



April 23, 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. April 23, 2026 approved the following:

- a. the Audited Financial Results of the Company for the quarter and year ended March 31, 2026 (“Financial Results”);
- b. the Issue of Non - Convertible Debentures on a private placement basis, in one or more tranches up to Rs. 10,000 crore, subject to the approval of the Shareholders; and
- c. Appointment of M/s Parikh & Associates, Practising Company Secretaries (Firm Registration Number.: P1988MH009800), as the Secretarial Auditor of the Company, for a period of five financial years i.e. from FY 2026-27 to FY 2030-31, subject to approval of the Shareholders.

Accordingly, please find enclosed the following:

- (i) Audited Financial Results of the Company for the quarter and year ended March 31, 2026 along with the Auditor’s 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; and
- (ii) Declaration by the Managing Director pursuant to Regulation 52(3)(a) of the SEBI LODR Regulations.

Further, please find enclosed the following:

- (i) Initial Disclosure from the Company identified as a Large Corporate pursuant to Chapter XII of the Master Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, for March 31, 2026; and
- (ii) Disclosure of Related Party Transactions pursuant to Regulation 62K(9) of the SEBI LODR Regulations for the year ended March 31, 2026.

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

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



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

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 – 400 059

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Tata Capital Housing Finance Limited

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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 YEAR ENDED MARCH 31, 2026

(Rs. in crore)

Particulars	Quarter ended			Year ended	
	March 31,	December 31,	March 31,	March 31,	March 31,
	2026	2025	2025	2026	2025
	(Audited) (Refer note 13)	(Unaudited)	(Audited) (Refer note 13)	(Audited)	(Audited)
1 Revenue from operations					
(i) Interest income	2,103.15	2,017.53	1,785.63	7,919.25	6,488.85
(ii) Fees and commission income	115.88	106.36	96.46	409.86	381.98
(iii) Net gain on fair value changes	11.36	7.64	12.27	63.37	63.29
(iv) Net gain on derecognition of financial instruments under amortised cost category	69.70	51.26	35.60	241.38	35.60
2 Other income	0.93	0.92	1.91	5.62	5.64
3 Total Income (1+2)	2,301.02	2,183.71	1,931.87	8,639.48	6,975.36
4 Expenses					
(i) Finance costs	1,285.21	1,249.71	1,124.25	4,963.40	4,141.83
(ii) Impairment / (Reversal of impairment) on financial instruments	24.05	15.56	19.76	75.56	(151.06)
(iii) Employee benefits expenses	143.32	148.31	119.40	562.72	467.17
(iv) Depreciation, amortisation and impairment	13.63	13.54	13.40	53.45	49.27
(v) Other expenses	141.48	135.28	125.82	527.34	455.41
Total expenses (4)	1,607.69	1,562.40	1,402.63	6,182.47	4,962.62
5 Profit before exceptional items and tax (3-4)	693.33	621.31	529.24	2,457.01	2,012.74
6 Exceptional Items [Charge / (Credit)] (refer note 12)	-	7.79	-	7.79	-
7 Profit before tax (5-6)	693.33	613.52	529.24	2,449.22	2,012.74
8 Tax expense					
(1) Current tax	137.66	137.27	111.10	538.94	435.24
(2) Deferred tax	28.99	18.52	24.20	74.13	78.57
Total tax expense	166.65	155.79	135.30	613.07	513.81
9 Profit for the period/year (7-8)	526.68	457.73	393.94	1,836.15	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	2.44	0.89	(3.29)	1.28	(4.26)
(b) Income tax relating to items that will not be reclassified to profit or loss	(0.61)	(0.23)	0.83	(0.32)	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	37.24	(7.17)	(17.11)	38.47	(16.07)
(b) Income tax relating to effective portion of gain / (loss) on hedging instrument in a cash flow hedge	(9.37)	1.80	4.30	(9.68)	4.04
Total Other Comprehensive Income (i+ii)	29.70	(4.71)	(15.27)	29.75	(15.22)
11 Total Comprehensive Income for the period/year (9+10) (Comprising Profit and Other Comprehensive Income for the period/year)	556.38	453.02	378.67	1,865.90	1,483.71
12 Earnings per equity share (Face value : Rs. 10 per share):					
(1) Basic (Rs.)*	8.60	7.52	6.60	30.12	25.13
(2) Diluted (Rs.)*	8.60	7.52	6.60	30.12	25.13
13 Debt equity ratio (No. of Times)	6.78	7.36	7.14	6.78	7.14
14 Debt service coverage ratio	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.
16 Outstanding redeemable preference shares (Nos. in crore)	-	-	-	-	-
17 Outstanding redeemable preference shares (Values)	-	-	-	-	-
18 Capital redemption reserve/debenture redemption reserve	-	-	-	-	-
19 Net worth	10,976.74	9,792.77	8,560.35	10,976.74	8,560.35
20 Current ratio	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.
22 Bad debts to account receivable ratio	N.A.	N.A.	N.A.	N.A.	N.A.
23 Current liability ratio	N.A.	N.A.	N.A.	N.A.	N.A.
24 Total debts to total assets (%)	85.69	86.33	86.42	85.69	86.42
25 Debtors turnover ratio	N.A.	N.A.	N.A.	N.A.	N.A.
26 Inventory turnover	N.A.	N.A.	N.A.	N.A.	N.A.
27 Operating margin (%)	N.A.	N.A.	N.A.	N.A.	N.A.
28 Net profit margin (%)	22.90	20.97	20.41	21.27	21.51
29 Gross Non Performing Assets % ("GNPA")	0.73	0.76	0.77	0.73	0.77
30 Net Non Performing Assets % ("NNPA")	0.33	0.35	0.32	0.33	0.32
31 Provision Coverage Ratio % ("PCR")	55.09	54.16	57.81	55.09	57.81
32 Security Cover (No. of Times)	1.36	1.41	1.43	1.36	1.43
33 Capital adequacy ratio % ("CAR")	17.55	16.90	19.01	17.55	19.01

