



October 27, 2025

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: (i) Outcome of the Board Meeting
(ii) Disclosure of Related Party Transactions**

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 Obligation 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, 2025, have, *inter alia*, approved the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2025 (“Financial Results”). 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.

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.

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, 2025, in terms of Regulation 62K(9) of the SEBI LODR Regulations.

You are requested to take the above on record.

Thanking you,

Yours faithfully,

For **Tata Capital Housing Finance Limited**


Sanna Gupta
Company Secretary
Encl: as above

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



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

Cc: Vistra ITCL (India) Limited
The Qube, 2nd floor, A wing, 202,
Hasan Pada Road, Mittal Industrial Estate,
Marol, Andheri (East), Marol Naka,
Mumbai, Maharashtra, India, 400059.

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Corporate Identity Number: U67190MH2008PLC187552
Website: www.tatacapital.com Email: tchfsecretarial@tatacapital.com Tel: 022-6606 9000

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

(Rs. in crore)

Particulars	Quarter ended			Half year ended		Year ended
	September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
	(Unaudited) (Refer note 9)	(Audited)	(Unaudited) (Refer note 9)	(Unaudited)	(Unaudited)	(Audited)
1 Revenue from operations						
(i) Interest income	1,928.30	1,868.25	1,558.39	3,796.55	3,025.39	6,484.92
(ii) Fees and commission income	107.70	79.94	88.26	187.64	183.25	385.28
(iii) Net gain on fair value changes	23.83	20.54	20.69	44.37	36.72	63.29
(iv) Net gain on derecognition of financial instruments under amortised cost category	67.66	52.76	-	120.42	-	35.60
2 Other income	5.21	0.94	1.61	6.15	2.87	6.27
3 Total Income (1+2)	2,132.70	2,022.43	1,668.95	4,155.13	3,248.23	6,975.36
4 Expenses						
(i) Finance costs	1,234.00	1,194.48	1,014.37	2,428.48	1,946.93	4,141.83
(ii) Impairment / (Reversal of impairment) on financial instruments	13.04	22.91	(39.96)	35.95	(157.50)	(151.06)
(iii) Employee benefits expenses	146.79	124.30	111.47	271.09	231.75	467.17
(iv) Depreciation, amortisation and impairment	13.39	12.89	11.86	26.28	23.23	49.27
(v) Other expenses	135.54	115.42	111.47	250.96	220.13	455.41
Total expenses (4)	1,542.76	1,470.00	1,209.21	3,012.76	2,264.54	4,962.62
5 Profit before exceptional items and tax (3-4)	589.94	552.43	459.74	1,142.37	983.69	2,012.74
6 Exceptional Items	-	-	-	-	-	-
7 Profit before tax (5-6)	589.94	552.43	459.74	1,142.37	983.69	2,012.74
8 Tax expense						
(1) Current tax	132.21	131.80	96.61	264.01	211.98	435.24
(2) Deferred tax	18.12	8.50	20.25	26.62	38.68	78.57
Total tax expense	150.33	140.30	116.86	290.63	250.66	513.81
9 Profit for the period/year (7-8)	439.61	412.13	342.88	851.74	733.03	1,498.93
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	(2.99)	0.94	2.33	(2.05)	1.66	(4.26)
(b) Income tax relating to items that will not be reclassified to profit or loss	0.76	(0.24)	(0.59)	0.52	(0.42)	1.07
(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	21.15	(12.75)	(2.27)	8.40	(3.45)	(16.07)
(b) Income tax relating to effective portion of gain / (loss) on hedging instrument in a cash flow hedge	(5.32)	3.21	0.57	(2.11)	0.87	4.04
Total Other Comprehensive Income (i+ii)	13.60	(8.84)	0.04	4.76	(1.34)	(15.22)
11 Total Comprehensive Income for the period/year (9+10) (Comprising Profit and Other Comprehensive Income for the period/year)	453.21	403.29	342.92	856.50	731.69	1,483.71
12 Earnings per equity share (Face value : Rs. 10 per share):						
(1) Basic (Rs.)*	7.22	6.77	5.75	13.99	12.30	25.13
(2) Diluted (Rs.)*	7.22	6.77	5.75	13.99	12.30	25.13
13 Debt equity ratio (No. of Times)	7.11	7.41	7.44	7.11	7.44	7.14
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	9,343.28	8,901.28	7,256.79	9,343.28	7,256.79	8,560.35
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 (%)	85.97	86.63	87.15	85.97	87.15	86.42
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 (%)	20.66	20.39	20.56	20.53	22.59	21.51
29 Gross Non Performing Assets % ("GNPA")	0.77	0.76	0.83	0.77	0.83	0.77
30 Net Non Performing Assets % ("NNPA")	0.34	0.33	0.36	0.34	0.36	0.32
31 Provision Coverage Ratio % ("PCR")	55.58	57.36	56.66	55.58	56.66	57.81
32 Security Cover (No. of Times)	1.38	1.35	1.38	1.38	1.38	1.43
33 Capital adequacy ratio % ("CAR")	17.49	18.41	18.28	17.49	18.28	19.01

