ISSUE OF COMMERCIAL PAPER (CP)
LETTER OF OFFER

PART I

Issuer Details

Name and Address of Issuer	:	TATA CAPITAL HOUSING FINANCE LIMITED, 11th Floor, Tower A, Peninsula Business Park, GanpatraoKadam Marg, Lower Parel Mumbai 400 013
Business Segment / Activity	:	HFC
Chief Executive (Managing Director / President / CEO / CFO Equivalent Official in the hierachy as per Constititution of the Issuer entity)	:	Mr. Sarosh K Amaria, Managing Director
Group Affiliation (If Any)	:	Wholly Owned Subsidiary of TATA Capital Ltd

PART II

ISIN	:	INE033L14PE3
PROPOSED DATE OF ISSUE	:	August 5, 2026
Amount (Rs.)	:	2,50,00,00,000
Tenor and Date of Maturity	:	Tenor 91 Days November 4, 2026 RECORD DATE November 3, 2026
Proposed to be Listed / Unlisted	:	Proposed to be Listed
End Use of CP / NCD proposed (specificdetails)	:	The funds raised through this Issue, after meeting the expenditures of and related to the Issue, will be used for various financing activities, including lending (i) to repay our existing loans; (ii) working capital management; and (iii) business operations, including for our capital expenditure. The 'Main Objects' clause of the Memorandum of the Issuer permits the Issuer to undertake the activities for which the proceeds of the Commercial Papers are being raised through the present Issue and also the activities which the Issuer has been carrying on till date.

Market Conventions	:	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	:	Credit Rating 1	Credit Rating 2 (obtained if any)
Credit Rating Issuer	:	CRISIL Rating Ltd	ICRA Ltd
Rating	:	A1+	A1+
Date of Rating	:	July 22, 2026	July 15, 2026
Validity of Issuance	:	September 19, 2026	October 14, 2026
Validity period for rating	:	September 19, 2027	October 14, 2027
For Amount (Rs.)	:	Rs. 8,000 crores	
Conditions (If Any)	:	----	
Long term credit rating obtained by the Issuer	:	Refer Sr.No. 4 of Annexure C	
Unaccepted Credit Rating assigned to the Issuer	:	NA	

Issuing and Paying Agent Details (Name and address)	:	HDFC BANK LTD Lodha - I Think Techno Campus, Building - ALPHA, 4th Floor - Office, Near Kanjurmarg Railway Station, Kanjurmarg(E), Mumbai-400042
Debenture Trustee Details (Name and Address) (In case of NCD)	:	NA
Credit Enhancement Details (If any)	:	NA
Description of Instrument	:	Commercial Papers
Amount (Rs. In Lacs)	:	Rs. 25,000 Lacs
Issued by	:	TATA CAPITAL HOUSING FINANCE LIMITED
In favor of	:	INVESTORS IN COMMERCIAL PAPER
Name and Address of the Guarantor	:	NA
Net worth of the Guarantor (Rs. In Lacs)	:	NA
Extent of The Guarantee Offered by the Guarantor for the Issue	:	NA
Conditions under which the guarantee willbe invoked	:	NA
Trustee Details (Name and Address)	:	NA
Whether guarantor is a group entity	:	NA

TATA

If yes, Names of Companies to which Guarantor has issued similar guarantees, : NA

Name	Extent of Guarantee	Conditions under which the guarantee will be invoked
1		
2		

PART III

A. Issuer Financial Details

CP / NCD Borrowing	:	CP Borrowing
Date of Board Resolution	:	dated : October 27, 2025
1. Limit approved by Board	:	Rs. 92,000 crores
2. Limit as per CRA	:	Rs. 8,000 crores
3.Limit approved by Regulator concerned (if applicable)	:	NA
B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)	:	Refer Annexure A
C. Fund-based facilities from banks/Financial institutions, if any	:	Refer Annexure B
D. Shareholding details of promoters / details of shares pledged.. ..	:	Refer Sr.No. 5 of Annexure C