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



Notes: -

1 Statement of assets and liabilities as at March 31, 2026

(Rs. in crore)

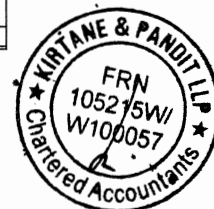
Particulars	As at	As at
	March 31, 2026	March 31, 2025
	(Audited)	(Audited)
ASSETS		
(1) Financial assets		
(a) Cash and cash equivalents	558.73	2,628.68
(b) Bank balances other than (a) above	3.26	1.27
(c) Derivative financial instruments	283.41	65.46
(d) Receivables		
(i) Trade receivables	63.22	32.48
(ii) Other receivables	-	-
(e) Loans	83,807.89	66,405.25
(f) Investments	1,661.33	1,108.93
(g) Other financial assets	241.71	170.39
Total Financial assets	86,619.55	70,412.46
(2) Non-Financial assets		
(a) Current tax assets (Net)	0.69	35.17
(b) Deferred tax assets (Net)	-	4.71
(c) Investment Property	2.64	2.83
(d) Property, plant and equipment	55.59	63.00
(e) Capital work-in-progress	0.03	0.53
(f) Intangible assets under development	0.50	1.65
(g) Other intangible assets	25.07	20.11
(h) Right of use assets	102.80	114.44
(i) Other non-financial assets	27.72	21.70
Total Non-Financial assets	215.04	264.14
Total Assets	86,834.59	70,676.60
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial instruments	-	8.54
(b) Payables		
(i) Trade payables		
- Total outstanding dues of micro enterprises and small enterprises	1.85	0.24
- Total outstanding dues of creditors other than micro enterprises and small enterprises	322.93	227.39
(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	34,077.80	28,333.97
(d) Borrowings (Other than debt securities)	39,211.35	31,415.44
(e) Subordinated liabilities	1,119.33	1,327.59
(f) Lease Liabilities	119.69	127.30
(g) Other financial liabilities	368.45	264.62
Total Financial liabilities	75,221.40	61,705.09
(2) Non-Financial liabilities		
(a) Current tax liabilities (Net)	84.30	73.75
(b) Deferred tax liabilities (Net)	79.10	-
(c) Provisions	51.03	34.77
(d) Other non-financial liabilities	73.61	61.00
Total Non-Financial liabilities	288.04	169.52
(3) Equity		
(a) Equity share capital	621.77	608.82
(b) Other equity	10,703.38	8,193.17
Total equity	11,325.15	8,801.99
Total Liabilities and Equity	86,834.59	70,676.60



2 Statement of cash flows for the year ended March 31, 2026

(Rs. in crore)

