July 28, 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 has *inter-alia* at its Meeting held today i.e. July 28, 2026 approved the following:

a. the Unaudited Financial Results of the Company for the quarter ended June 30, 2026 ("Financial Results"); and
b. the Issue of Non - Convertible Debentures on a private placement basis, in one or more tranches up to Rs. 25,000 crore, subject to the approval of the Shareholders.

Accordingly, please find enclosed 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.

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

Further, pursuant to Regulation 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.

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

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

Tata Capital Housing Finance Limited

Registered Office : 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013
Corporate Identity Number: U67190MH2008PLC187552
Website: www.tatacapital.com Email: tchflsecretarial@tatacapital.com Tel: 022-6606 9000

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(Rs. in crore)

	Particulars	Quarter ended			Year ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		(Unaudited)	(Audited) (Refer note 9)	(Audited)	(Audited)
1	**Revenue from operations**				
(i)	Interest income	2,195.40	2,103.15	1,868.16	7,919.25
(ii)	Fees and commission income	117.60	115.88	80.00	409.86
(iii)	Net gain on fair value changes	10.33	11.36	20.54	63.37
(iv)	Net gain on derecognition of financial instruments under amortised cost category	62.34	69.70	52.76	241.38
2	**Other income**	0.44	0.93	0.97	5.62
3	**Total Income (1+2)**	**2,386.11**	**2,301.02**	**2,022.43**	**8,639.48**
4	**Expenses**				
(i)	Finance costs	1,352.77	1,285.21	1,194.48	4,963.40
(ii)	Impairment on financial instruments	9.64	24.05	22.91	75.56
(iii)	Employee benefits expenses	156.62	143.32	124.30	562.72
(iv)	Depreciation, amortisation and impairment	12.52	13.63	12.89	53.45
(v)	Other expenses	141.28	141.48	115.42	527.34
	Total expenses (4)	**1,672.83**	**1,607.69**	**1,470.00**	**6,182.47**
5	**Profit before exceptional items and tax (3-4)**	**713.28**	**693.33**	**552.43**	**2,457.01**
6	**Exceptional Items [Charge / (Credit)] (refer note 8)**	-	-	-	7.79
7	**Profit before tax (5-6)**	**713.28**	**693.33**	**552.43**	**2,449.22**
8	Tax expense				
	(1) Current tax	163.22	137.66	131.80	538.94
	(2) Deferred tax	17.80	28.99	8.50	74.13
	Total tax expense	**181.02**	**166.65**	**140.30**	**613.07**
9	**Profit for the period/year (7-8)**	**532.26**	**526.68**	**412.13**	**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	2.58	2.44	0.94	1.28
	(b) Income tax relating to items that will not be reclassified to profit or loss	(0.65)	(0.61)	(0.24)	(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	(6.61)	37.24	(12.75)	38.47
	(b) Income tax relating to effective portion of gain / (loss) on hedging instrument in a cash flow hedge	1.66	(9.37)	3.21	(9.68)
	Total Other Comprehensive Income (i+ii)	**(3.02)**	**29.70**	**(8.84)**	**29.75**
11	**Total Comprehensive Income for the period/year (9+10) (Comprising Profit and Other Comprehensive Income for the period/year)**	**529.24**	**556.38**	**403.29**	**1,865.90**
12	**Earnings per equity share (Face value : Rs. 10 per share):**				
	(1) Basic (Rs.)*	8.56	8.60	6.77	30.12
	(2) Diluted (Rs.)*	8.56	8.60	6.77	30.12
13	Debt equity ratio (No.of Times)	6.63	6.78	7.41	6.78
14	Debt service coverage ratio	N.A.	N.A.	N.A.	N.A.
15	Interest service coverage ratio	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	11,466.07	10,976.74	8,901.28	10,976.74
20	Current ratio	N.A.	N.A.	N.A.	N.A.
21	Long term debt to working capital	N.A.	N.A.	N.A.	N.A.
22	Bad debts to account receivable ratio	N.A.	N.A.	N.A.	N.A.
23	Current liability ratio	N.A.	N.A.	N.A.	N.A.
24	Total debts to total assets (%)	85.39	85.69	86.63	85.69
25	Debtors turnover ratio	N.A.	N.A.	N.A.	N.A.
26	Inventory turnover	N.A.	N.A.	N.A.	N.A.
27	Operating margin (%)	N.A.	N.A.	N.A.	N.A.
28	Net profit margin (%)	22.31	22.90	20.39	21.27
29	Gross Non Performing Assets % ("GNPA")	0.69	0.73	0.76	0.73
30	Net Non Performing Assets % ("NNPA")	0.31	0.33	0.33	0.33
31	Provision Coverage Ratio % ("PCR")	56.02	55.09	57.36	55.09
32	Security Cover (No. of Times)	1.35	1.36	1.35	1.36
33	Capital adequacy ratio % ("CAR")	17.82	17.55	18.41	17.55

