporate borrowers.

(v) The Company has not acquired any stressed loan.

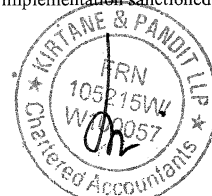
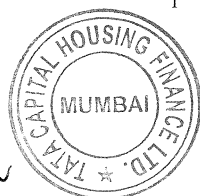
(vi) The Company does not have any loan participation.

10 Disclosure related to project finance for the quarter ended September 30, 2026 as per the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 (as amended from time to time), are given below:

Sl. No.	Item Description	Quarter ended September 30, 2026	
		Number of accounts	Total Outstanding (in Rs. Crore)
1	Projects under implementation accounts at the beginning of the quarter.	245.00	9,319.02
2	Projects under implementation accounts sanctioned during the quarter (Note 1)	40.00	850.28
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
3.a	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
3.b	Projects under implementation accounts repaid / prepaid (net of additional disbursements) during the quarter	16.00	506.73
4	Projects under implementation accounts at the end of the quarter. (1+2-3.a-3.b)	269.00	9,662.57
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

Note:

1 Project under implementation disbursed during the quarter is shown as project under implementation sanctioned during the quarter.



- 11 The exceptional items for the previous year ended March 31, 2026 amounting to Rs. 7.79 crore (Net of tax Rs. 5.83 crore) relate to the impact of implementing the New Labour Codes.
- 12 As per the Reserve Bank of India (Non-Banking Financial Companies - Income Recognition, Asset Classification and Provisioning) Directions, 2025 dated November 28, 2025, where impairment allowance under Ind AS 109 is lower than the prudential floor, the Company shall appropriate the difference from its net profit or loss after tax to a separate 'Impairment Reserve'. Accordingly, Impairment Reserve of Rs. 51.63 crore has been created.
- 13 The figures for the second quarter in each of the financial years are the balancing figures between figures in respect of the half year end and the year to date figures upto the end of the first quarter of the respective financial year.
- 14 The figures / ratios in the previous year / period have been regrouped wherever necessary, in order to make them comparable to the current year / period.
- 15 Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:
Formulae for Computation of Ratios are as follows:
(i) Debt equity ratio = (Debt Securities + Borrowings (other than debt securities) + Subordinated Debts - Unamortised Issue Expenses) / Net Worth.
(ii) Net Worth = The aggregate value of the paid-up share capital and all reserves created out of the profits and securities premium account and debit or credit balance of profit and loss account, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off, but does not include reserves created out of revaluation of assets, write-back of depreciation and amalgamation.
(iii) Total debts to total assets (%) = (Debt Securities + Borrowings (other than debt securities) + Subordinated Debts) / Total Assets.
(iv) Net profit margin (%) = Profit after Tax / Revenue from Operations.
(v) Gross Non Performing Assets ("GNPA") (%) = Gross Stage III Loans / Gross Loans.
(vi) Net Non Performing Assets ("NNPA") (%) = (Gross Stage III Loans - Impairment loss allowance for Stage III) / (Gross Loans - Impairment loss allowance for Stage III).
(vii) Provision Coverage Ratio ("PCR") (%) = Impairment loss allowance for Stage III / Gross Stage III Loans.
(viii) Capital adequacy ratio ("CAR") (%) = Total capital funds / Risk weighted assets, calculated as per NHB guidelines.

For Tata Capital Housing Finance Limited



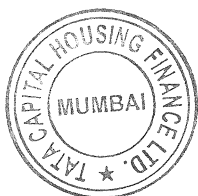
Sarosh Amaria
Managing Director
(DIN No. : 08733676)

Mumbai
October 27, 2026

Annexure 1

Additional Information

- a) The funds raised through the issue of Non-Convertible Debt Securities, after meeting the expenditures of and related to the issue, have been used for various activities, including lending and investments, to repay the existing loans, business operations including capital expenditure and working capital requirements. Also the funds, pending utilisation of the proceeds for the purpose described in debenture trustee deeds/ general information documents/ key information documents, have been invested as per investment policy approved by the Board of Directors of the Company.
- b) Privately Placed Non-Convertible Debentures are secured by pari passu charge on specified class of assets i.e. receivables and book debts arising out of Secured/Unsecured loans, investments in nature of credit substitutes, lease and hire purchase receivables, Trade advances & bill discounting facility extended to borrower and sundry debtors and other assets as identified by the Company from time to time.
- c) Public issue of Non-Convertible Debentures are secured by way of a first ranking pari passu charge by way of mortgage over our Company's specific immovable property and any of the identified receivables, both present and future, in connection with business of the company, monies, cash flows and proceeds accruing to the company of any nature or arising out of said receivables.
- d) There was no deviation in the use of the proceeds of the issue of Non Convertible Debt Securities.



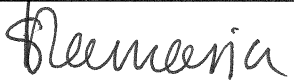
Annexure 2**A. Statement of utilization of issue proceeds:**

Name of the issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs. in crore)	Funds utilized (Rs. in crore)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Tata Capital Housing Finance Limited	INE033L07IS2	Private Placement	Non-Convertible Debentures	14-May-26	575	575	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IT0	Private Placement	Non-Convertible Debentures	11-Jun-26	1,125	1,125	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IU8	Private Placement	Non-Convertible Debentures	18-Jun-26	2,000	2,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IP8	Private Placement	Non-Convertible Debentures	28-Jul-26	525	525	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IJ1	Private Placement	Non-Convertible Debentures	12-Aug-26	750	750	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IV6	Private Placement	Non-Convertible Debentures	20-Aug-26	1,000	1,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IW4	Private Placement	Non-Convertible Debentures	25-Sep-26	1,725	1,725	No	Not Applicable	Not Applicable

Note:

The funds raised through the issue of Non-Convertible Debt Securities, after meeting the expenditures of and related to the issue, have been used for various activities, including lending and investments, to repay the existing loans, business operations including capital expenditure and working capital requirements. Also the funds, pending utilisation of the proceeds for the purpose described in Debenture Trustee Deeds/ General Information Documents/ Key Information Documents, have been invested as per investment policy approved by the Board of Directors of the Company.

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars				Remarks		
Name of listed entity				Tata Capital Housing Finance Limited		
Mode of fund raising				Private placement		
Type of instrument				Non-convertible Securities		
Date of raising funds				As per Annexure 2(A)		
Amount raised				As per Annexure 2(A) totalling to Rs. 7,700 crore		
Report filed for quarter ended				September 30, 2026		
Is there a deviation/ variation in use of funds raised?				No		
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?				No		
If yes, details of the approval so required?				Not Applicable		
Date of approval				Not Applicable		
Explanation for the deviation/ variation				Not Applicable		
Comments of the audit committee after review				Not Applicable		
Comments of the auditors, if any				Not Applicable		
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable	Remarks, if any
Not Applicable						
Deviation could mean:						
a. Deviation in the objects or purposes for which the funds have been raised.						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						
Name of signatory: Sarosh Amaria						
Designation: Managing Director						
Date: October 27, 2026						