Particulars	For the year ended	For the year ended
	March 31, 2026	March 31, 2025
	(Audited)	(Audited)
1 CASH FLOW FROM OPERATING ACTIVITIES		
Profit before tax	2,449.22	2,012.74
Adjustments for :		
Depreciation and amortisation	53.45	49.27
Net (gain) / loss on derecognition of property, plant and equipment	(0.02)	0.11
Net gain on modification/derecognition of right of use assets	-	(0.03)
Net gain on derecognition of financial instruments under amortised cost category	(241.38)	(35.60)
Assets written off	0.01	0.02
Interest expenses	4,963.40	4,141.83
Interest income	(7,919.25)	(6,488.85)
Net gain on fair value changes	(63.37)	(63.29)
Remeasurement of defined employee benefit plans through OCI	1.28	(4.26)
Share based payments- Equity-settled	7.27	6.85
Provision for leave encashment	1.48	2.89
Provision for long-term service award	0.19	0.17
Impairment / (Reversal of impairment) on financial instruments	75.67	(152.90)
(Reversal) / Provision against trade receivables	(0.11)	1.84
Interest paid	(4,501.39)	(3,778.19)
Interest received	7,771.94	6,308.70
Operating Profit before working capital changes	2,598.39	2,001.30
Adjustments for :		
Increase in Trade receivables	(30.63)	(4.94)
Increase in Loans	(17,331.79)	(14,644.59)
Decrease / (Increase) in Other financial asset	57.40	(35.93)
Increase in Other non-financial assets	(6.02)	(3.79)
Increase in Trade payables	97.15	69.22
Increase in Other financial liabilities	43.06	58.51
Increase in Other non-financial liabilities and Provisions	21.62	4.33
Cash used in operations	(14,550.82)	(12,555.89)
Taxes paid (net off refunds)	(494.23)	(415.32)
Net Cash Used In Operating Activities (A)	(15,045.05)	(12,971.21)
2 CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant & equipment (including capital advances)	(24.50)	(32.67)
Proceeds from sale of property, plant & equipment	0.61	0.51
Purchase of mutual fund units	(1,73,027.55)	(1,91,971.83)
Proceeds from redemption of mutual fund units	1,73,089.10	1,92,033.12
Purchase of Investments	(409.17)	(361.21)
Proceeds from sale of investments	-	350.00
Purchase of Tri Party Repo (TREPS)	(57,088.86)	(74,089.93)
Proceeds from Tri Party Repo (TREPS)	56,948.87	73,990.05
Purchase of Equity Shares	-	(25.00)
Net Proceeds from fixed deposits with banks having maturity exceeding 3 month	-	49.56
Proceeds on settlement of derivative contracts	175.84	6.79
Net Cash Used In Investing Activities (B)	(335.66)	(50.61)
3 CASH FLOW FROM FINANCING ACTIVITIES		
Share Issue Expenses	(0.03)	(0.03)
Proceeds from issue of Equity Share Capital	650.02	599.96
Payment of ancillary borrowing cost	(12.50)	(14.56)
Proceeds from Borrowings (Other than debt securities)	22,904.28	19,904.01
Proceeds from Debt Securities	15,710.06	16,575.22
Repayment of Borrowings (Other than debt securities)	(15,405.63)	(12,986.01)
Repayment of Debt Securities	(10,305.26)	(10,008.88)
Repayment of Subordinated Liabilities	(200.00)	(48.00)
Repayment of Lease Liabilities	(30.18)	(27.22)
Net Cash Generated From Financing Activities (C)	13,310.76	13,994.49
Net (Decrease) / Increase In Cash And Cash Equivalents (A+B+C)	(2,069.95)	972.67
Cash And Cash Equivalents As At The Beginning Of The Year	2,628.68	1,656.01
Cash And Cash Equivalents As At The End Of The Year	558.73	2,628.68
Reconciliation of cash and cash equivalents as above with cash and bank balances		
Cash and Cash equivalents at the end of the year as per above	558.73	2,628.68
Add : Restricted Cash	0.29	0.24
Add: Fixed deposits with original maturity over 3 months	1.09	1.03
Add : Unspent CSR Account	1.88	-
Cash And Cash Equivalents And Other Bank Balances As At The End Of The Year	561.99	2,629.95



- 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 April 22, 2026 and April 23, 2026. The financial results for the quarter and year ended March 31, 2026 have been subjected to an audit by the joint statutory auditors of the Company. The opinion 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 During the quarter ended March 31, 2026, the Company has raised funds through the right issue amounting to Rs. 650.02 crore through allotment of 1,29,48,615 equity shares of face value Rs. 10 each fully paid up, at a price of Rs. 502.00 each, including a premium of Rs. 492.00 each.
- 8 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 March 31, 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 September 30, 2025 (A)#	Of (A), aggregate debt that slipped into NPA during the half-year ended March 31, 2026	Of (A) amount written off during the half-year ended March 31, 2026	Of (A) amount paid by the borrowers during the half-year ended March 31, 2026**	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year i.e March 31, 2026#^
Personal Loans	589.73	14.99	1.31	81.41	537.66
Corporate persons*	12.88	-	-	1.85	16.61
Of which MSMEs	-	-	-	-	-
Others	18.18	-	0.08	2.31	16.97
Total	620.79	14.99	1.39	85.57	571.24

*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

- 9 Disclosures on Co-Lending Arrangements (CLAs) for the quarter and year ended March 31, 2026 as per the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, are given below:

Sl. No.	Item Description	As at March 31, 2026
1	Quantum of CLAs	
(i)	Number of CLA partners (No.)	4.00
(ii)	Number of outstanding cases (No.)	37.00
(iii)	Amount of Gross Outstanding (in crore)	4.34
2	Weighted average rate of interest (%)	10.94%
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)	3.84
(ii)	Non-Performing Loans (in crore)	0.50
6	Details related to default loss guarantee (if any) (in crore)	NA

*Less than Rs.50,000/-



10 Disclosure of transfer of loan exposure for the quarter and year ended March 31, 2026 as per the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, 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 March 31, 2026	As at March 31, 2026
Aggregate amount of loans transferred (in crore)	672.23	2,334.48
Weighted average residual maturity (in years)	13.01	13.06
Weighted average holding period by originator (in years)	1.13	1.09
Retention of beneficial economic interest by the originator	10%	10%
Tangible security coverage	100%	100%
Rating-wise distribution of rated loans	NA	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	Quarter ended March 31, 2026	As at March 31, 2026
Aggregate amount of loans acquired (in crore)	99.32	1,201.60
Weighted average residual maturity (in years)	13.82	12.64
Weighted average holding period by originator (in years)	0.90	0.95
Retention of beneficial economic interest by the originator	10%	10%
Tangible security coverage	100%	100%
Rating-wise distribution of rated loans	NA	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.