* (Not annualised for quarter ended June 30, 2026, March 31, 2026, and June 30, 2025)

TATA CAPITAL HOUSING FINANCE LTD. MUMBAI

G D Apte & Co Chartered Accountants GDA

KIRTANE & PANDIT LLP Chartered Accountants FRN 105215W/W100057

Notes: -

1 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 July 28, 2026. The financial results for the quarter ended June 30, 2026 have been subjected to a limited review by the joint statutory auditors of the Company. The conclusion thereon is unmodified.

2 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.

3 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.

4 The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per IND AS 108.

5 Disclosures on Co-Lending Arrangements (CLAs) for the quarter ended June 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 June 30, 2026
1	Quantum of CLAs	
(i)	Number of CLA partners (No.)	4.00
(ii)	Number of outstansing cases (No.)	34.00
(iii)	Amount of Gross Outstanding (in crore)	3.76
2	Weighted average rate of interest (%)	10.97%
3	Fees charged / paid (in crore) for the quarter*	0.00
4	Broad sectors in which CLA was made	Home Loans Loans against Property
5	Performance of loans under CLA	-
(i)	Standard loans (in crore)	3.21
(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/-*

6 Disclosure of transfer of loan exposure for the quarter ended June 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 June 30, 2026
Aggregate amount of loans transferred (in crore)	595.45
Weighted average residual maturity (in years)	12.93
Weighted average holding period by originator (in years)	1.10
Retention of beneficial economic interest by the originator	10%
Tangible security coverage	100%
Rating-wise distribution of rated loans	NA

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

TATA CAPITAL HOUSING FINANCE LTD. MUMBAI

G D Apte & Co Chartered Accountants

KIRTANE & PANDIT LLP FRN 105215W/W100057 Chartered Accountants

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

Particulars	Quarter ended June 30, 2026
Aggregate amount of loans acquired (in crore)	395.72
Weighted average residual maturity (in years)	15.15
Weighted average holding period by originator (in years)	1.36
Retention of beneficial economic interest by the originator	10%
Tangible security coverage	100%
Rating-wise distribution of rated loans	NA

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.

7 Disclosure related to project finance for the quarter ended June 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:

		Quarter ended June 30, 2026	
Sl. No.	Item Description	Number of accounts	Total Outstanding (in Rs. Crore)
1	Projects under implementation accounts at the beginning of the quarter.	249.00	9,709.26
2	Projects under implementation accounts sanctioned during the quarter (Note 1)	29.00	1,157.92
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	11.00	116.74
3.b	Projects under implementation accounts repaid / prepaid (net of additional disbursements) during the quarter	22.00	1,431.42
4	Projects under implementation accounts at the end of the quarter. (1+2-3.a-3.b)	245.00	9,319.02
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.

8 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.

9 The figures of the quarter ended March 31, 2026 is the balancing figures between audited figures in respect of the full financial year and the unaudited published year to date figures upto the end of the third quarter of the respective financial year.

10 The figures / ratios in the previous year / period have been regrouped wherever necessary, in order to make them comparable to the current year / period.