Annexure 3

Security Cover Certificate as on September 30, 2026
(Rs. in crore)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusion Charge	Parl-Passu Charge	Parl-Passu Charge	Parl-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to I)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by parl passu debt holder (includes debt for which this certificate is issued & other debt with parlpassu charge)	Other assets on which there is parl-Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus parl passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Parl passu charge Assets	Carrying /book value for parl passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment	Investment Property (Note 1)			Yes	0.17		60.25		60.42			1.13		1.13
Capital Work-in-Progress							0.27		0.27					-
Right of Use Assets							91.09		91.09					-
Goodwill							-		-					-
Intangible Assets							25.37		25.37					-
Intangible Assets under Development							0.27		0.27					-
Investments							1,928.07		1,928.07					-
Loans (Note 2)	Receivables under financing activities (Note 2)		10,782.65	Yes	45,735.86	33,789.25	266.61		90,574.37		10,782.65		79,525.11	90,307.76
Inventories							-		-					-
Trade Receivables							47.35		47.35					-
Cash and Cash Equivalents	Balances with bank in deposit accounts, current accounts and cheques on hand			Yes	310.21		-		310.21				310.21	310.21
Bank Balances other than Cash and Cash Equivalents							1.46		1.46					-
Others							657.31		657.31					-
Total		-	10,782.65		46,046.24	33,789.25	3,078.05	-	93,696.19	-	10,782.65	1.13	79,835.32	90,619.10
LIABILITIES														
Debt securities to which this certificate pertains				Yes	35,053.40		(13.10)		35,040.30					
Other debt sharing parl-passu charge with above debt (Note 3)						1,147.43	(2.91)		1,144.52					
Other Debt							4,586.28		4,586.28					
Subordinated debt							896.73		896.73					
Borrowings			7,698.29			29,646.70	900.27		38,245.26					
Bank							-		-					
Debt Securities							-		-					
Others							-		-					
Trade payables							383.25		383.25					
Lease Liabilities							108.76		108.76					
Provisions							41.68		41.68					
Others							712.23		712.23					
Total			7,698.29		35,053.40	30,794.13	7,713.19	-	81,259.01					
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio		1.40	Parl-Passu Security Cover Ratio	1.31	1.10								

Notes:

- The market value of Rs. 1.13 crore of the Investment Property is on the basis of valuation done for March 31, 2026.
- Receivables under financing activities consist of loans which are carried at amortised cost. The business model for managing these loans is "hold to collect" cash flows that are solely principal and interest. Accordingly these loans are not fair valued and the book value of loans (after netting of impairment) are considered as the value of security for the purposes of this certificate.
- This represents secured unlisted debt securities.



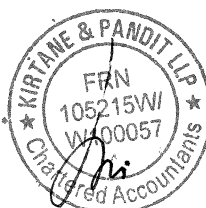
Kirtane & Pandit LLP
Chartered Accountants
601, 6th Floor, Earth Vintage,
Senapati Bapat Marg, Dadar West,
Mumbai - 400 028

G D Apte & Co
Chartered Accountants
509, 5th Floor, Neelkanth Business Park,
Nathani Road, Vidhyavihar West,
Mumbai - 400 086

Independent Auditor's Review Report for the quarter and half year ended September 30, 2026 on the Unaudited Financial Results of Tata Capital Housing Finance Limited ('Company') pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To
The Board of Directors
Tata Capital Housing Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results ('the Statement') of **Tata Capital Housing Finance Limited** ('the Company') for the quarter and half year ended September 30, 2026, together with the notes thereon, ('the Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations'), duly initialled by us for identification.
2. The Statement, which is the responsibility of the Company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 52 of the Listing Regulations. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

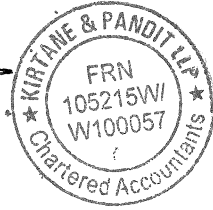


4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of the Listing Regulations, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters.

For Kirtane & Pandit LLP
Chartered Accountants
Firm Registration No: 105215W/W100057



Sandeep D Welling
Partner
Membership No. 044576
UDIN No.: 26044576QNNHSF1739
Place: Mumbai
Date: October 27, 2026



For G D Apte & Co
Chartered Accountants
Firm Registration No: 100515W



Chetan R. Sapre
Partner
Membership No. 116952
UDIN No.: 26116952UN4LZH694
Place: Mumbai
Date: October 27, 2026

To
The Board of Directors
Tata Capital Housing Finance Limited
11th Floor, Tower A, Peninsula Business Park,
Ganpatrao Kadam Marg, Lower Parel, Mumbai -400 013.

Certificate on Security Cover Statement and compliance of financial & non- financial covenants for listed non-convertible debentures as at September 30, 2026.

1. We, G D Apte & Co, Chartered Accountant, as one of the Joint Statutory Auditors' of Tata Capital Housing Finance Limited ("the Company") have been requested by the Company, having its corporate office at the above-mentioned address, to certify the particulars contained in the Statement of Security cover and the whether the company has complied the applicable covenants with respect to listed Non-Convertible Debentures (NCDs) attached herewith (the 'Statement') as at September 30, 2026.
2. This Statement has been prepared by the Company to comply with Regulation 54 & Regulation 56 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended from time to time read with SEBI Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13 August 2025 (as amended) and Regulation 15 (1) (t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended from time to time (together referred to as the 'Regulations') for the purpose of its onward submission to the Stock Exchanges and IDBI Trusteeship Services Limited ('Debenture Trustee'). The accompanying 'Statement' has been signed by us for identification purpose only.

Responsibility of the Management

3. The preparation and presentation of the Statement along with the Annexure is the responsibility of the Company's management including the preparation and maintenance of all accounting, other relevant supporting records and documents, is solely the responsibility of the management of the company. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustees and for complying with all the covenants as prescribed in the terms of Offer Document / Key Information Documents / Debenture Trust Deed as at September 30, 2026.

Auditor's Responsibility

5. Pursuant to the request of the regulation and circular, it is our responsibility to provide a reasonable assurance on whether the book values of the assets of the Company contained in the Statement have been accurately extracted and ascertained from the reviewed books of accounts of the Company and other relevant records and documents maintained by the Company, and whether the Company has complied with covenants of the debentures.



6. A reasonable assurance engagement involves performing procedures to obtain sufficient appropriate evidence. The Procedures select depend on the auditor's judgement, including the assessment of the areas where a material misstatement of the subject matter information is likely to arise.
7. We have conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) (the "Guidance Note") issued by the Institute of Chartered Accountants of India (ICAI) and Standards on Auditing specified under Section 143(10) of the Companies Act, 2013, in so far as applicable for the purpose of this Certificate. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.
9. The following documents have been furnished to us by the Company:
 - a. Security Cover Statement as at September 30, 2026.
 - b. Debenture Trust Deeds for the debentures outstanding as at September 30, 2026.
 - c. List of loan receivables charged as security (excluding non-performing Assets-Loan Receivables) in respect of the Debentures outstanding as at September 30, 2026.
 - d. 'Form No. CHG-9' filed with Ministry of Corporate Affairs ('MCA').
 - e. Reviewed financial results for the half year ended as at September 30, 2026.
 - f. Obtained list of applicable covenants as at September 30, 2026.
 - g. Key Information Documents.
 - h. Quarterly Compliance Report submitted to Debenture Trustees.
 - i. Intimation to the Stock Exchange for interest payment and redemption of NCD's.
10. For the purpose of this certificate, we have performed the following procedures in related to the Security Cover Statement:
 - a. Verified whether the computation of security cover as per book value as at September 30, 2026, prepared by management, is as per the format given under SEBI Master Circular SEBI/HO/DDHS-Pop 1/P/CIR/2025/117 dated 13 August 2025 (as amended).
 - b. Verified that the information contained in the Statement have been accurately extracted and ascertained from the reviewed books of accounts of the Company as at September 30, 2026 and other relevant records and documents maintained by the Company, in the normal course of its business.
 - c. Performed a test check basis, the arithmetical and clerical accuracy of the Security Cover included in the Statement.



Mumbai: D-509, Neelkanth Business Park, Nathani Road, Vidyavihar West, Mumbai – 400 086.

Phone: +91 22 3512 3184; Email: sapre.chetan@gdaca.com

Pune: GDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune – 411 038.