E. FINANCIAL SUMMARY of TATA CAPITAL HOUSING FINANCE LIMITED	As on 30/06/2026 (Rs. Crores)	As on 31/03/2026 (Rs. Crores)	As on 31/03/2025 (Rs. Crores)	Audited as on 31/03/2024 (Rs. Crores)
❖EQUITY	621.77	621.77	608.82	596.15
❖NET WORTH	11,466.07	10,976.74	8,560.35	6,507.78
❖INVESTMENT IN SUBSIDIARIES/AFFILIATES				
❖TOTAL DEBT OUTSTANDING				
-SHORT TERM (< 1 YEAR)	21,620.82	19,774.09	15,800.88	14,302.45
-OTHER DEBT	54,415.58	54,634.39	45,276.12	32,968.53
❖GROSS INCOME	2,386.11	8,639.48	6,975.36	5,189.20
❖OPERATING PROFIT (PBITD)	2,078.57	7,466.07	6,203.84	4,518.65
❖GROSS PROFIT (PBTD)	725.80	2,502.67	2,062.01	1,583.52
❖NET PROFIT (POST TAX)	532.26	1,836.15	1,498.93	1,147.67
AUDIT QUALIFICATIONS (if any) : ----				

F. Details of statutory auditor and changes thereof in the last three financial years	:	Refer Sr.No. 6 of Annexure C
G. Details of Default in repayment of CP or any other debt instrument and other financial indebtedness includng cororate guarantee issued in the past five financial years including in the current financial year.	:	Nil
H. Details of any other material event/development having implications for the financials/credit quality resulting in material liabilities, corporate restructuring event or such other matters affecting the issue or investor's decision.	:	Refer Sr.No. 3 of Annexure C
I. Material Litigations if any	:	Refer Sr.No. 1 of Annexure C
J. Regulatory Strictures, if any	:	Refer Sr.No. 1 of Annexure C
K. An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities	:	Refer Sr.No. 7 of Annexure C

For TATA Capital Housing Finance Limited

Fernandes

Authorised Signatories

Date : August 4, 2026

TATA CAPITAL HOUSING FINANCE LIMITED

CPs and Other debt instruments outstanding as on 04 August 2026

Annexure A

ISIN	Issue Date	Amount Issued (Rs-)	Maturity Date	Amount O/S (Rs-)	IPA	CRA	Rating	Rated Amount (Rs- in Cr-)
INE033L14OO5	08-Jan-26	2,50,00,00,000	08-Jan-27	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OO5	08-Jan-26	2,50,00,00,000	08-Jan-27	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OP2	16-Jan-26	2,25,00,00,000	15-Jan-27	2,25,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OQ0	03-Feb-26	2,00,00,00,000	03-Feb-27	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OQ0	03-Feb-26	2,00,00,00,000	03-Feb-27	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OQ0	03-Feb-26	50,00,00,000	03-Feb-27	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OQ0	03-Feb-26	50,00,00,000	03-Feb-27	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OR8	04-Feb-26	5,00,00,00,000	04-Feb-27	5,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OV0	24-Apr-26	75,00,00,000	20-Apr-27	75,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OW8	07-May-26	2,50,00,00,000	06-Aug-26	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OX6	20-May-26	5,00,00,00,000	19-Aug-26	5,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OY4	25-May-26	2,00,00,00,000	24-Aug-26	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14PA1	04-Jun-26	3,00,00,00,000	03-Sep-26	3,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OZ1	05-Jun-26	2,00,00,00,000	04-Sep-26	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14PB9	11-Jun-26	3,00,00,00,000	10-Sep-26	3,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14PC7	10-Jul-26	3,00,00,00,000	09-Oct-26	3,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14PD5	21-Jul-26	4,00,00,00,000	21-Oct-26	4,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
Total		42,50,00,00,000		42,50,00,00,000				