11 Disclosure related to project finance for the quarter ended March 31, 2026 as per the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, are given below:

Sl. No.	Item Description	Quarter ended March 31, 2026	
		Number of accounts	Total Outstanding (in Rs. Crore)
1	Projects under implementation accounts at the beginning of the quarter.	250.00	9,674.76
2	Projects under implementation accounts sanctioned during the quarter (Note 1)	31.00	851.31
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	7.00	85.33
3.b	Projects under implementation accounts repaid / prepaid (net of additional disbursements) during the quarter	25.00	731.48
4	Projects under implementation accounts at the end of the quarter. (1+2-3.a-3.b)	249.00	9,709.26
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.



- 12 On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 - consolidating 29 existing labour laws. The Ministry of Labour & Employment has also published draft Central Rules and FAQs. The Company has assessed and disclosed the incremental impact of these changes on the basis of currently ascertainable position (pending issuance of state-wise rules and other clarifications), consistent with the guidance provided by the Institute of Chartered Accountants of India. Considering the materiality and regulatory-driven, non-recurring nature of this impact, the Company has presented such incremental impact under "Exceptional Items" in the financial results for the quarter and year ended March 31, 2026. The incremental impact resulting from these changes is Rs. 7.79 crore (Net of tax Rs. 5.83 crore). The Company continues to monitor the finalisation of Central / State Rules and clarifications from the Governments on other aspects of the Labour Codes and would provide appropriate accounting effect on the basis of such developments as needed.
- 13 The figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and the reviewed / audited published year to date figures upto the end of the third 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
April 23, 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 of 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
Tata Capital Housing Finance Limited	INE033L07IQ6	Private Placement	Non-Convertible Debentures	27-Oct-25	500	500	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IR4	Private Placement	Non-Convertible Debentures	12-Feb-26	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 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. 7,595 crore					
Report filed for quarter ended	March 31, 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: April 23, 2026						

Annexure 3
Security Cover Certificate as on March 31, 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	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 Balances, 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 Balances, 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	0.18		58.05	-		58.23			1.13		1.13
Capital Work-in-Progress							0.03	-		0.03					-
Right of Use Assets							102.80	-		102.80					-
Goodwill							-	-		-					-
Intangible Assets							25.07	-		25.07					-
Intangible Assets under Development							0.50	-		0.50					-
Investments							1,661.33	-		1,661.33					-
Loans (Note 2)	Receivables under financing activities (Note 2)	9,822.68	Yes	40,206.43	33,502.43	276.35	-	-		83,807.89	9,822.68		73,708.86	83,531.54	
Inventories							-	-		-					-
Trade Receivables							63.22	-		63.22					-
Cash and Cash Equivalents	Balances with bank in deposit accounts, current accounts and cheques on hand		Yes	558.73			-	-		558.73			558.73	558.73	
Bank Balances other than Cash and Cash Equivalents							3.26	-		3.26					-
Others							553.53	-		553.53					-
Total		9,822.68			40,765.34	33,502.43	2,744.14	-	-	86,834.59	9,822.68	1.13	74,267.59	84,091.40	
LIABILITIES															
Debt securities to which this certificate pertains			Yes	30,079.20			-	(10.49)		30,068.71					
Other debt sharing pari-passu charge with above debt (Note 3)						1,147.19	-	(4.12)		1,143.07					
Other Debt							-	2,866.01		2,866.01					
Subordinated debt							-	1,119.33		1,119.33					
Borrowings		8,929.71			29,367.36		-	914.28		39,211.35					
Bank							-	-		-					
Debt Securities							-	-		-					
Others							-	-		-					
Trade payables							-	324.78		324.78					
Lease Liabilities							-	119.69		119.69					
Provisions							-	51.03		51.03					
Others							-	605.47		605.47					
Total		8,929.71			30,079.20	30,514.55	-	5,985.98	-	75,509.44					
Cover on Book Value															
Cover on Market Value															
	Exclusive Security Cover Ratio		1.10	Pari-Passu Security Cover Ratio	1.36	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.





In reference to SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, the following details are provided for the financial year ended March 31, 2026:

Sr. No.	Particulars	Details
1.	Company Name	Tata Capital Housing Finance Limited
2.	Financial Year from	April 1, 2025
3.	Financial Year end	March 31, 2026
4.	Outstanding Qualified Borrowings at the start of the financial year (Rs. In crore)	52,531.34
5.	Outstanding Qualified Borrowings at the end of the financial year (Rs. In crore)	66,006.85
6.	Highest Credit rating of the Company (highest in case of multiple ratings) ("AA"/"AA+"/"AAA")	CRISIL AAA /Stable by CRISIL Ratings Limited and [ICRA] AAA (Stable) by ICRA Limited
7.	Incremental borrowing done during the year (qualified borrowings) (Rs. In crore)	25,175.00
8.	Borrowings by way of issuance of debt securities during the year (Rs. In crore) for FY 2025-26	7,595.00
9.	Borrowings by way of issuance of debt securities during the year (Rs. In crore) for FY 2024-25	8,831.00
10.	Borrowings by way of issuance of debt securities during the year (Rs. In crore) for FY 2023-24	5,549.00

For Tata Capital Housing Finance Limited

Sarosh Amaria
Managing Director
(DIN: 08733676)

Date: April 23, 2026

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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Kirtane & Pandit LLP
Chartered Accountants
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Senapati Bapat Marg, Dadar West,
Mumbai - 400 028.