Phone: +91 20 6680 7200; Email: audit@gdaca.com

- d. On test check basis, reviewed the terms of Key Information Documents to understand the nature of charge (viz. exclusive charge or pari-passu charge) on assets of the Company.
 - e. On test check basis verified, the details of the outstanding amount, cover required, and security required to be maintained as collateral for each series of the listed NCDs from the books and records maintained by the Company as at September 30 2026;
 - f. Traced the value of charge created against the Loan Receivables to the Security Cover indicated in the Statement.
 - g. Performed necessary inquiries with the management and obtained necessary representations.
11. With respect to compliance with covenants, we have performed following procedures on test check basis:
- a. Compared the covenants mentioned below with the respective Debenture Trust Deeds on samples basis to verify whether such covenants comply with the requirements of the Debenture Trust Deeds.
 - b. Traced the covenants in the Statement to the respective DTDs to test their accuracy on sample basis.
 - c. Verified the compliance with the covenants as set out in the Statement by performing the procedures on samples basis.
 - d. Obtain and relied on Management Representation Letter for the purpose of this certification.
 - e. Verified Redemption and Interest Intimation to the Stock Exchange, whether there was timely servicing of interest and redemption of the debentures on due dates and there were no instances of delay, further we verified on test check basis the amount of interest from Bank statements.
 - f. For a sample, sighted the following documents specified below and their email submission to their Debenture Trustees:
 - i. quarterly compliance report to verify the submission of details of interest due but unpaid, if any, and reasons for the same; and
 - ii. quarterly compliance report to verify the submission of details of payment of interest made on the debentures in the immediately preceding calendar quarter.

Conclusion

12. Based on our examination and the procedures performed as per paragraph 10 and 11 above, evidences obtained, and the information and explanations given to us, along with the representations provided by the management, nothing has come to our attention that cause us to believe that in all material respects:
- a. The Statement regarding maintenance of security cover as per the terms of the Offer Document / Information Memorandum and /or DTDs in respect of listed NCDs of the Company outstanding as at September 30, 2026, are not in agreement with the reviewed financial results of the Company, its underlying books of account and other relevant records and documents maintained by the Company for the half year ended September 30, 2026, or that the calculation thereof is arithmetically inaccurate and



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Phone: +91 20 6680 7200; Email: audit@gdaca.com

the book value used to determine security cover ratio has not been derived as per Column F of annexure — Format of Security cover as per SEBI Master Circular SEBI/HO/DDHS-PoD1/P/CIR/2025/117 dated 13 August 2025 (as amended).

- b. The particulars contained in the aforesaid Statement with respect to book value of asset charged against listed Debentures issued by the Company are not in agreement with the reviewed financial results, books of accounts and other relevant records as at September 30, 2026 maintained by the Company; and
- c. The Company has not complied with all the financial covenants and non-financial stipulated in the Trust Deed as at September 30, 2026.

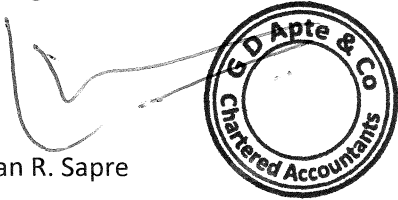
Restriction on use

- 13. Our work was performed solely to assist you in meeting in your responsibilities in relation to your compliance with the requirements of the Regulations. Our obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have as statutory auditors of the Company or otherwise. Nothing in this certificate, nor anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as statutory auditors of the Company.
- 14. The certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of enabling it to comply with the requirements of the Regulations which requires it to submit this certificate along with the accompanying Statement to the Stock Exchanges and IDBI Trusteeship Services Limited ('Debenture Trustee'), and should not be used, referred to or distributed for any other purpose or to any other party without our prior written consent. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For G D Apte & Co

Chartered Accountants

Firm Registration No. 100515W



Chetan R. Sapre

Partner

Membership No.: 116952

UDIN : 26116952LOHKBX1102

Place : Mumbai

Date : October 27, 2026

Mumbai: D-509, Neelkanth Business Park, Nathani Road, Vidyavihar West, Mumbai – 400 086.

Phone: +91 22 3512 3184; Email: sapre.chetan@gdaca.com

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Phone: +91 20 6680 7200; Email: audit@gdaca.com

Tata Capital Housing Finance Limited
Annexure I - Format of Security Cover
(Rs. in crore)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to I)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying /book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment	Buildings (Note 1)			Yes	0.17		60.25		60.42			1.13		1.13
Capital Work-in-Progress							0.27		0.27					-
Right of Use Assets							91.09		91.09					-
Goodwill							-		-					-
Intangible Assets							25.37		25.37					-
Intangible Assets under Development							0.27		0.27					-
Investments							1,928.07		1,928.07					-
Loans (Note 2)	Receivables under financing activities (Note 2)		10,782.65	Yes	45,735.86	33,789.25	266.61		90,574.37		10,782.65		79,525.11	90,307.76
Inventories							-		-					-
Trade Receivables							47.35		47.35					-
Cash and Cash Equivalents	Balances with bank in deposit accounts, current accounts and cheques on hand			Yes	310.21		-		310.21				310.21	310.21
Bank Balances other than Cash and Cash Equivalents							1.46		1.46					-
Others							657.31		657.31					-
Total			10,782.65		46,046.24	33,789.25	3,078.05		93,696.19	-	10,782.65	1.13	79,835.32	90,619.10
LIABILITIES														
Debt securities to which this certificate pertains				Yes	35,053.40		(13.10)		35,040.30					
Other debt sharing pari-passu charge with above debt (Note 3)						1,147.43	(2.91)		1,144.52					
Other Debt							4,686.28		4,686.28					
Subordinated debt							896.73		896.73					
Borrowings			7,698.29			29,646.70	900.27		38,245.26					
Bank							-		-					
Debt Securities							-		-					
Others							-		-					
Trade payables							383.25		383.25					
Lease Liabilities							108.76		108.76					
Provisions							41.68		41.68					
Others							712.23		712.23					
Total			7,698.29		35,053.40	30,794.13	7,713.19		81,259.01					
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio		1.40	Pari-Passu Security Cover Ratio	1.31	1.10								

Notes:

- The market value of Rs. 1.13 crore of the building is on the basis of valuation done for March 31, 2026.
- Receivables under financing activities consist of loans which are carried at amortised cost. The business model for managing these loans is "hold to collect" cash flows that are solely principal and interest. Accordingly these loans are not fair valued and the book value of loans (after netting of impairment) are considered as the value of security for the purposes of this certificate.
- This represents secured unlisted debt securities.

For Tata Capital Housing Finance Limited.

Mahadeo Raikar

Mahadeo Raikar
(Chief Financial Officer)

Mumbai : October 27, 2026



TATA CAPITAL HOUSING FINANCE LIMITED

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Annexure II – Compliance of Financial Covenants

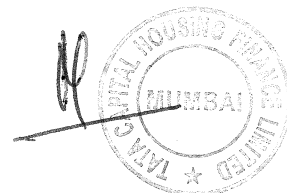
Sr. No.	Financial Covenants	Management Comments
1	Security Secured NCD (Privately Placed) Debentures to be issued by the Company together with interest, Costs/ charges, remuneration of the Debenture Trustee and all other monies payable in respect thereof may be secured by way of creation pari-passu charge on any one or more of; - Specific immovable property of the Company; - Receivables arising from loans given for housing/ loan against property and as specified/listed in the Debenture Trust Deed excluding those given as securities to the National Housing Bank; - Such other assets that the Company may add from time to time so as to maintain security cover required by lender/investor and to the extent of a shortfall in security cover. It will be ensured that the security cover shall at all times be at least 100% of the outstanding amount of the NCDs. Secured NCD (Public) The Secured NCDs would constitute secured obligations of our Company and shall rank pari-passu inter se, present and future and subject to any obligations under applicable statutory and/or regulatory requirements, shall be secured by way of a first ranking pari-passu charge by way of mortgage over our Company's specific immovable property and a first ranking pari-passu floating charge over the movable properties of our Company, including book debts (excluding the exclusive charge created by our Company in favour of NHB as security for the due repayment for financial assistance by way of refinancing granted by NHB to our Company). Company will create appropriate security in favour of the Debenture Trustee for the Secured NCD Holders on the assets adequate to ensure 100 % security cover for the secured NCDs (along with the interest due thereon). No security will be created for Unsecured NCDs in the nature of Subordinated Debt. The rated, listed,	The Management confirms that: - the securities are created and perfected for all the secured Debentures issued by Tata Capital Housing Finance Limited ("the Company") and that they rank pari-passu inter se without any preference or priority of one over the other. The monies payable in respect of all the Debentures are secured by mortgage / hypothecation, as the case may be, over assets specified in the relevant schedule(s) of the Trust Deed(s) and such other assets as the Company may identify. - security cover against the secured debts as at September 30, 2026 is higher compared to the security cover required.