* (Not annualised for quarter ended September 30, 2025 June 30, 2025, and September 30, 2024)



Notes: -

1 Statement of assets and liabilities as at September 30, 2025

(Rs. in crore)

Particulars	As at September 30, 2025	As at March 31, 2025
	(Unaudited)	(Audited)
ASSETS		
(1) Financial assets		
(a) Cash and cash equivalents	847.76	2,630.91
(b) Bank balances other than (a) above	279.57	116.40
(c) Derivative financial instruments	166.43	65.46
(d) Receivables		
(i) Trade receivables	8.21	9.01
(ii) Other receivables	-	-
(e) Loans	73,774.18	66,405.25
(f) Investments	1,207.82	1,108.93
(g) Other financial assets	691.59	76.51
Total Financial assets	76,975.56	70,412.47
(2) Non-Financial assets		
(a) Current tax assets (Net)	5.11	35.17
(b) Deferred tax assets (Net)	-	4.71
(c) Investment Property	2.74	2.83
(d) Property, plant and equipment	57.67	63.00
(e) Capital work-in-progress	1.42	0.53
(f) Intangible assets under development	1.23	1.65
(g) Other intangible assets	21.53	20.11
(h) Right of use assets	106.18	114.44
(i) Other non-financial assets	32.90	21.70
Total Non-Financial assets	228.78	264.14
Total Assets	77,204.34	70,676.61
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial instruments	7.63	8.54
(b) Payables		
(i) Trade payables		
- Total outstanding dues of micro enterprises and small enterprises	1.70	0.24
- Total outstanding dues of creditors other than micro enterprises and small enterprises	294.89	228.59
(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	35,318.83	28,333.97
(d) Borrowings (Other than debt securities)	29,850.75	31,415.44
(e) Subordinated liabilities	1,205.53	1,327.59
(f) Lease Liabilities	121.30	127.30
(g) Other financial liabilities	539.05	263.35
Total Financial liabilities	67,339.68	61,705.02
(2) Non-Financial liabilities		
(a) Current tax liabilities (Net)	91.34	73.75
(b) Deferred tax liabilities (Net)	24.03	-
(c) Provisions	46.28	34.77
(d) Other non-financial liabilities	41.29	61.08
Total Non-Financial liabilities	202.94	169.60
(3) Equity		
(a) Equity share capital	608.82	608.82
(b) Other equity	9,052.90	8,193.17
Total equity	9,661.72	8,801.99
Total Liabilities and Equity	77,204.34	70,676.61



2 Statement of cash flows for the half year ended September 30, 2025

(Rs. in crore)

