IDBI Trusteeship Services Ltd.
CIN : U65991MH2001GOI131154

Ref No. 3864/ITSL/OPR/2026-27

Date :- 22nd July 2026

To,
Tata Capital Housing Finance Limited ("Company")
11th Floor, Tower A, Peninsula Business Park,
Ganpatrao Kadam Marg, Lower Parel,
Mumbai- 400 013, Maharashtra

Dear Sir,

Sub: NOC for satisfaction of charge- Charge ID- 100415571

This is with reference to your e-mail dated 21st July 2026, requesting the issuance of our No Objection for satisfaction of the charge regarding the redemption of the ISIN INE033L07HF1, issued under the Debenture Trust Deed dated 29th January 2021, aggregating to INR 170 crores, issued by the Company.

In this connection, pursuant to the CA Certificate dated 21st July 2026 issued by Sarda & Pareek LLP, Chartered Accountants, confirming full redemption/NIL outstanding against such debentures, we, in our capacity as Debenture Trustee, convey our No Objection for filing Form CHG-4 towards satisfaction of the captioned Charge ID by your Company with the concerned Registrar of Companies.

Yours faithfully,

For **IDBI Trusteeship Services Limited**

IDBI Trusteeship Services Ltd. ITSL

Authorised Signatory

Mahavir Apartments, Third Floor, 598, M.G. Road,
Near Suncity Cinema, Vile Parle (East), Mumbai 400 057
91 22 2610 1124-26
spca@sardapareek.com
Branches at INDORE, BHARUCH

July 21, 2026 S&P/CER/2026-27/14499/313

To,
IDBI Trusteeship Services Limited
Mumbai.

Sub: - Independent Practitioner's Report on redemption of Non-Convertible Debenture (NCD) covered by debenture trust deed dated January 29, 2021.

1. This report is issued in accordance with the terms of our agreement vide Email dated July 15, 2026.

2. The accompanying statement of redemption of Non-Convertible Debenture (NCD) has been prepared by the management of M/s. Tata Capital Housing Finance Limited (the "Company").

Management's Responsibility

3. The accompanying Statement, including the creation and maintenance of all accounting and other records supporting its contents, is solely the responsibility of the Management of the Company. The Company's Management is responsible for the designing, implementing and maintaining 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 Company's Management is also responsible for ensuring that the Company complies with the requirements of the Scheme and for providing all relevant information to the IDBI Trusteeship Services Limited.

Independent Practitioner's Responsibility

5. It is our responsibility to report on the Statement based on our examination of the matters in the Statement with reference to the books of account and other records of the Company for the period ended June 30, 2026, which is subject to audit in pursuant to the requirements of the Companies Act, 2013.

6. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

7. 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.

UDIN: - 26110208LMOHHC8338

Opinion

8. Based on our examination, as above, and the information and explanations given to us, we report that the payment of Rs. 170 Crores (One Hundred and Seventy Crores Only) to the NCD holders towards the redemption of Non-Convertible (NCD) covered by debenture trust deed dated January 29, 2021 as given in Annexure – I, is in agreement with the books of account and other records of the Company as produced to us for our examination.

Restriction on Use

9. This report has been issued at the request of the Company, our report should not to be used for any other purpose or by any person other than the addressees of this report. Accordingly, we do not accept or assume any liability or duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

For **SARDA & PAREEK LLP**
Chartered Accountants
FRN No. 109262W/W100673

GAUREV JAGDISH SARDA

Digitally signed by GAURAV JAGDISH SARDA
Date: 2026.07.21 13:27:40 +05'30'

Gaurav Sarda
Partner
Membership No. 110208
Mumbai
UDIN - 26110208LMOHHC8338

UDIN:- 26110208LMOHHC8338

Annexure – I

(Rs. In Crore)

Series	ISIN No.	Date of Allotment	Date of Redemption	Amount
TCHFL NCD "B" Series FY 2021-22	INE033L07HF1	June 15, 2021	June 15, 2026	170
Total				**170**

UDIN:- 26110208LMOHHC8338