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Sr. No.	Financial Covenants	Management Comments
	redeemable Unsecured NCDs are in the nature of subordinated debt and will be eligible for Tier II Capital.	
2	Interest payment Secured and Unsecured NCDs (Privately Placed) The Company shall pay interest on the principal amount of the Debentures at the rate specified in the Placement Memorandum. The Company shall also pay damages at the rate and in the manner as provided in the Placement Memorandum on the amount specified in respect of which a default has been committed in the event the Company fails to pay any Principal Amount on the Debentures or any interest as the case may be, payable when due and payable. Secured NCD (Public) The relevant interest for each Option will be paid on each anniversary of the deemed Date of Allotment on the face value of the NCDs. The last interest payment will be made at the time of redemption of the NCDs.	The Management confirm that in the current half year ended September 30, 2026, interest is paid to the beneficial owner/debenture holders as specified in the Offer Document on the respective due dates and there were no instances of delay by the Company. As at the current half year ended September 30, 2026, there is Nil overdue of interest payment. Refer Annexure 2 .
3	Redemption Secured NCDs (Privately Placed) The Company shall redeem the Debentures in the manner specified in the Placement Memorandum. Unsecured NCDs (Privately Placed) The face value of the Debentures will be redeemed at par, on expiry of the tenure specified in the Pricing Supplement/ Offer Letter. The Debentures will not carry any obligation, for interest or otherwise, after the date of redemption. The Debentures will not be redeemed at the initiate of the holders without the consent of NHB. It is to be clearly understood that the Debentures are being issued in Compliance with the regulations of NHB as applicable to issue of Tier II Capital and any clause in the agreement which is not in Compliance with regulations of NHB can be amended by the Company without the consent of the Investors and the Investors shall have no right to raise any objections thereto.	The Management confirms that in the current half year ended September 30, 2026, Non-Convertible Debentures (NCDs) amounting to Rs. 2,930 Cr (Private Placement) and Nil for (Public issue) has been redeemed and the redemption amount is paid as specified in the Offer Document to the Beneficial Owner/Debenture Holders on the respective due dates. Refer Annexure 1 . There were no instances of delay and as at the September 30, 2026, there is Nil overdue of Principal re-payment.

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Sr. No.	Financial Covenants	Management Comments
	Public NCDs The Company covenants with the Debenture Trustee that it shall pay to the NCD Holders the principal amount of the NCDs along with any accrued interest, on the Redemption Date of the respective Tranche Issue and also pay interest and any other Amounts Outstanding on the NCDs on their respective due dates at the rate stipulated along with all other monies in accordance with the provisions set out in the Transaction Documents. i.	
4	Secured NCDs (Privately Placed) Quarterly report not limited to the following particulars: - Updated list of names and address of all Debenture Holder(s); - Details of interest due but unpaid and reasons for the same and timely and accurate payment of the interest on the Debentures - the number and nature of grievances received from the Debenture-holder(s) and (a) resolved by the Company (b) unresolved by the Company and the reasons for the same; - Statement that the Security is sufficient to discharge the claims of the Debenture Holders as and when they became due. Furnish the following reports/certificates/documents to the Debenture Trustee; (a) at the end of each financial year, as applicable, a certificate from the statutory auditors of the Company with respect to the use of the proceeds raised through the issue of Debentures, (Annual Certificate in case proceeds are being utilized for working capital purposes)	The Management confirms that: (i) updated list of the Debenture Holders covering the details such as their names, addresses which is received from Registrar and Transfer Agents in the form of BENPOS statements are submitted to the Debenture Trustees and the same is mentioned in the Quarterly Compliance Report submitted on April 28, 2026 and August 3, 2026 for quarter ended March 31, 2026 and June 30, 2026 respectively. (ii) The details about payment of interest made are also submitted to the Debenture Trustees along with the Quarterly Compliance Report on April 28, 2026 and August 3, 2026 for quarter ended March 31, 2026 and June 30, 2026 respectively. Further, there has been no instance of interest due but unpaid. (iii) The details of the investor grievances are also submitted to the Debenture Trustees along with the Quarterly Compliance Report on April 28, 2026 and August 3, 2026 for March 31, 2026 and June 30, 2026 respectively. (iv) Security Cover Certificates are submitted to Debenture Trustees on quarterly basis. The Management confirms that: (a) & (c) The Management confirms that half yearly or quarterly, as applicable, certificate from statutory auditor pertaining to debt equity ratios, Debt service coverage ratio, Interest service coverage ratio, Statement of Receivables from loans and interest accrued, compliance with Debenture Redemption

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Sr. No.	Financial Covenants	Management Comments
	(b) a certificate from the Company confirming issue of Debenture Certificates or credit of dematted debentures into the depository accounts of the Debenture Holders; (c) on a half yearly or quarterly, as applicable, obtain a certificate from the statutory auditor of the issuer giving the value of receivables/book debts including compliance with the covenants of the Offer Document/Information Memorandum in the manner as may be specified by SEBI from time to time; (d) a credit letters stating the credit rating with respect to the Debenture from an independent credit rating agency which is not associated with the company or its sponsors or promoters. (e) duly audited financial result, within six months from the close of its financial year and in case the statutory audit is not likely to be completed during this period, the Company shall get its accounts audited by an independent firm of Chartered Accountants and furnish the same to the Debenture Trustee Unsecured NCDs (Privately Placed) - Updated list of the names and address of all Debenture Holder(s); - Details of interest due, but unpaid and reasons thereof - The number and nature of grievances received from the Debenture holder(s) and resolved by the Company Public NCDs Submit a quarterly report to the debenture trustee within seven days of the relevant board meeting or with 45 (forty-five) days from the end of the relevant quarter containing the following particulars: - Updated list of names and address of all NCD holders - Details of interest due but unpaid and reasons for the same and timely and accurate payment of the interest on the NCDs - the number and nature of grievances received from the NCD -holder(s), resolved and unresolved by the Company and reasons for the same;	Reserve ('DRR') requirements, and Statement of end use of proceeds from issue of the Non-Convertible Debentures/Bonds has been obtained to the extent applicable and submitted to the Debenture trustee. Compliance with respect to submission of the statutory auditor certificate for security cover would be done along with this certificate. (b) The Management confirms that confirmation of the Depositories (NSDL/CDSL) pertaining to credit of Debentures in the demat account of the investors along with Key Information Document regarding issue of Debentures is submitted to the debenture trustees as specified in Annexure 3. (d) The Debentures of the Company have been rated by ICRA and/ or CRISIL as mentioned in respective offer document and the respective rating agencies confirms the same to the Company on monthly frequency. The Management confirms that the rating agencies are not associated with the Company or its sponsors or promoters. The rating obtained from the independent rating agencies is communicated to the Debenture Trustees by way of the Tranche placement memorandum for the fresh issues and by way of Quarterly statement for the existing outstanding NCD's. For details refer to rating agency CRISIL https://www.crisilratings.com/mnt/winshare/Ratings/RatingList/RatingDocs/TataCapitalHousingFinanceLimited_July%2022_%202026_RR_400552.html and ICRA https://www.icra.in/Rationale/ShowRationaleReport?Id=144336 Further, list of credit rating intimation for new issuances given in Annexure 4.