Particulars	For the half year ended September 30, 2025 (Unaudited)	For the half year ended September 30, 2024 (Unaudited)
1 CASH FLOW FROM OPERATING ACTIVITIES		
Profit before tax	1,142.37	983.69
Adjustments for :		
Depreciation and amortisation	26.28	23.23
Net (gain) / loss on derecognition of property, plant and equipment	(0.01)	0.12
Net gain on derecognition of financial instruments under amortised cost category	(120.42)	-
Assets written off	-	0.02
Interest expenses	2,428.48	1,946.93
Interest income	(3,796.55)	(3,025.39)
Net gain on fair value changes	(44.37)	(36.72)
Remeasurement of defined employee benefit plans through OCI	(2.05)	1.66
Share based payments- Equity-settled	3.23	3.83
Provision for leave encashment	3.26	2.47
Impairment / (Reversal of impairment) on financial instruments	36.10	(157.28)
Provision against trade receivables	(0.15)	(0.22)
Interest paid	(2,086.19)	(1,448.69)
Interest received	3,740.30	3,000.52
Operating Profit before working capital changes	1,330.28	1,294.17
Adjustments for :		
Decrease / (Increase) in Trade receivables	0.95	(14.23)
Increase in Loans	(7,339.74)	(6,641.65)
Decrease / (Increase) in Other financial asset	3.76	(25.65)
Increase in Other non-financial assets	(10.87)	(6.87)
Increase in Trade payables	67.76	29.13
(Decrease) / Increase in Other financial liabilities	(0.39)	26.65
Decrease in Other non-financial liabilities and Provisions	(18.42)	(16.74)
Cash used in operations	(5,966.67)	(5,355.19)
Dividend received	-	-
Cash used in operations	(5,966.67)	(5,355.19)
Taxes paid (net off refunds)	(215.83)	(228.05)
Net Cash Used In Operating Activities (A)	(6,182.50)	(5,583.24)
2 CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant & equipment (including capital advances)	(11.01)	(16.43)
Proceeds from sale of property, plant & equipment	0.17	0.23
Purchase of mutual fund units	(1,03,206.04)	(1,10,484.48)
Proceeds from redemption of mutual fund units	1,02,748.86	1,10,020.85
Purchase of Investments	-	(361.21)
Proceeds from sale of investments	-	350.00
Purchase of Tri Party Repo (TREPS)	(29,166.64)	(54,175.54)
Proceeds from Tri Party Repo (TREPS)	29,066.55	53,675.64
Net Proceeds from fixed deposits with banks having maturity exceeding 3 month	-	1.98
Proceeds on settlement of derivative contracts	114.95	-
Net Cash Used In Investing Activities (B)	(453.16)	(988.96)
3 CASH FLOW FROM FINANCING ACTIVITIES		
Payment of ancillary borrowing cost	(8.74)	(5.49)
Proceeds from Borrowings (Other than debt securities)	7,058.52	8,335.00
Proceeds from Debt Securities	10,144.24	9,407.08
Repayment of Borrowings (Other than debt securities)	(8,757.33)	(6,537.90)
Repayment of Debt Securities	(3,469.69)	(4,934.53)
Repayment of Subordinated Liabilities	(100.00)	(48.00)
Repayment of Lease Liabilities	(14.49)	(13.18)
Net Cash Generated From Financing Activities (C)	4,852.51	6,202.98
Net Increase In Cash And Cash Equivalents (A+B+C)	(1,783.15)	(369.22)
Cash And Cash Equivalents As At The Beginning Of The Year	2,630.91	1,658.11
Cash And Cash Equivalents As At The End Of The Period	847.76	1,288.89
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	847.76	1,288.89
Add : Restricted Cash	0.34	0.24
Add: Fixed deposits with original maturity over 3 months	1.06	52.76
Add : Margin Money deposit towards derivative variation	276.29	-
Add : Unspent CSR Account	1.88	-
Cash And Cash Equivalents And Other Bank Balances As At The End Of The Period	1,127.33	1,341.89