G D Apte & Co
Chartered Accountants
D-509, Neelkanth Business Park,
Nathani Road, Vidyavihar West,
Mumbai - 400 086.

Independent Auditors' Report on Audited Financial Results of Tata Capital Housing Finance Limited pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended

To the Board of Directors
Tata Capital Housing Finance Limited

Report on the Audit of Financial Results

Opinion

We have audited the accompanying statement of financial results of **Tata Capital Housing Finance Limited** (hereinafter referred to as 'the Company') for the quarter and year ended March 31, 2026 together with notes thereon ('the Statement'), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations'), duly initialed by us for identification.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:

- (i) is presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- (ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS") prescribed under section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder, RBI guidelines and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (the "ICAI") together with the ethical requirements that are relevant to our audit of the Statement under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's and Board of Directors' Responsibility for the Financial Results

This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation and presentation of this Statement that gives a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the Ind AS prescribed under section 133 of the Act read with Companies (Indian Accounting Standards) Rules, 2015, as amended issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. The Board of Directors of the Company are responsible for



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maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors of the Company are responsible for assessing the ability of the Company to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors of the Company is responsible for overseeing the financial reporting process of the Company.

Auditors' Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the financial results as a whole, is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our



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opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance of the Company regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

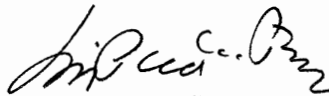
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The statement includes the results for the quarter ended March 31, 2026, being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures upto the third quarter ended December 31, 2025, prepared in accordance with recognition and measurement principles laid down figures in accordance with Ind AS 34 "Interim Financial Reporting" which were subjected to limited review by us.

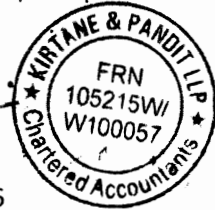
Our opinion is not modified in respect of the above matters.

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



Sandeep D. Welling
Partner

Membership Number: 044576
UDIN: 26044576LYIOPE1409



Place: Mumbai
Date: April 23, 2026

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



Chetan R. Sapre
Partner

Membership Number: 116952
UDIN: 26116952AZIGNR4963



Place: Mumbai
Date: April 23, 2026



April 23, 2026

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

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

Dear Sir / Madam,

Sub: Declaration pursuant to Regulation 52(3)(a) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR Regulations”)

Pursuant to Regulation 52(3)(a) of the SEBI LODR Regulations, I, Sarosh Amaria, Managing Director of Tata Capital Housing Finance Limited (CIN: U67190MH2008PLC187552) having its Registered Office at 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400 013, do hereby declare that, the Joint Statutory Auditors of the Company, M/s. Kirtane & Pandit LLP, Chartered Accountants (ICAI Firm Registration No. 105215W/W100057) and M/s. G D Apte & Co., Chartered Accountants (ICAI Firm Registration No. 100515W), have issued an Audit Report with an unmodified opinion on the Audited Financial Results of the Company for the quarter and year ended March 31, 2026.

Kindly take this declaration on your records.

Yours faithfully,

For Tata Capital Housing Finance Limited

Sarosh Amaria
Managing Director

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

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



Annexure A

Initial Disclosure by the Company identified as a Large Corporate

Sr. No.	Particulars	Details
1	Name of the Company	Tata Capital Housing Finance Limited
2	CIN	U67190MH2008PLC187552
3	Outstanding borrowing of Company as on March 31, 2026 as applicable (Rs. in crore)	74,408.48
4	Highest Credit Rating during the previous FY along with name of the Credit Rating Agency	Refer Annexure 1 attached herewith
5	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	National Stock Exchange of India Limited

We confirm that we are a Large Corporate as per the applicability criteria given under Chapter XII of SEBI Master Circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, as amended from time to time.

Name: Sanna Gupta
Designation: Company Secretary
Contact: 022 6606 9000

Name: Mahadeo Raikar
Designation: Chief Financial Officer
Contact: 022 6606 9000

Date: April 23, 2026

TATA CAPITAL HOUSING FINANCE LIMITED

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**Tata Capital Housing Finance Limited****Credit Rating**

Name of the Rating Agency	ICRA Limited (ICRA) and CRISIL Ratings Limited (CRISIL)
Rating of Commercial Paper	ICRA A1+ and CRISIL A1+
Rating of Debentures	Secured Non-Convertible Debentures (Listed) CRISIL AAA /Stable and [ICRA] AAA (Stable) Secured Non-Convertible Debentures (Unlisted) CRISIL AAA /Stable Secured Non-Convertible Debentures – Market linked Debentures CRISIL PPMLD AAA/Stable Unsecured Sub Debt Tier II Debentures CRISIL AAA /Stable and [ICRA] AAA (Stable) Secured Non-Convertible Debentures - Public CRISIL AAA /Stable, [ICRA] AAA (Stable)
Rating of Bank Loans	Long Term Bank Loans CRISIL AAA/ Stable, [ICRA] AAA (Stable) Short Term Bank Loans CRISIL A1+

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Tata Capital Housing Finance Limited