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Sr. No.	Financial Covenants	Management Comments
	v. Statement that the Assets Security is sufficient to discharge the claims of the NCD Holders as and when the same become due; and furnish the following reports /certificates/documents to the Debenture Trustee; (a) a one-time certificate from the statutory auditor of the Company with respect to the use of the proceeds raised through the issue of NCDs as and when such proceeds have been completely deployed toward the proposed end-uses; (b) a certificate from the Company confirming credit of dematerialised NCDs into the depository accounts of the NCD Holders within the period prescribed under the Applicable Law from the execution of this Deed; (c) duly audited annual accounts, within six months from the close of its financial year and in case the statutory audit is not likely to be completed during this period, the Company shall get its accounts audited by an independent firm of chartered accountants and furnish the same to the debenture trustee.	(e) Duly audited annual results for the FY 2025-26 were submitted to the Debenture Trustees on April 23, 2026.
5	Investor Grievances Secured NCDs (Privately Placed) The Company shall furnish to the Debenture Trustee on quarterly basis details of all grievances received, action taken on unresolved and resolved cases with regard to Debenture Holders. At the request of any Debenture Holder, the Debenture Trustee shall, by notice to the Company call upon the Company to take appropriate steps to redress such grievance and shall, if necessary, at the request of any Debenture Holder call a meeting of the Debenture Holders. Public NCDs The Company shall furnish to the Debenture Trustee of all grievances received from the NCD holder and the steps taken by Company to address the same. The Debenture Trustee shall, by notice to the Company, call or cause the Company to call a meeting of all the NCD Holders/ Beneficial	The details of the investor grievances are also submitted to the Debenture Trustees along with the Quarterly Compliance Report submitted on April 28, 2026 and August 3, 2026 for quarter ended March 31, 2026 and for June 30, 2026, respectively.

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Sr. No.	Financial Covenants	Management Comments
	Owner(s) on a requisition signed by not less than one-tenth in value of the nominal amount of the NCDs for the time being outstanding. The Company shall furnish to the Debenture Trustee on a quarterly basis, the details of all the grievances received and shall comprise the following: (a) Names of the complainants/NCD Holders, (b) Nature of grievances/complaints. (c) Time taken for redressal of complaint/grievances etc. (d) The steps taken by the Company to redress the same.	
6	Secured NCDs (Privately Placed) The Company to inform debenture trustee of any major change in composition of its Board of Directors, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011; Public NCDs Promptly inform the Debenture Trustee of any change in its name, any change in the composition of its Board which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;	On quarterly basis the Management submits the Quarterly Compliance Report to the Debenture Trustees in which it also confirms with respect to the change in the composition of the Board of Directors. The same is communicated to the Debenture Trustees on April 28, 2026 and August 3, 2026 for quarter ended March 31, 2026 and June 30, 2026, respectively.
7	Secured NCDs (Privately Placed) The company shall on monthly basis: An updated list of the loans comprising the identified assets / portfolio of receivables on a monthly basis on or prior to the 15th (Fifteenth) day of each calendar month in respect of the identified assets / portfolio of receivables as may be required by debenture trustee.	The Management confirms that a monthly security cover statement including the amounts of total identified assets /portfolio of receivables is submitted to the Debenture Trustees on or prior to the 15th of each calendar month.
8	Secured NCDs (Privately Placed) Recovery Expense Fund: The issuer shall create a recovery expense fund in the manner as may be specified by SEBI from time to time and inform the Debenture Trustee about the same.	The Management confirms that they have created and maintained Bank Guarantee of Rs. 25 lakhs with HDFC Bank Limited dated January 12, 2021 and amended on March 5, 2021, in compliance with the requirement of Recovery Expense Fund as per the Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 issued by the Securities and Exchange Board of India on August 13, 2025. Further, the same was renewed on November 28, 2025.



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Sr. No.	Financial Covenants	Management Comments
9	Unsecured NCDs (Privately Placed) Comply with Provisions of Section 125 of The Companies Act, 2013 The Company shall comply with the, Provisions of Section 125 of the Companies Act, 2013 relating to transfer of unclaimed / unpaid amounts of interest on Debentures and redemption of Debentures to Investor Education and Protection Fund (IEPF), if applicable to it. The Company hereby further agrees and undertakes that during the currency of this Agreement it shall abide by the guidelines/listing requirements if any, issued from time to time by the Securities and Exchange Board of India (SEBI)/NHB.	The Management confirms that the Company has made interest payments on the respective due dates and has redeemed Debentures upon their maturity, as specified in the Offer Document. The Management confirms that there has been no unclaimed amount of interest or matured principal on NCDs, which was required to be transferred to the Investor Education and Protection Fund, during the half year ended September 30, 2026. The provisions with respect to the Investor Education and Protection Fund and the guidelines/listing requirements issued by the SEBI and Companies Act, 2013 with respect to NCDs have been complied with.
10	Variation of Debenture Holders Rights Secured NCDs (Privately Placed) The rights, privileges and conditions attached to the Debentures may be varied, modified or abrogated with the consent in writing of the holders of at least three-fourths of the amount outstanding on the Debentures or with the sanction of a Special Resolution passed at a meeting of the Debenture holder(s).	The Management confirms that there was no instance of variation of rights of the Debenture Holders, accordingly, no such meeting of the Debenture Holders was conducted and therefore, the same is not applicable.
11	Secured NCDs (Privately Placed) Default in Payment and Other defaults: In case of default in payment of interest and/or principal redemption on the due dates or observance of any other terms, conditions or covenants as per this Deed, Placement Memorandum of the Debentures, additional interest/ default interest of 2% p.a or such other rate as may be prescribed under the applicable Law over and above the applicable implicit yield / Coupon Rate/ interest Rate will be payable by the Issuer for the defaulting period in respect of such tranche / series of the Debentures. Unsecured NCDs (Privately Placed) Default is committed: in payment of Principal Amount or Interest in respect of any Debentures on	The Management in Point No. 2 and 3 confirms that the interest payment and principal repayment is being done within the prescribed time, hence there were no default in interest payment / principal re-payment. Accordingly, no default interest is payable and the same is not applicable to the Company.

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Sr. No.	Financial Covenants	Management Comments
	the relevant Interest Payment Date / Redemption Date; and such default has not been cured by the Company within 60 (sixty) days of the Company receiving a notice to this effect from the DEBENTURE TRUSTEE by making payment to the Debenture Holders of an amount equal to the Principal Amount and Accrued Interest and all other amounts due and payable in respect of the Debentures to the Debenture Holders. Public NCDs In case of any in payment of the Amounts Outstanding as on the due dates (as applicable), the Company shall pay a default interest at the rate mentioned under Financial Covenants and Conditions.	
12	Debt Equity Ratio	The debt equity ratio as on September 30, 2026 is 6.65 times.



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Annexure 1

Private Placement NCD from 01.04.2026 to 30.09.2026 & Details of redemption of debentures

ISIN	Series	Date of redemption	No of NCDs	Face Value	Amount of redemption (Rs. In crore)	Remarks
INE033L07HZ9	TCHFL NCD "H" FY 2022-23	08-May-26	80,000	1,00,000	800.00	N.A.
INE033L07HF1	TCHFL NCD "B" FY 2021-22	15-Jun-26	11,200	10,00,000	1,120.00	N.A.
INE033L07EY9	TCHFL NCD "J" FY 2016-17	30-Jun-26	100	10,00,000	10.00	N.A.
INE033L08262	TCHFL Tier II Bond A Series FY 2016-17	04-Aug-26	2,000	10,00,000	200.00	N.A.
INE033L07IC6	TCHFL NCD "A" FY 2023-24	18-Sep-26	80,000	1,00,000	800.00	N.A.
Total					2,930.00	

Annexure 2

Details of interest payment on Debentures for the period 01.04.2026 to 30.09.2026