- 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, 2025. The financial results for the quarter and half year ended September 30, 2025 have been subjected to a limited review by the joint statutory auditors of the Company. The report 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 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 of resolution plan implemented under the Resolution Framework for COVID - 19-related Stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0), as at September 30, 2025 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, 2025 (A)#	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2025	Of (A) amount written off during the half-year ended September 30, 2025	Of (A) amount paid by the borrowers during the half-year ended September 30, 2025**	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, 2025#^
Personal Loans	689.43	24.22	0.97	114.36	589.73
Corporate persons*	20.12	5.68	-	2.03	12.88
Of which MSMEs	-	-	-	-	-
Others	20.52	0.09	-	3.15	18.18
Total	730.07	29.99	0.97	119.54	620.79

*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 Details of loans transferred / acquired during the quarter ended September 30, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 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	Value
Aggregate amount of loans transferred (in crore)	593.13
Weighted average residual maturity (in years)	13.14
Weighted average holding period by originator (in years)	1.01
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.



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

Particulars	Value
Aggregate amount of loans acquired (in crore)	472.63
Weighted average residual maturity (in years)	13.02
Weighted average holding period by originator (in years)	0.95
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.

- 9 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+E43 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.
- 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

Sarosh Amaria

Sarosh Amaria
Managing Director
(DIN No. : 08733676)

Mumbai
October 27, 2025



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 of the Company 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	INE033L07IN3	Private Placement	Non-Convertible Debentures	25-Apr-25	1,595	1,595	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IO1	Private Placement	Non-Convertible Debentures	21-May-25	1,500	1,500	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IP8	Private Placement	Non-Convertible Debentures	21-May-25	1,000	1,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IP8	Private Placement	Non-Convertible Debentures	12-Jun-25	450	450	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IL7	Private Placement	Non-Convertible Debentures	25-Jun-25	750	750	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IB8	Private Placement	Non-Convertible Debentures	28-Jul-25	800	800	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HY2	Private Placement	Non-Convertible Debentures	28-Jul-25	500	500	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 of the Company 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. 6,595 crore		
Report filed for quarter ended				September 30, 2025		
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, 2025						



Annexure 3
Security Cover Certificate as on September 30, 2025
(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	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	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				
		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 (=L+M+N+O)
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment	Investment Property (Note 1)			Yes	0.19		60.22	-		60.41			1.13		1.13
Capital Work-in-Progress							1.42	-		1.42					-
Right of Use Assets							106.18	-		106.18					-
Goodwill							-	-		-					-
Intangible Assets							21.53	-		21.53					-
Intangible Assets under Development							1.23	-		1.23					-
Investments							1,207.82	-		1,207.82					-
Loans (Note 2)	Receivables under financing activities (Note 2)		8,291.27	Yes	40,037.08	25,190.53	255.30	-		73,774.18		8,291.27		65,227.61	73,518.88
Inventories							-	-		-					-
Trade Receivables							8.21	-		8.21					-
Cash and Cash Equivalents	Balances with bank in deposit accounts, current accounts and cheques on hand			Yes	847.76		-	-		847.76				847.76	847.76
Bank Balances other than Cash and Cash Equivalents							279.57	-		279.57					-
Others	Mutual Fund Receivable				500.05		395.98	-		896.03				500.05	500.05
Total		-	8,291.27		41,385.08	25,190.53	2,337.46	-	-	77,204.34	-	8,291.27	1.13	66,575.42	74,867.82
LIABILITIES															
Debt securities to which this certificate pertains				Yes	29,995.07		-	(16.55)		29,978.52					
Other debt sharing pari-passu charge with above debt (Note 3)						1,147.43	-	-		1,147.43					
Other Debt							-	4,192.88		4,192.88					
Subordinated debt							-	1,205.53		1,205.53					
Borrowings			7,537.53			21,815.55	-	497.67		29,850.75					
Bank	not to be filled						-	-		-					
Debt Securities							-	-		-					
Others							-	-		-					
Trade payables							-	296.59		296.59					
Lease Liabilities							-	121.30		121.30					
Provisions							-	46.28		46.28					
Others							-	703.34		703.34					
Total			7,537.53		29,995.07	22,962.98	-	7,047.04	-	67,542.62					
Cover on Book Value															
Cover on Market Value															
	Exclusive Security Cover Ratio		1.10	Pari-Passu Security Cover Ratio	1.38	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, 2025.