Related Party Transactions Disclosure for the half year ended March 31, 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 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 (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	AADCT0491L	Tata Sons Private Limited	AAACT4660A	Ultimate Holding Company	Expenditure - Tata Brand Equity and Business Promotion expenses	12.22	12.22											
2	Tata Capital Housing Finance Limited	AADCT0491L	Tata Sons Private Limited	AAACT4660A	Ultimate Holding Company	Expenditure - Staff Welfare	0.02	0.02											
3	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Expenditure - Marketing & Managerial Service Fees	4.84	4.84											
4	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Expenditure - Professional Charges	0.37	0.37											
5	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Income - Rent on lease out of property	2.52	2.52											
6	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Income - Valuation services	0.69	0.69											
7	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Income - Guest house recovery	0.08	0.08											
8	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Income - Reimbursement of TPO expenses	3.26	3.26											
9	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Expenditure - Rent on lease out of property	10.43	10.43											
10	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Expenditure - Guest house expenses	0.11	0.11											
11	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Expenditure - Referral fees	0.61	0.61											
12	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Expenditure - In house Call centre expenses	0.41	0.41											
13	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Expenditure - Reimbursement of IT expenses	2.01	2.01											
14	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Purchase of Fixed Asset (Owned use) Market rates of Assets Services	0.27	0.27											
15	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Sales of Fixed Asset (Owned use) Market rates of Assets Services	0.01	0.01											
16	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Inflation in Equity Share (inclusive of securities premium)	650.02	650.02											
17	Tata Capital Housing Finance Limited	AADCT0491L	Tata Consultancy Services Limited	AAACR4849R	Subsidiary of Ultimate Holding Company	Expenditure - Information Technology Expenses	28.89	28.89											
18	Tata Capital Housing Finance Limited	AADCT0491L	Tata Consultancy Services Limited	AAACR4849R	Subsidiary of Ultimate Holding Company	Expenditure - Interest on ICD	18.08	18.08											
19	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Income - Branch Advertisement	66.46	66.46											
20	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Expenditure - Insurance Expenses	0.77	0.77											
21	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)	3.93	3.93											
22	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT3518Q	Subsidiary of Ultimate Holding Company	Income - Branch Advertisement	47.76	47.76											
23	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT3518Q	Subsidiary of Ultimate Holding Company	Expenditure - Insurance Expenses	14.47	14.47											
24	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT3518Q	Subsidiary of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	3.75	3.75											
25	Tata Capital Housing Finance Limited	AADCT0491L	Tata Televisions Limited	AAACT2438A	Subsidiary of Ultimate Holding Company	Expenditure - Communication Expenses	0.06	0.06											
26	Tata Capital Housing Finance Limited	AADCT0491L	Tata Televisions (Malabar) Limited	AAACT1455C	Subsidiary of Ultimate Holding Company	Expenditure - Communication Expenses	0.19	0.19											
27	Tata Capital Housing Finance Limited	AADCT0491L	Tata Communications Limited	AAACT2808C	Subsidiary of Ultimate Holding Company	Expenditure - Information Technology Expenses	0.97	0.97											
28	Tata Capital Housing Finance Limited	AADCT0491L	Volta Limited	AAACT2809D	Associate Of Ultimate Holding Company	Expenditure - Repairs and Maintenance	0.13	0.13											
29	Tata Capital Housing Finance Limited	AADCT0491L	Volta Limited	AAACT2809D	Associate Of Ultimate Holding Company	Purchase of Fixed Asset (Owned use) Market rates of Assets Services	0.02	0.02											
30	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited Employees Provident Fund	AABT4923A	Retiral Plans of Holding Company	Employer's Contribution to Provident Fund	6.86	6.86											
31	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited Employees Provident Fund	AABT4923A	Retiral Plans of Holding Company	Employees Contribution to Provident Fund	10.04	10.04											
32	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited Superannuation Scheme	AABT5146M	Retiral Plans of Holding Company	Contribution to Superannuation Scheme	0.12	0.12											
33	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited Gratuity Scheme	AABT5737G	Retiral Plans of Holding Company	Contribution of Gratuity Fund	3.91	3.91											
34	Tata Capital Housing Finance Limited	AADCT0491L	Tata Securities Limited	AAACT2150R	Subsidiary of Holding Company	Income - Rent on lease out of property	0.06	0.06											