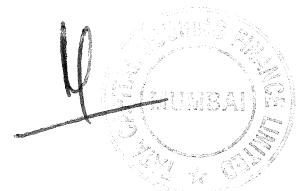
ISIN	Series	Product	Interest Payment Date	Amount of Interest (Rs. In crore)	Remarks
INE033L08296	TCHFL Tier II Bond "A" Series FY 2021-22	Sub-Debt NCD	20-Apr-26	11.25	N.A.
INE033L07IN3	TCHFL NCD "A" Series FY 2025-26	Secured NCD	27-Apr-26	115.96	N.A.
INE033L07HZ9	TCHFL NCD "H" FY 2022-23	Secured NCD	08-May-26	15.53	N.A.
INE033L07HQ8	TCHFL NCD "A" FY 2022-23	Secured NCD	18-May-26	114.55	N.A.
INE033L07IP8	TCHFL NCD "C" Series FY 2025-26	Secured NCD	21-May-26	103.97	N.A.
INE033L07HF1	TCHFL NCD "B" FY 2021-22	Secured NCD	15-Jun-26	72.80	N.A.
INE033L07IH5	TCHFL NCD "A" FY 2024-25	Secured NCD	18-Jun-26	104.65	N.A.
INE033L07HR6	TCHFL NCD "B" FY 2022-23	Secured NCD	29-Jun-26	11.88	N.A.
INE033L07IA0	TCHFL NCD UNLISTED "A" Series FY 2022-23	Unlisted Secured NCD	29-Jun-26	42.52	N.A.
INE033L07EY9	TCHFL NCD "J" FY 2016-17	Secured NCD	30-Jun-26	0.87	N.A.
INE033L07II3	TCHFL NCD "B" FY 2024-25	Secured NCD	08-Jul-26	87.12	N.A.

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INE033L07IC6	TCHFL NCD "A" FY 2023-24	Secured NCD	10-Jul-26	62.76	N.A.
INE033L07IO1	TCHFL NCD "B" Series FY 2025-26	Secured NCD	21-Jul-26	106.85	N.A.
INE033L07IL7	TCHFL NCD "E" FY 2024-25	Secured NCD	24-Jul-26	96.06	N.A.
INE033L08262	TCHFL Tier II Bond A Series FY 2016- 17	Sub-Debt NCD	04-Aug-26	17.84	N.A.
INE033L07HU0	TCHFL NCD "D" FY 2022-23-Option- II	Secured NCD	05-Aug-26	141.18	N.A.
INE033L08312	TCHFL Tier II Bond A Series FY 2022- 23	Sub-Debt NCD	19-Aug-26	34.96	N.A.
INE033L07HW6	TCHFL NCD "E" Series FY 2022-23	Secured NCD	14-Sep-26	56.68	The due date was September 14, 2026, which falls on holiday, then interest payment has been made on next working day i.e. September 15, 2026
INE033L07IC6	TCHFL NCD "A" FY 2023-24	Secured NCD	18-Sep-26	12.03	N.A.
INE033L07IJ1	TCHFL NCD "C" Series FY 2024-25	Secured NCD	23-Sep-26	137.55	N.A.

Public NCD

Details of interest payment on Debentures for the period April 01, 2026, to September 30, 2026

ISIN	Series	Product	Interest Payment Date	Interest Amount (Rs. in crore)	Remarks
8.01% Secured Rated Listed Redeemable NCDs. Series IV – Tranche I Issue	INE033L07GR8	Public NCD - Secured	15-Apr-2026	0.008	Since, the due date of interest payment i.e. April 14, 2026 for Public NCDs was a Bank holiday, the payment was made on the immediate next working day of the Bank i.e. April 15, 2026
8.10% Secured Rated Listed Redeemable NCDs. Series IV – Tranche I Issue	INE033L07GS6	Public NCD - Secured	15-Apr-2026	0.263	
8.01% Secured Rated Listed Redeemable NCDs. Series IV – Tranche I Issue	INE033L07GR8	Public NCD - Secured	14-May-2026	0.008	
8.10% Secured Rated Listed Redeemable NCDs. Series IV – Tranche I Issue	INE033L07GS6	Public NCD - Secured	14-May-2026	0.255	

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8.01% Secured Rated Listed Redeemable NCDs. Series IV – Tranche I Issue	INE033L07GR8	Public NCD - Secured	15-Jun-2026	0.008	Since, the due date of interest payment i.e. June 14, 2026 for Public NCDs was a Bank holiday, the payment was made on the immediate next working day of the Bank i.e. June 15, 2026
8.10% Secured Rated Listed Redeemable NCDs. Series IV – Tranche I Issue	INE033L07GS6	Public NCD - Secured	15-Jun-2026	0.263	
8.01% Secured Rated Listed Redeemable NCDs. Series IV – Tranche I Issue	INE033L07GR8	Public NCD - Secured	14-July-2026	0.008	-
8.10% Secured Rated Listed Redeemable NCDs. Series IV – Tranche I Issue	INE033L07GS6	Public NCD - Secured	14-July-2026	0.255	
8.01% Secured Rated Listed Redeemable NCDs. Series IV – Tranche I Issue	INE033L07GR8	Public NCD - Secured	14-Aug-2026	0.008	-
8.10% Secured Rated Listed Redeemable NCDs. Series IV – Tranche I Issue	INE033L07GS6	Public NCD - Secured	14-Aug-2026	0.263	
8.01% Secured Rated Listed Redeemable NCDs. Series IV – Tranche I Issue	INE033L07GR8	Public NCD - Secured	15-Sep-2026	0.008	Since, the due date of interest payment i.e. September 14, 2026 for Public NCDs was a Bank holiday, the payment was made on the immediate next working day of the Bank i.e. September 15, 2026
8.10% Secured Rated Listed Redeemable NCDs. Series IV – Tranche I Issue	INE033L07GS6	Public NCD - Secured	15-Sep-2026	0.263	

Public NCD (Details of redemption of debentures from 01.04.2026 to 30.09.2026)

ISIN	Series	Date of redemption	No of NCDs	Face Value	Amount of redemption	Remarks
NIL						

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Annexure 3

Confirmation of depositories (NSDL/CDSL) pertaining to credit of Debentures in the demat of account of the investors regarding issue of debentures

ISIN	Product	Date of Issue	Date of email communication to trustee	Series
INE033L07IS2	Secured NCD	14-May-26	15-May-26	TCHFL NCD "A" Series FY 2026-27
INE033L07IT0	Secured NCD	11-Jun-26	12-Jun-26	TCHFL NCD "B" Series FY 2026-27
INE033L07IU8	Secured NCD	18-Jun-26	19-Jun-26	TCHFL NCD "C" Series FY 2026-27
INE033L07IP8	Secured NCD	28-Jul-26	30-Jul-26	TCHFL NCD "C" Series FY 2025-26 Reissue No.2
INE033L07IJ1	Secured NCD	12-Aug-26	13-Aug-26	TCHFL NCD "C" Series FY 2024-25 Reissue No.1
INE033L07IV6	Secured NCD	20-Aug-26	21-Aug-26	TCHFL NCD "D" Series FY 2026-27
INE033L07IW4	Secured NCD	25-Sep-26	28-Sep-26	TCHFL NCD "E" Series FY 2026-27

Annexure 4

Information on credit ratings communicated to the Debenture Trustees for the period 01.04.2026 to 30.09.2026

ISIN	Date of email communication to trustee	Rating	Series	Product	Date of Allotment
INE033L07IS2	14-May-26	"CRISIL AAA/Stable & [ICRA] AAA/ Stable"	TCHFL NCD "A" Series FY 2026-27	Secured NCD	14-May-26
INE033L07IT0	11-Jun-26	"CRISIL AAA/Stable & [ICRA] AAA/ Stable"	TCHFL NCD "B" Series FY 2026-27	Secured NCD	11-Jun-26
INE033L07IU8	18-Jun-26	"CRISIL AAA/Stable & [ICRA] AAA/ Stable"	TCHFL NCD "C" Series FY 2026-27	Secured NCD	18-Jun-26
INE033L07IP8	28-Jul-26	"CRISIL AAA/Stable & [ICRA] AAA/ Stable"	TCHFL NCD "C" Series FY 2025-26 Reissue No.2	Secured NCD	28-Jul-26
INE033L07IJ1	12-Aug-26	"CRISIL AAA/Stable & [ICRA] AAA/ Stable"	TCHFL NCD "C" Series FY 2024-25 Reissue No.1	Secured NCD	12-Aug-26
INE033L07IV6	20-Aug-26	"CRISIL AAA/Stable & [ICRA] AAA/ Stable"	TCHFL NCD "D" Series FY 2026-27	Secured NCD	20-Aug-26
INE033L07IW4	25-Sep-26	"CRISIL AAA/Stable & [ICRA] AAA/ Stable"	TCHFL NCD "E" Series FY 2026-27	Secured NCD	25-Sep-26



TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013

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AUM up 26% YoY (at ₹ 95,098 crore)

PAT up 26% YoY (at ₹ 552 crore)

Annualized ROA of 2.5% and ROE of 18.0%

Mumbai, October 27, 2026: A meeting of the Board of Directors of Tata Capital Housing Finance Limited (TCHFL) was held today to consider and approve the unaudited financial results for the quarter and half year ended September 30, 2026.