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.



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, 2025 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, 2025 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').
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 express a conclusion 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, 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.: 25044576BMKRAW8037
Place: Mumbai
Date: October 27, 2025



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


Chetan R. Sapre
Partner

Membership No. 116952
UDIN No.: 25116952BMICGN3402
Place: Mumbai
Date: October 27, 2025



Tata Capital Housing Finance Limited records robust AUM growth of 30% YoY, and highest ever quarterly PAT of ₹440 crores (up 28% YoY)

AUM crosses ₹ 75,000 crore

Mumbai, October 27, 2025: 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, 2025.

TCHFL Q2FY26 Performance Update:

- **Assets under management** grew by 30% YoY to ₹ 75,636 crore as of September 30, 2025 from ₹ 58,257 crore as of September 30, 2024.
- **Net total income** increased by 37% YoY in Q2FY26 to ₹ 899 crore from ₹ 655 crore in Q2FY25.
- **Cost to income ratio** for Q2FY26 was 32.9% vs. 35.9% in Q2FY25.
- **Credit cost** for Q2FY26 was low at ₹13 crore, representing annualized credit cost of 0.1%.
- **Profit before tax** increased by 28% YoY in Q2FY26 to ₹ 590 crore from ₹ 460 crore in Q2FY25.
- **Profit after tax** increased by 28% YoY in Q2FY26 to ₹ 440 crore from ₹ 343 crore in Q2FY25.
- **Annualized ROA** at 2.4% in Q2FY26 vs. 2.4% in Q2FY25.
- **Annualized ROE** at 18.5% in Q2FY26 vs. 18.7% in Q2FY25.
- **Gross stage 3** stood at 0.8% as of September 30, 2025.
- **Net stage 3** stood at 0.3% as of September 30, 2025.
- **Provision coverage ratio** stood at 55.6% as of September 30, 2025.
- **Capital risk adequacy ratio** as of September 30, 2025 was 17.5%.

Commenting on the financial results, **Mr. Sarosh Amaria**, Managing Director, TCHFL said, "As of September 30, 2025, the Company's Assets Under Management stood over ₹ 75,000 crore, registering a healthy 30% year-on-year growth. The expansion was driven by a well-diversified book and a continued focus on broadening geographic reach. Profit after tax for Q2FY26 stood at ₹ 440 crore, reflecting a strong 28% growth over the corresponding period last year, underscoring sustained business momentum and operational resilience".

Particulars; ₹ crores	Q2FY25	Q1FY26	Q2FY26	YoY %	H1FY25	H1FY26	YoY %
Assets under management (net)	58,257	71,913	75,636	30%	58,257	75,636	30%
Net loan book	58,211	70,572	73,774	27%	58,211	73,774	27%
Net interest income	544	673	694	28%	1,078	1,367	27%
Fee income	90	134	181	101%	186	315	69%
Investment income	21	21	24	15%	37	45	22%
Net total income	655	828	899	37%	1,301	1,727	33%
Operating expenses	235	253	296	26%	475	549	16%
Pre-provisioning operating profit	420	575	603	44%	826	1,178	43%
Loan losses and provisions	(40)	23	13	~	(158)	36	~
Profit before tax	460	552	590	28%	984	1,142	16%
Profit after tax (PAT)	343	412	440	28%	733	852	16%

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.