35	Tata Capital Housing Finance Limited	AADCT0491L	Tata Securities Limited	AAACT2150R	Subsidiary of Holding Company	Expenditure - Sourcing Cost*	0.00	0.00											
36	Tata Capital Housing Finance Limited	AADCT0491L	Tata Technologies Limited	AAACT3092N	Subsidiary of Associate Of Ultimate Holding Company	Expenditure - Information Technology Expenses	0.35	0.35											
37	Tata Capital Housing Finance Limited	AADCT0491L	The Indian Hotels Company Limited	AAACT3957Q	Associate Of Ultimate Holding Company	Expenditure - Staff Welfare Expenses	0.01	0.01											
38	Tata Capital Housing Finance Limited	AADCT0491L	Innovative Retail Concepts Private Limited	AACCT2053A	Subsidiary Of Ultimate Holding Company	Expenditure - Staff Welfare*	0.00	0.00											
39	Tata Capital Housing Finance Limited	AADCT0491L	Tata Iqig Technologies Private Limited	AAACT28318D	Subsidiary Of Ultimate Holding Company	Expenditure - Staff Welfare	0.04	0.04											
40	Tata Capital Housing Finance Limited	AADCT0491L	Tata Steel Ltd Provident Fund	AAAT0013A	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	0.61	0.61											
41	Tata Capital Housing Finance Limited	AADCT0491L	Tata Steel Ltd Provident Fund	AAAT0013A	Retiral Plans of Associate of Ultimate Holding Company	Repayment on Non-Convertible Debentures (NCDs)	Not Applicable	7.00											
42	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)	0.01	0.01											
43	Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRL))	AACCH4288E	KMP of Ultimate Holding Company having Significant Influence	Income - Interest on Loan	16.62	16.62											
44	Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRL))	AACCH4288E	KMP of Ultimate Holding Company having Significant Influence	Expenditure - Other Marketing Cost	0.14	0.14											
45	Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRL))	AACCH4288E	KMP of Ultimate Holding Company having Significant Influence	Loan repayment	Not Applicable	31.38											
46	Tata Capital Housing Finance Limited	AADCT0491L	Tata Iqig Healthcare Solutions Private Limited	AACFD7691C	Subsidiary of Ultimate Holding Company	Purchase of Fixed Asset (Owned use) Market rates of Assets Services*	0.00	0.00											
47	Tata Capital Housing Finance Limited	AADCT0491L	CESCO Employees Pension Trust	AAATC6366M	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	0.02	0.02											
48	Tata Capital Housing Finance Limited	AADCT0491L	CESCO Employees Gratuity Trust	AAATC5953G	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	0.01	0.01											
49	Tata Capital Housing Finance Limited	AADCT0491L	CESCO Employees Provident Fund Trust	AAATC7118B	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	0.04	0.04											
50	Tata Capital Housing Finance Limited	AADCT0491L	Key Management Personnel (KMP)	ZZZZZ9999Z	Key Management Personnel (KMP)	Remuneration paid to KMP	1.98	1.98											
51	Tata Capital Housing Finance Limited	AADCT0491L	Key Management Personnel (KMP)	ZZZZZ9999Z	Key Management Personnel (KMP)	Expenditure - Sitting fees and commission	0.30	0.30											
52	Tata Capital Housing Finance Limited	AADCT0491L	Key Management Personnel (KMP)	ZZZZZ9999Z	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)*	0.00	0.00											
53	Tata Capital Housing Finance Limited	AADCT0491L	Tata Sons Private Limited	AAACT4660A	Ultimate Holding Company	Trade Payables		11.31	23.53										
54	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Security Deposit receivable		12.60	12.60										
55	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Trade Payables		13.11	0.61										
56	Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147F	Holding Company	Trade Receivable		0.41	-										
57	Tata Capital Housing Finance Limited	AADCT0491L	Tata Consultancy Services Limited	AAACR4849R	Subsidiary of Ultimate Holding Company	Trade Payables		4.57	19.65										
58	Tata Capital Housing Finance Limited	AADCT0491L	Tata Consultancy Services Limited	AAACR4849R	Subsidiary of Ultimate Holding Company	ICD Payable		500.00	500.00										
59	Tata Capital Housing Finance Limited	AADCT0491L	Tata Consultancy Services Limited	AAACR4849R	Subsidiary of Ultimate Holding Company	Accrued Interest on ICD Outstanding		9.24	27.31										
60	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Other Financial & Non Financial Assets		0.95	1.18										
61	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Trade Receivable		0.14	4.94										
62	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Trade Payables*		0.00	0.03										
63	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3784C	Joint Venture of Ultimate Holding Company	Payable towards NCDs		135.00	375.00										
64	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT3518Q	Subsidiary of Ultimate Holding Company	Other Financial & Non Financial Assets		0.04	1.12										
65	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT3518Q	Subsidiary of Ultimate Holding Company	Trade Receivable		1.15	20.89										
66	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										
67	Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT3518Q	Subsidiary of Ultimate Holding Company	Trade Payables		0.24	-										