TCHFL Q2FY27 Performance Update:

- **AUM** grew by 26% YoY to ₹ 95,098 crore from ₹ 75,636 crore as of September 30, 2025.
- **Net total income** increased by 21% YoY in Q2FY27 to ₹ 1,089 crore from ₹ 898 crore in Q2FY26.
- **Cost to income ratio** was 30.0% for Q2FY27 vs. 32.9% in Q2FY26.
- **Credit cost** for Q2FY27 at ₹ 21 crore (annualized 0.1% of average net loan book).
- **Profit before tax** increased by 26% YoY in Q2FY27 to ₹ 741 crore from ₹ 590 crore in Q2FY26.
- **PAT** increased by 26% YoY in Q2FY27 to ₹ 552 crore from ₹ 440 crore in Q2FY26.
- **Annualized ROA** at 2.5% in Q2FY27 vs. 2.4% in Q2FY26.
- **Annualized ROE** at 18.0% in Q2FY27 vs. 18.5% in Q2 FY26.
- **GS3** at 0.7% | **NS3** at 0.3% | **PCR** at 57.3% as of September 30, 2026.
- **Capital adequacy ratio** as of September 30, 2026 was 17.6%.

Commenting on the financial results, **Mr. Sarosh Amaria, Managing Director**, TCHFL said, *"We delivered a strong and resilient performance in Q2FY27, reflecting our diversified business model, disciplined underwriting and consistent execution. Our AUM stood at ₹ 95,098 crore and PAT for the quarter clocked ₹ 552 crore, registering a healthy growth of 26% YoY respectively. Asset quality remained robust, with GNPA and NNPA at 0.7% and 0.3%, respectively. We continue to focus on increased adoption of digital, data and analytics-led capabilities across the customer lifecycle".*

Particulars; ₹ crores	Q2FY26	Q1FY27	Q2FY27	YoY %	H1FY26	H1FY27	YoY %	FY26
Assets under management (net)	75,636	89,416	95,098	26%	75,636	95,098	26%	86,653
Gross loan book	74,350	86,743	91,181	23%	74,350	91,181	23%	84,439
Net loan book	73,774	86,145	90,574	23%	73,774	90,574	23%	83,808
Net interest income	696	843	852	22%	1,370	1,695	24%	2,956
Fee income	178	180	232	30%	312	413	32%	657
Investment income	24	10	5	~	44	15	~	63
Net total income	898	1,033	1,089	21%	1,726	2,123	23%	3,676
Operating expense	295	310	327	11%	548	638	16%	1,144
Pre-provisioning operating profit	603	723	762	26%	1,178	1,485	26%	2,533
Loan losses and provisions	13	10	21	62%	36	31	(15)%	76
Profit before tax	590	713	741	26%	1,142	1,454	27%	2,457
PAT (excl. non-recurring)	440	532	552	26%	852	1,084	27%	1,842
Non-recurring items ⁽¹⁾	-	-	-	~	-	-	~	(6)
PAT (attributable to owners)	440	532	552	26%	852	1,084	27%	1,836

(1) Reflects impact of new labour codes.

About Tata Capital Housing Finance Limited

Tata Capital Housing Finance Limited ("the Company" / "TCHFL"), is a wholly-owned subsidiary of Tata Capital Limited ("TCL") and is registered as a Housing Finance Company with the National Housing Bank ("NHB") to carry on housing finance activities. The Company primarily offers Home Loans, Loans Against Property and Loans to Developers for constructing Residential and Commercial premises. The Company has been classified as a Middle Layer Non-Banking Financial Company ("NBFC-ML") by the Reserve Bank of India ("RBI"), as per Scale Based Regulations issued by RBI. visit: <https://www.tatacapital.com/>

Disclaimer:

This Press Release has been prepared by the Company to provide general information on the Company and does not purport to contain all the information. Forward-looking statements contained herein regarding past trends or activities or future business plans, strategy, financial condition, growth prospects or developments in industry, competitive or regulatory environment should not be taken as a representation that such trends or activities will continue in the future. There is no obligation to update or revise any forward-looking statements. Actual results may differ materially from these forward-looking statements due to a number of factors.

This Press Release does not constitute a prospectus, offering circular or offering memorandum or an offer to acquire any securities or instruments and nothing in this Press Release should be construed as advice or solicitation to invest in the Company or any of its instruments or securities or otherwise.

Neither the Company nor any of its affiliates, shareholders, directors, employees, agents or representatives makes any warranty or representation as to the completeness of the information contained herein (including statements of opinion and expectation) or as to the reasonableness of any assumptions contained herein and shall not be liable for any loss or damage (direct or indirect) suffered as a result of reliance upon any statements contained in, or any omission here-from.

Tata Capital Housing Finance Limited

Related Party Transactions Disclosure for the half year ended September 30, 2026 under Regulation 62K of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