About Tata Capital Housing Finance Limited

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Tata Capital Housing Finance Limited
Related Party Transactions Disclosure for the half year ended September 30, 2025 under Regulation 62K of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

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 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	PAN	Name	PAN				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 (non/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	AADCT0491L	Tata Sons Private Limited	AAACT0406A	Ultimate Holding Company	Expenditure - Tata Brand Equity and Business Promotion expenses	11.31	11.31										
2	Tata Capital Housing Finance Limited	AADCT0491L	Tata Sons Private Limited	AAACT0406A	Ultimate Holding Company	Expenditure - Training expenses	0.02	0.02										
3	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Expenditure - Marketing & Managerial Service Fees	4.85	4.85										
4	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Income - Rent on lease out of property	2.24	2.24										
5	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Income - Valuation services	0.88	0.88										
6	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Income - Guest house recovery	0.08	0.08										
7	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Expenditure - Rent on lease out of property	8.04	8.04										
8	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Expenditure - Guest house expenses	0.14	0.14										
9	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Expenditure - Referral fees	0.49	0.49										
10	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Expenditure - In house Call centre expenses	1.16	1.16										
11	Tata Capital Housing Finance Limited	AADCT0491L	Tata Consultancy Services Limited	AAACR4849R	Subsidiary of Ultimate Holding Company	Expenditure - Information Technology Expenses	27.75	27.75										
12	Tata Capital Housing Finance Limited	AADCT0491L	Tata Consultancy Services Limited	AAACR4849R	Subsidiary of Ultimate Holding Company	Expenditure - Interest on ICD	9.24	9.24										
13	Tata Capital Housing Finance Limited	AADCT0491L	Tata Consultancy Services Limited	AAACR4849R	Subsidiary of Ultimate Holding Company	Inter-Corporate Deposit received	Not Applicable	500.00										
14	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Income - Branch Advertisement	50.89	50.89										
15	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Expenditure- Insurance Expenses	0.38	0.38										
16	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Repayment on Non-Convertible Debentures (NCDs)	Not Applicable	25.00										
17	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	7.93	7.93										
18	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT3518Q	Subsidiary of Ultimate Holding Company	Income - Branch Advertisement	27.91	27.91										
19	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT3518Q	Subsidiary of Ultimate Holding Company	Expenditure - Insurance Expenses	0.79	0.79										
20	Tata Capital Housing Finance Limited	AADCT0491L	Tata Teleservices Limited	AAACT3438A	Subsidiary of Ultimate Holding Company	Expenditure- Communication Expenses	0.04	0.04										
21	Tata Capital Housing Finance Limited	AADCT0491L	Tata Teleservices (Maharashtra) Limited	AAACH1458C	Subsidiary of Ultimate Holding Company	Expenditure- Communication Expenses	0.11	0.11										
22	Tata Capital Housing Finance Limited	AADCT0491L	Tata Communications Limited	AAACV2808C	Subsidiary of Ultimate Holding Company	Expenditure - Information Technology Expenses	1.40	1.40										
23	Tata Capital Housing Finance Limited	AADCT0491L	Volta Limited	AAACV2809D	Associate Of Ultimate Holding Company	Expenditure - Repairs and Maintenance	0.02	0.02										
24	Tata Capital Housing Finance Limited	AADCT0491L	Volta Limited	AAACV2809D	Associate Of Ultimate Holding Company	Purchase of Fixed Asset (Owned use) / Market rates of Assets / Services	0.04	0.04										