Secured NCD

ISIN	Issue Date	Amount Issued (Rs-)	Maturity Date	Amount O/S (Rs-)	Debenture Trustee	CRA	Rating	Rated Amount
INE033L07GJ5	18-Nov-19	10,00,00,00,000	16-Nov-29	10,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL	CRISIL AAA/Stable	CRISIL LTD - 39948.70 Cr
INE033L07HK1	09-Nov-21	3,03,00,00,000	07-Nov-31	3,03,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HO3	16-Feb-22	5,00,00,00,000	16-Feb-32	5,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HQ8	18-May-22	1,78,00,00,000	18-May-27	1,78,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HR6	27-Jun-22	81,10,00,000	25-Jun-32	81,10,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HQ8	13-Jul-22	4,00,00,00,000	18-May-27	4,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HR6	13-Jul-22	26,50,00,000	25-Jun-32	26,50,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HU0	05-Aug-22	2,00,00,00,000	05-Aug-27	2,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HR6	26-Aug-22	40,00,00,000	25-Jun-32	40,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HW6	13-Sep-22	7,22,00,00,000	13-Sep-32	7,22,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HX4	19-Oct-22	10,00,00,00,000	17-Oct-31	10,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL	CRISIL AAA/Stable	CRISIL LTD - 39948.70 Cr
INE033L07HY2	03-Nov-22	2,70,00,00,000	03-Nov-27	2,70,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HY2	16-Nov-22	4,30,00,00,000	03-Nov-27	4,30,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HX4	29-Mar-23	5,00,00,00,000	17-Oct-31	5,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL	CRISIL AAA/Stable	CRISIL LTD - 39948.70 Cr
INE033L07HQ8	18-May-23	5,00,00,00,000	18-May-27	5,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IC6	10-Jul-23	2,50,00,00,000	18-Sep-26	2,50,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IB8	13-Dec-23	8,98,00,00,000	13-Dec-28	8,98,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07ID4	21-Dec-23	5,00,00,00,000	19-Mar-27	5,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07ID4	24-Jan-24	3,00,00,00,000	19-Mar-27	3,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IE2	21-Feb-24	9,01,00,00,000	19-Feb-27	9,01,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL	CRISIL AAA/Stable	CRISIL LTD - 39948.70 Cr
INE033L07HQ8	27-Feb-24	4,00,00,00,000	18-May-27	4,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IG7	22-Mar-24	10,00,00,00,000	22-Mar-34	10,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL	CRISIL AAA/Stable	CRISIL LTD - 39948.70 Cr
INE033L07HU0	27-May-24	8,50,00,00,000	05-Aug-27	8,50,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HU0	18-Jun-24	6,00,00,00,000	05-Aug-27	6,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IH5	18-Jun-24	5,50,00,00,000	18-Jun-29	5,50,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07II3	08-Jul-24	5,80,00,00,000	07-Jul-34	5,80,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IC6	16-Jul-24	1,50,00,00,000	18-Sep-26	1,50,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HY2	16-Jul-24	1,90,00,00,000	03-Nov-27	1,90,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IC6	30-Jul-24	4,00,00,00,000	18-Sep-26	4,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HY2	30-Jul-24	5,00,00,00,000	03-Nov-27	5,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IH5	07-Aug-24	7,50,00,00,000	18-Jun-29	7,50,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07II3	07-Aug-24	2,70,00,00,000	07-Jul-34	2,70,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HU0	22-Aug-24	1,60,00,00,000	05-Aug-27	1,60,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IJ1	23-Sep-24	10,00,00,00,000	21-Sep-29	10,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07II3	30-Sep-24	2,50,00,00,000	07-Jul-34	2,50,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IK9	16-Oct-24	11,76,00,00,000	14-Jan-28	11,76,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IL7	26-Dec-24	5,00,00,00,000	24-Jul-28	5,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IM5	14-Jan-25	9,05,00,00,000	14-Jan-30	9,05,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IN3	25-Apr-25	15,95,00,00,000	25-Apr-28	15,95,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr

INE033L07IO1	21-May-25	15,00,00,00,000	21-Jul-27	15,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IP8	21-May-25	10,00,00,00,000	21-May-30	10,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IP8	12-Jun-25	4,50,00,00,000	21-May-30	4,50,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IL7	25-Jun-25	7,50,00,00,000	24-Jul-28	7,50,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IB8	28-Jul-25	8,00,00,00,000	13-Dec-28	8,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07HY2	28-Jul-25	5,00,00,00,000	03-Nov-27	5,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IQ6	27-Oct-25	5,00,00,00,000	26-Oct-35	5,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IR4	12-Feb-26	5,00,00,00,000	11-Feb-28	5,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IS2	14-May-26	5,75,00,00,000	14-May-29	5,75,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IT0	11-Jun-26	11,25,00,00,000	11-Jun-31	11,25,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IU8	18-Jun-26	20,00,00,00,000	18-Jun-30	20,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
INE033L07IP8	28-Jul-26	5,25,00,00,000	21-May-30	5,25,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 39948.70 Cr and ICRA LTD -35358.50 Cr
		3,10,50,60,00,000		**3,10,50,60,00,000**				