Amount in crore

Sr. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, intercorporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments					
		Name	Relationship of the counterparty with the listed entity or its subsidiary						Opening Balance	Closing Balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/advance/ intercorporate deposit/investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)	
1	Tata Capital Housing Finance Limited	Tata Sons Private Limited	Ultimate Holding Company	Expenditure - Tata Brand Equity and Business Promotion expenses	30.00			13.33											
2	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Expenditure - Marketing & Managerial Service Fees	Not Applicable			4.94											
3	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Income - Valuation services	Not Applicable			0.51											
4	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Income - Guest house recovery	Not Applicable			0.08											
5	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Income - Rent on lease out of property	Not Applicable			2.49											
6	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Expenditure - Rent on lease out of property	Not Applicable			8.78											
7	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Expenditure - Guest house expenses	Not Applicable			0.13											
8	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Expenditure - Referral fees	Not Applicable			0.12											
9	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Expenditure - In house Call centre expenses	Not Applicable			0.43											
10	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Sales of Fixed Asset (Owned use) Market rates of Assets/ Services*	Not Applicable			0.00											
11	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Loan portfolio assigned out	Not Applicable			644.02											
12	Tata Capital Housing Finance Limited	Tata Consultancy Services Limited	Subsidiary of Ultimate Holding Company	Expenditure - Information Technology Expenses	79.00			29.91											
13	Tata Capital Housing Finance Limited	Tata Consultancy Services Limited	Subsidiary of Ultimate Holding Company	Expenditure - Interest on ICD	Not Applicable			18.17											
14	Tata Capital Housing Finance Limited	Tata AIA Life Insurance Company Limited	Joint Venture of Ultimate Holding Company	Income - Branch Advertisement	150.00			71.55											
15	Tata Capital Housing Finance Limited	Tata AIA Life Insurance Company Limited	Joint Venture of Ultimate Holding Company	Expenditure - Insurance Expenses	10.00			1.24											
16	Tata Capital Housing Finance Limited	Tata AIA Life Insurance Company Limited	Joint Venture of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	Not Applicable			7.33											
17	Tata Capital Housing Finance Limited	Tata AIG General Insurance Company Limited	Subsidiary of Ultimate Holding Company	Income - Branch Advertisement	100.00			59.15											
18	Tata Capital Housing Finance Limited	Tata AIG General Insurance Company Limited	Subsidiary of Ultimate Holding Company	Expenditure - Insurance Expenses	20.00			0.93											
19	Tata Capital Housing Finance Limited	Tata Teleservices Limited	Subsidiary of Ultimate Holding Company	Expenditure- Communication Expenses	Not Applicable			0.07											
20	Tata Capital Housing Finance Limited	Tata Teleservices (Maharashtra) Limited	Subsidiary of Ultimate Holding Company	Expenditure- Communication Expenses	Not Applicable			0.18											
21	Tata Capital Housing Finance Limited	Tata Communications Limited	Subsidiary of Ultimate Holding Company	Expenditure - Information Technology Expenses	9.00			1.03											
22	Tata Capital Housing Finance Limited	Volta Limited	Associate Of Ultimate Holding Company	Expenditure - Repairs and Maintenance	Not Applicable			0.05											
23	Tata Capital Housing Finance Limited	Volta Limited	Associate Of Ultimate Holding Company	Purchase of Fixed Asset (Owned use) Market rates of Assets/ Services	Not Applicable			0.08											
24	Tata Capital Housing Finance Limited	Tata Capital Limited Employees Provident Fund	Retiral Plans of Holding Company	Employer's/ Employees Contribution to Provident Fund	50.00			18.73											
25	Tata Capital Housing Finance Limited	Tata Capital Limited Superannuation Scheme	Retiral Plans of Holding Company	Contribution to Superannuation Scheme	Not Applicable			0.12											
26	Tata Capital Housing Finance Limited	Tata Capital Limited Gratuity Scheme	Retiral Plans of Holding Company	Contribution of Gratuity Fund	20.00			12.93											
27	Tata Capital Housing Finance Limited	Tata Securities Limited	Subsidiary of Holding Company	Expenditure - Sourcing Cost*	Not Applicable			0.00											
28	Tata Capital Housing Finance Limited	Tata Technologies Limited	Subsidiary of Associate Of Ultimate Holding Company	Expenditure - Information Technology Expenses	Not Applicable			0.03											
29	Tata Capital Housing Finance Limited	The Indian Hotels Company Limited	Associate Of Ultimate Holding Company	Expenditure - Staff Welfare Expenses	Not Applicable			0.01											
30	Tata Capital Housing Finance Limited	Innovative Retail Concepts Private Limited	Subsidiary Of Ultimate Holding Company	Expenditure - Staff Welfare*	Not Applicable			0.00											
31	Tata Capital Housing Finance Limited	Volta Limited Employee Superannuation Scheme	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	Not Applicable			0.15											
32	Tata Capital Housing Finance Limited	Volta Limited Provident Fund	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	Not Applicable			0.15											
33	Tata Capital Housing Finance Limited	Volta Managerial Staff Provident Fund	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	Not Applicable			0.30											
34	Tata Capital Housing Finance Limited	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRL))	KMP of Ultimate Holding Company having Significant Influence	Income - Interest on Loan	Not Applicable			14.83											
35	Tata Capital Housing Finance Limited	Novamash Limited	Subsidiary of Ultimate Holding Company	Expenditure- Information technology expenses*	Not Applicable			0.00											
36	Tata Capital Housing Finance Limited	Key Management Personnel (KMP)	Key Management Personnel (KMP)	Remuneration paid to KMP	Not Applicable			5.41											
37	Tata Capital Housing Finance Limited	Key Management Personnel (KMP)	Key Management Personnel (KMP)	Expenditure - Siting fees and commission	Not Applicable			1.69											
38	Tata Capital Housing Finance Limited	Tata Sons Private Limited	Ultimate Holding Company	Trade Payables	Not Applicable			23.53	13.33										
39	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Security Deposit receivable	Not Applicable			12.60	12.60										
40	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Trade Payables	Not Applicable			0.61	2.27										
41	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Trade Receivable	Not Applicable			-	0.43										
42	Tata Capital Housing Finance Limited	Tata Consultancy Services Limited	Subsidiary of Ultimate Holding Company	Trade Payables	Not Applicable			19.65	13.09										
43	Tata Capital Housing Finance Limited	Tata Consultancy Services Limited	Subsidiary of Ultimate Holding Company	ICD Payable	Not Applicable			500.00	500.00										
44	Tata Capital Housing Finance Limited	Tata Consultancy Services Limited	Subsidiary of Ultimate Holding Company	Accrued Interest on ICD Outstanding	Not Applicable			27.31	9.24										
45	Tata Capital Housing Finance Limited	Tata AIA Life Insurance Company Limited	Joint Venture of Ultimate Holding Company	Other Financial & Non Financial Assets	Not Applicable			1.18	0.35										
46	Tata Capital Housing Finance Limited	Tata AIA Life Insurance Company Limited	Joint Venture of Ultimate Holding Company	Trade Receivable	Not Applicable			4.94	2.09										
47	Tata Capital Housing Finance Limited	Tata AIA Life Insurance Company Limited	Joint Venture of Ultimate Holding Company	Trade Payables*	Not Applicable			0.03	-										
48	Tata Capital Housing Finance Limited	Tata AIA Life Insurance Company Limited	Joint Venture of Ultimate Holding Company	Payable towards NCDs	Not Applicable			375.00	475.00										
49	Tata Capital Housing Finance Limited	Tata AIG General Insurance Company Limited	Subsidiary of Ultimate Holding Company	Other Financial & Non Financial Assets	Not Applicable			1.12	0.04										
50	Tata Capital Housing Finance Limited	Tata AIG General Insurance Company Limited	Subsidiary of Ultimate Holding Company	Trade Receivable	Not Applicable			20.89	11.14										
51	Tata Capital Housing Finance Limited	Tata AIG General Insurance Company Limited	Subsidiary of Ultimate Holding Company	Payable towards NCDs	Not Applicable			50.00	50.00										
52	Tata Capital Housing Finance Limited	Tata Communications Limited	Subsidiary of Ultimate Holding Company	Trade Payables	Not Applicable			0.84	0.73										
53	Tata Capital Housing Finance Limited	Volta Limited	Associate Of Ultimate Holding Company	Trade Payables	Not Applicable			0.03	0.01										
54	Tata Capital Housing Finance Limited	Innovative Retail Concepts Private Limited	Subsidiary of Holding Company	Trade Payables*	Not Applicable			0.00	-										
55	Tata Capital Housing Finance Limited	Volta Limited Employee Superannuation Scheme	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs	Not Applicable			2.00	2.00										
56	Tata Capital Housing Finance Limited	Volta Limited Provident Fund	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs	Not Applicable			2.00	2.00										
57	Tata Capital Housing Finance Limited	Volta Managerial Staff Provident Fund	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs	Not Applicable			4.10	4.10										
58	Tata Capital Housing Finance Limited	CESCO Employees Pension Trust	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs	Not Applicable			0.30	0.30										
59	Tata Capital Housing Finance Limited	CESCO Employees Gratuity Trust	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs	Not Applicable			0.10	0.10										
60	Tata Capital Housing Finance Limited	CESCO Employees Provident Fund Trust	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs	Not Applicable			0.50	0.50										
61	Tata Capital Housing Finance Limited	Tata Investment Corporation Limited	Subsidiary of Ultimate Holding Company	Payable towards NCDs	Not Applicable			-	25.00										
62	Tata Capital Housing Finance Limited	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRL))	KMP of Ultimate Holding Company having Significant Influence	Loan	Not Applicable			250.41	250.58										
63	Tata Capital Housing Finance Limited	KMP of Holding Company	KMP of Holding Company	Payable towards NCDs	Not Applicable			0.02	0.02										
64	Tata Capital Housing Finance Limited	TCL Employee Welfare Trust	Subsidiary of Holding Company	Loan	Not Applicable			2.37	2.37										

*Less than Rs.50,000/-