25	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited Employees Provident Fund	AABT74923A	Retiral Plans of Holding Company	Employer's Contribution to Provident Fund	6.54	6.54										
26	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited Employees Provident Fund	AABT74923A	Retiral Plans of Holding Company	Employees Contribution to Provident Fund	9.58	9.58										
27	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited Superannuation Scheme	AABT75146M	Retiral Plans of Holding Company	Contribution to Superannuation Scheme	0.12	0.12										
28	Tata Capital Housing Finance Limited	AADCT0491L	Tata Securities Limited	AAACT2150R	Subsidiary of Holding Company	Income - Rent on lease out of property	0.10	0.10										
29	Tata Capital Housing Finance Limited	AADCT0491L	Tata Securities Limited	AAACT2150R	Subsidiary of Holding Company	Expenditure - Sourcing Cost*	0.00	0.00										
30	Tata Capital Housing Finance Limited	AADCT0491L	Tata Technologies Limited	AAACT3092N	Subsidiary of Associate Of Ultimate Holding Company	Expenditure - Information Technology Expenses	0.22	0.22										
31	Tata Capital Housing Finance Limited	AADCT0491L	The Indian Hotels Company Limited	AAACT3957G	Associate Of Ultimate Holding Company	Expenditure - Staff Welfare Expenses	0.06	0.06										
32	Tata Capital Housing Finance Limited	AADCT0491L	Innovative Retail Concepts Private Limited	AACI2053A	Subsidiary Of Ultimate Holding Company	Expenditure - Staff Welfare*	0.00	0.00										
33	Tata Capital Housing Finance Limited	AADCT0491L	Indusface Private Limited	AABCT2626T	Associate of Holding Company	Expenditure - Information Technology expenses	0.06	0.06										
34	Tata Capital Housing Finance Limited	AADCT0491L	Tata Ing Technologies Private Limited	AAACT2831D	Subsidiary Of Ultimate Holding Company	Expenditure - Staff Welfare	0.01	0.01										
35	Tata Capital Housing Finance Limited	AADCT0491L	Tata Steel Ltd Provident Fund	AAATV0013A	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	2.73	2.73										
36	Tata Capital Housing Finance Limited	AADCT0491L	Tata Steel Ltd Provident Fund	AAATV0013A	Retiral Plans of Associate of Ultimate Holding Company	Repayment on Non-Convertible Debentures (NCDs)	Not Applicable	30.50										
37	Tata Capital Housing Finance Limited	AADCT0491L	Volta Limited Employees' Superannuation Scheme	AAATV0008M	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	0.15	0.15										
38	Tata Capital Housing Finance Limited	AADCT0491L	Volta Limited Provident Fund	AAATV0011A	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	0.15	0.15										
39	Tata Capital Housing Finance Limited	AADCT0491L	Volta Managerial Staff Provident Fund	AAATV0012D	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	0.30	0.30										
40	Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRL))	AACHH4288E	KMP of Ultimate Holding Company having Significant Influence	Expenditure - Other Marketing Cost	0.12	0.12										
41	Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRL))	AACHH4288E	KMP of Ultimate Holding Company having Significant Influence	Income - Interest on Loans	19.02	19.02										
42	Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRL))	AACHH4288E	KMP of Ultimate Holding Company having Significant Influence	Loan repayment	Not Applicable	55.00										
43	Tata Capital Housing Finance Limited	AADCT0491L	Key Management Personnel (KMP)	ZZZZZ9999Z	Key Management Personnel (KMP)	Remuneration paid to KMP	7.58	7.58										
44	Tata Capital Housing Finance Limited	AADCT0491L	Key Management Personnel (KMP)	ZZZZZ9999Z	Key Management Personnel (KMP)	Expenditure - Sitting fees and commission	1.29	1.29										
45	Tata Capital Housing Finance Limited	AADCT0491L	Tata Sons Private Limited	AAACT0406A	Ultimate Holding Company	Trade Payables		18.89	11.31									
46	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Security Deposit receivable		12.60	12.60									
47	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Trade Payables		0.81	13.11									