TATA CAPITAL HOUSING FINANCE LTD. MUMBAI

G D Apte & Co Chartered Accountants GDA

KIRTANE & PANDIT LLP FRN 105215W/ W100057 Chartered Accountants

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11 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

Samaria

Sarosh Amaria
Managing Director
(DIN No. : 08733676)

Mumbai
July 28, 2026

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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 of out of said receivables.

d) There was no deviation in the use of the proceeds of the issue of Non Convertible Debt Securities.

TATA CAPITAL HOUSING FINANCE LTD. MUMBAI

NA

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

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. 3,700 crore
Report filed for quarter ended	June 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: July 28, 2026

Annexure 3

Security Cover Certificate as on June 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	Column P
Particulars		**Exclusive Charge**	**Exclusive Charge**	**Pari-Passu Charge**	**Pari-Passu Charge**	**Pari-Passu Charge**	**Assets not offered as Security**	**Debt Not backed by any assets offered as security**	**Elimination (amount in negative)**	**(Total C to J)**	**Related to only those items covered by this certificate**				
	Description of asset for which this certificate relate	**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 paripassu 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 pasu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)**	**Total Value (=L+M+N+O)**
		Book Value	**Book Value**	**Yes/ No**	**Book Value**	**Book Value**									
ASSETS															
Property, Plant and Equipment	Investment Property (Note 1)			Yes	0.17		61.23	-		61.40			1.13		1.13
Capital Work-in-Progress							0.04	-		0.04					-
Right of Use Assets							97.48	-		97.48					-
Goodwill							-	-		-					-
Intangible Assets							25.67	-		25.67					-
Intangible Assets under Development							0.25	-		0.25					-
Investments							1,692.94	-		1,692.94				-	-
Loans (Note 2)	Receivables under financing activities (Note 2)		11,148.90	Yes	42,699.73	32,031.53	264.47	-		86,144.63		11,148.90		74,731.26	85,880.16
Inventories							-	-		-					-
Trade Receivables							33.68	-		33.68					-
Cash and Cash Equivalents	Balances with bank in deposit accounts, current accounts and cheques on hand			Yes	432.67		-	-		432.67				432.67	432.67
Bank Balances other than Cash and Cash Equivalents							1.81	-		1.81					-
Others							560.60	-		560.60				-	-
Total		-	**11,148.90**		**43,132.57**	**32,031.53**	**2,738.17**	-	-	**89,051.17**	-	**11,148.90**	**1.13**	**75,163.93**	**86,313.96**
LIABILITIES															
Debt securities to which this certificate pertains				Yes	31,878.33		-	(10.75)		31,867.58					
Other debt sharing pari-passu charge with above debt (Note 3)	not to be filled					1,125.93	-	(3.52)		1,122.41					
Other Debt							-	3,960.37		3,960.37					
Subordinated debt							-	1,130.10		1,130.10					
Borrowings			9,013.76			28,051.17	-	891.01		37,955.94					
Bank							-	-		-					
Debt Securities							-	-		-					
Others							-	-		-					
Trade payables							-	352.55		352.55					
Lease Liabilities							-	114.84		114.84					
Provisions							-	41.72		41.72					
Others							-	649.28		649.28					
Total			**9,013.76**		**31,878.33**	**29,177.10**	-	**7,125.60**	-	**77,194.79**					
Cover on Book Value															
Cover on Market Value															
	Exclusive Security Cover Ratio		1.24	**Pari-Passu Security Cover Ratio**	1.35	1.10									

Notes:

1. The market value of Rs. 1.13 crore of the Investment Property is on the basis of valuation done for March 31, 2026.
2. 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.
3. This represents secured unlisted debt securities.

TATA CAPITAL HOUSING FINANCE LTD. MUMBAI

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

Limited Review Report for the quarter ended June 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 of **Tata Capital Housing Finance Limited** ('the Company') for the quarter ended June 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 has been 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'), read with relevant Rules issued thereunder, as applicable, and the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, as applicable ('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.