Tata Capital Housing Finance Limited

Related Party Transactions Disclosure for the half year ended March 31, 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 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 (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																		
68	Tata Capital Housing Finance Limited	AADCT0491L	Tata Teleservices Limited	AAACT2438A	Subsidiary of Ultimate Holding Company	Other Financial & Non Financial Assets			0.01	-								
69	Tata Capital Housing Finance Limited	AADCT0491L	Tata Teleservices Limited	AAACT2438A	Subsidiary of Ultimate Holding Company	Trade Payables			0.01	-								
70	Tata Capital Housing Finance Limited	AADCT0491L	Tata Teleservices (Maharashtra) Limited	AAACH1458C	Subsidiary of Ultimate Holding Company	Trade Payables			0.08	-								
71	Tata Capital Housing Finance Limited	AADCT0491L	Tata Communications Limited	AAACV2809C	Subsidiary of Ultimate Holding Company	Trade Payables			0.69	0.84								
72	Tata Capital Housing Finance Limited	AADCT0491L	Volta Limited	AAACV2809D	Associate Of Ultimate Holding Company	Trade Payables			0.01	0.03								
73	Tata Capital Housing Finance Limited	AADCT0491L	Tata Securities Limited	AAACT2150R	Subsidiary of Holding Company	Trade Receivable			0.11	-								
74	Tata Capital Housing Finance Limited	AADCT0491L	Tata Technologies Limited	AAACT3992N	Subsidiary of Associate Of Ultimate Holding Company	Trade Payables*			0.00	-								
75	Tata Capital Housing Finance Limited	AADCT0491L	Innovative Retail Concepts Private Limited	AACCI2833A	Subsidiary of Holding Company	Trade Payables*			-	0.00								
76	Tata Capital Housing Finance Limited	AADCT0491L	Tata Steel Ltd Provident Fund	AAATV0013A	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs			7.00	-								
77	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								
78	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								
79	Tata Capital Housing Finance Limited	AADCT0491L	Volta Managerial Staff Provident Fund	AAATV0012D	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs			4.10	4.10								
80	Tata Capital Housing Finance Limited	AADCT0491L	CESCO Employees Pension Trust	AAATC3666M	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs			-	0.30								
81	Tata Capital Housing Finance Limited	AADCT0491L	CESCO Employees Gratuity Trust	AAATC3953G	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs			-	0.10								
82	Tata Capital Housing Finance Limited	AADCT0491L	CESCO Employees Provident Fund Trust	AAATC7718B	Retiral Plans of Associate of Ultimate Holding Company	Payable towards NCDs			-	0.50								
83	Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRL))	AACCH4288E	KMP of Ultimate Holding Company having Significant Influence	Loan			281.73	250.41								
84	Tata Capital Housing Finance Limited	AADCT0491L	KMP of Holding Company	ZZZZZ9999Z	KMP of Holding Company	Payable towards NCDs			0.02	0.02								
85	Tata Capital Housing Finance Limited	AADCT0491L	TCL Employee Welfare Trust	AABTT7392P	Subsidiary of Holding Company	Loan			2.37	2.37								

*Less than Rs.50,000/-



**Strong momentum continues with AUM of ₹ 86,653 crore (up 29% YoY),
and quarterly PAT of ₹ 527 crore (up 34% YoY)**

Mumbai, April 23, 2026: A meeting of the Board of Directors of Tata Capital Housing Finance Limited (TCHFL) was held today to consider and approve the audited financial results for the quarter ended March 31, 2026.

TCHFL Q4FY26 Performance Update:

- **Assets under management** grew by 29% YoY to ₹ 86,653 crore as of March 31, 2026 from ₹ 67,252 crore as of March 31, 2025.
- **Net total income** increased by 26% YoY in Q4FY26 to ₹ 1,016 crore from ₹ 808 crore in Q4FY25.
- **Cost to income ratio** was 29.4% for Q4FY26 vs. 32.0% in Q4FY25.
- **Credit cost** for Q4FY26 remained low at ₹ 24 crore (annualized 0.1% of average net loan book).
- **Profit before tax** increased by 31% YoY in Q4FY26 to ₹ 693 crore from ₹ 529 crore in Q4FY25.
- **PAT** increased by 34% YoY in Q4FY26 to ₹ 527 crore from ₹ 394 crore in Q4FY25.
- **Annualized ROA** at 2.6% in Q4FY26 vs. 2.4% in Q3FY26.
- **Annualized ROE** at 19.9% in Q4FY26 vs. 18.6% in Q3FY26.
- **Gross stage 3** stood at 0.7% | **Net stage 3** stood at 0.3% | **Provision coverage ratio** stood at 55.1% as of March 31, 2026.
- **Capital adequacy ratio** as of March 31, 2026 was 17.6%.

Commenting on the financial results, **Mr. Sarosh Amaria, Managing Director**, TCHFL said, "We closed the year with a strong performance, reflecting consistent execution across our businesses. As of March 31, 2026, our Assets Under Management stood at ₹ 86,653 crore, registering a 29% year-on-year growth. PAT for Q4FY26 stood at ₹ 527 crore, up by 34% over Q4 FY 25. ROA improved to 2.6%, with Credit cost remaining stable at 0.1%, in Q4FY26. We enter the new fiscal year with strong fundamentals and a clear roadmap for consistent value creation."

Particulars; ₹ crores	Q4FY25	Q3FY26	Q4FY26	YoY %	FY25	FY26	YoY %
Assets under management (net)	67,252	81,585	86,653	29%	67,252	86,653	29%
Gross loan book	66,955	79,883	84,439	26%	66,955	84,439	26%
Net loan book	66,405	79,279	83,808	26%	66,405	83,808	26%
Net interest income	661	768	818	24%	2,347	2,956	26%
Fee income	135	158	187	39%	424	657	55%
Investment income	12	8	11	~	63	63	~
Net total income	808	934	1,016	26%	2,834	3,676	30%
Operating expenses	259	297	298	15%	972	1,143	18%
Pre-provisioning operating profit	549	637	717	31%	1,862	2,533	36%
Loan losses and provisions	20	16	24	~	(151)	76	~
Profit before tax	529	621	693	31%	2,013	2,457	22%
PAT (excl. non-recurring items)	394	464	527	34%	1,499	1,842	23%
Non-recurring items ⁽¹⁾	-	(6)	-	~	-	(6)	
PAT	394	458	527	34%	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/>

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.

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