48	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Trade Receivable		-	0.41									
49	Tata Capital Housing Finance Limited	AADCT0491L	Tata Consultancy Services Limited	AAACR4849R	Subsidiary of Ultimate Holding Company	Trade Payables		12.87	4.57									
50	Tata Capital Housing Finance Limited	AADCT0491L	Tata Consultancy Services Limited	AAACR4849R	Subsidiary of Ultimate Holding Company	ICD Payable		-	500.00									
51	Tata Capital Housing Finance Limited	AADCT0491L	Tata Consultancy Services Limited	AAACR4849R	Subsidiary of Ultimate Holding Company	Accrued Interest on ICD Outstanding		-	9.24									
52	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Other Financial & Non Financial Assets		1.39	0.95									
53	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Trade Receivable		1.33	0.14									
54	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Trade Payables*		-	0.00									
55	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Payable towards NCDs		75.00	135.00									
56	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT3518Q	Subsidiary of Ultimate Holding Company	Other Financial & Non Financial Assets		0.85	0.04									
57	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT3518Q	Subsidiary of Ultimate Holding Company	Trade Receivable		7.14	1.15									
58	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT3518Q	Subsidiary of Ultimate Holding Company	Payable towards NCDs		50.00	50.00									
59	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT3518Q	Subsidiary of Ultimate Holding Company	Trade Payables		-	0.24									
60	Tata Capital Housing Finance Limited	AADCT0491L	Tata Teleservices Limited	AAACT3438A	Subsidiary of Ultimate Holding Company	Other Financial & Non Financial Assets		0.01	0.01									
61	Tata Capital Housing Finance Limited	AADCT0491L	Tata Teleservices Limited	AAACT3438A	Subsidiary of Ultimate Holding Company	Trade Payables		-	0.01									
62	Tata Capital Housing Finance Limited	AADCT0491L	Tata Teleservices (Maharashtra) Limited	AAACH1458C	Subsidiary of Ultimate Holding Company	Trade Payables		-	0.08									
63	Tata Capital Housing Finance Limited	AADCT0491L	Tata Communications Limited	AAACV2808C	Subsidiary of Ultimate Holding Company	Trade Payables		0.52	0.69									
64	Tata Capital Housing Finance Limited	AADCT0491L	Volta Limited	AAACV2809D	Associate Of Ultimate Holding Company	Trade Payables		-	0.01									
65	Tata Capital Housing Finance Limited	AADCT0491L	Tata Securities Limited	AAACT2150R	Subsidiary of Holding Company	Trade Receivable*		0.00	0.11									
66	Tata Capital Housing Finance Limited	AADCT0491L	Tata Technologies Limited	AAACT3092N	Subsidiary of Associate Of Ultimate Holding Company	Trade Payables*		-	0.00									
67	Tata Capital Housing Finance Limited	AADCT0491L	Indusface Private Limited	AABCT2626T	Associate of Holding Company	Trade Payables		0.01	-									
68	Tata Capital Housing Finance Limited	AADCT0491L	Tata Steel Ltd Provident Fund	AAATV0013A	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs		37.50	7.00									
69	Tata Capital Housing Finance Limited	AADCT0491L	Volta Limited Employees' Superannuation Scheme	AAATV0008M	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs		2.00	2.00									
70	Tata Capital Housing Finance Limited	AADCT0491L	Volta Limited Provident Fund	AAATV0011A	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs		2.00	2.00									
71	Tata Capital Housing Finance Limited	AADCT0491L	Volta Managerial Staff Provident Fund	AAATV0012D	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs		4.00	4.10									
72	Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRL))	AACHH4288E	KMP of Ultimate Holding Company having Significant Influence	Loan		338.17	281.79									
73	Tata Capital Housing Finance Limited	AADCT0491L	KMP of Holding Company	ZZZZZ9999Z	KMP of Holding Company	Payable towards NCDs		0.02	0.02									
74	Tata Capital Housing Finance Limited	AADCT0491L	TCL Employee Welfare Trust	AABT7392P	Subsidiary of Holding Company	Loan		2.37	2.37									

*Less than Rs.50,000/-