KIRTANE & PANDIT LLP
FRN
105215W/
W100057
Chartered Accountants

G D Apte & Co
Chartered Accountants

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

KIRTANE & PANDIT LLP
FRN
105215W/
W100057
Chartered Accountants

Sandeep D Welling
Partner
Membership No. 044576
UDIN No.: 26044576TDANDR6376
Place: Mumbai
Date: July 28, 2026

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

G D Apte & Co
Chartered Accountants

Chetan R. Sapre
Partner
Membership No. 116952
UDIN No.: 26116952HKKVUV6062
Place: Mumbai
Date: July 28, 2026

TATA CAPITAL Housing Finance

PRESS RELEASE

Financial Results for Q1FY27

AUM of ₹ 89,416 crore (up 24% YoY)

PAT of ₹ 532 crore (up 29% YoY)

Annualized ROA of 2.5% and ROE of 18.4%

Mumbai, July 28, 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 ended June 30, 2026.

TCHFL Q1FY27 Performance Update:

- **AUM** grew by 24% YoY to ₹ 89,416 crore as of June 30, 2026 from ₹ 71,913 crore as of June 30, 2025.
- **Net total income** increased by 25% YoY in Q1FY27 to ₹ 1,033 crore from ₹ 828 crore in Q1FY26.
- **Cost to income ratio** was 30.0% for Q1FY27 vs. 30.5% in Q1FY26.
- **Credit cost** for Q1FY27 remained low at ₹ 10 crore (annualized 0.05% of average net loan book).
- **Profit before tax** increased by 29% YoY in Q1FY27 to ₹ 713 crore from ₹ 552 crore in Q1FY26.
- **PAT** increased by 29% YoY in Q1FY27 to ₹ 532 crore from ₹ 412 crore in Q1FY26.
- **Annualized ROA** at 2.5% in Q1FY27 vs. 2.4% in Q1FY26.
- **Annualized ROE** in Q1FY27 was steady at 18.4% on YoY basis.
- **GS3** at 0.7% | **NS3** at 0.3% | **PCR** at 56.0% as of June 30, 2026.
- **Capital adequacy ratio** as of June 30, 2026 was 17.8%.

Commenting on the financial results, **Mr. Sarosh Amaria, Managing Director**, TCHFL said, *"We have made a strong start to FY27, and our performance reflects the strength of our diversified business model, disciplined underwriting and efficient execution. We delivered healthy growth in profitability with broad-based growth across our franchise. AUM stood at ₹89,416 crore, registering a growth of 24% year-on-year, and PAT increased by 29% to ₹532 crore. Asset quality remained robust with GNPA at 0.7% and NNPA at 0.3%."*

"We continue to enhance our operating model through greater adoption of digital and analytics-led capabilities across customer onboarding, servicing, cross-sell and portfolio monitoring. These initiatives are helping improve customer experience, strengthen risk management and drive efficiencies across the business."

Particulars; ₹ crores	Q1FY26	Q4FY26	Q1FY27	YoY %	FY25	FY26	YoY %
Assets under management (net)	71,913	86,653	89,416	24%	67,252	86,653	29%
Gross loan book	71,151	84,439	86,743	22%	66,955	84,439	26%
Net loan book	70,572	83,808	86,145	22%	66,405	83,808	26%
Net interest income	674	818	843	25%	2,347	2,956	26%
Fee income	134	187	180	35%	423	657	55%
Investment income	21	11	10	~	63	63	~
Net total income	**828**	**1,016**	**1,033**	**25%**	**2,834**	**3,676**	**30%**
Operating expenses	253	298	310	23%	972	1,144	18%
Pre-provisioning operating profit	575	717	723	26%	1,862	2,533	36%
Loan losses and provisions	23	24	10	(58)%	(151)	76	~
Profit before tax	552	693	713	29%	2,013	2,457	22%
PAT (excl. non-recurring items)	**412**	**527**	**532**	**29%**	**1,499**	**1,842**	**23%**
Non-recurring items(1)	-	-	-	~	-	(6)	~
PAT	**412**	**527**	**532**	**29%**	**1,499**	**1,836**	**22%**

(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/

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