Unlisted Secured NCD

ISIN	Issue Date	Amount Issued (Rs-)	Maturity Date	Amount O/S (Rs-)	Debenture Trustee	CRA	Rating	Rated Amount
INE033L07IA0	27-Dec-22	11,25,00,00,000	27-Dec-27	11,25,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL	CRISIL AAA/Stable	CRISIL LTD - 1125 Cr
		11,25,00,00,000		**11,25,00,00,000**				

Public NCDs Secured Summary

ISIN	Issue Date	Amount Issued (Rs-)	Maturity Date	Amount O/S (Rs-)	Debenture Trustee	CRA	Rating	Rated Amount
INE033L07GR6	14-Jan-20	1,20,25,000	14-Jan-28	1,20,25,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 3219.89 Cr and ICRA LTD -3219.89 Cr
INE033L07GS6	14-Jan-20	38,27,76,000	14-Jan-28	38,27,76,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 3219.89 Cr and ICRA LTD -3219.89 Cr
INE033L07GT4	14-Jan-20	11,79,00,000	14-Jan-28	11,79,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 3219.89 Cr and ICRA LTD -3219.89 Cr
INE033L07GU2	14-Jan-20	90,56,97,000	14-Jan-28	90,56,97,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	(CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 3219.89 Cr and ICRA LTD -3219.89 Cr
		1,41,83,98,000		**1,41,83,98,000**				

Public NCDs Sub-Debt Summary

ISIN	Issue Date	Amount Issued (Rs-)	Maturity Date	Amount O/S (Rs-)	Debenture Trustee	CRA	Rating	Rated Amount
INE033L08270	14-Jan-20	78,04,02,000	14-Jan-30	78,04,02,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 3219.89 Cr and ICRA LTD -3219.89 Cr
		78,04,02,000		**78,04,02,000**				

Sub-Debt NCD

ISIN	Issue Date	Amount Issued (Rs-)	Maturity Date	Amount O/S (Rs-)	Debenture Trustee	CRA	Rating	Rated Amount
INE033L08288	11-Jan-21	50,00,00,000	10-Jan-31	50,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 1700 Cr and ICRA LTD -1702.50
INE033L08296	19-Apr-21	1,50,00,00,000	18-Apr-31	1,50,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 1700 Cr and ICRA LTD -1702.50
INE033L08304	14-Mar-22	25,00,00,000	12-Mar-32	25,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 1700 Cr and ICRA LTD -1702.50
INE033L08304	28-Mar-22	1,46,00,00,000	12-Mar-32	1,46,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 1700 Cr and ICRA LTD -1702.50
INE033L08312	19-Aug-22	1,29,00,00,000	19-Aug-32	1,29,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 1700 Cr and ICRA LTD -1702.50
INE033L08312	15-Mar-24	3,00,00,00,000	19-Aug-32	3,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL LTD - 1700 Cr and ICRA LTD -1702.50
		8,00,00,00,000		**8,00,00,00,000**				

TATA CAPITAL HOUSING FINANCE LIMITED
Fund-based facilities from banks as on 31 July 2026

Annexure B
(Rs in Crores)

Name of the Bank	Nature of facility	Sanctioned Amount	Outstanding Amount	Asset classification
Indian Bank	Working Capital	250	-	Standard
Axis Bank Ltd.	Working Capital	350	350	Standard
Bank of Baroda	Working Capital	950	950	Standard
Bank of India	Working Capital	100	-	Standard
HDFC Bank	Working Capital	100	-	Standard
HSBC	Working Capital	100	-	Standard
ICICI Bank Limited	Working Capital	1,875	-	Standard
IDBI Bank Ltd.	Working Capital	500	200	Standard
Punjab National Bank	Working Capital	100	100	Standard
State Bank of India	Working Capital	700	-	Standard
Union Bank of India	Working Capital	700	-	Standard
DBS Bank India Limited	Working Capital	200	-	Standard
UCO Bank	Working Capital	50	-	Standard
*BNP Paribas	Working Capital	300	-	Standard
Karnataka Bank Limited	Working Capital	100	50	Standard
CTBC Bank Co Ltd	Working Capital	25	-	Standard
Industrial and Commercial Bank	Working Capital	80	80	Standard
Bank of Baroda	Term Loan	2,063	2,063	Standard
Bank of India	Term Loan	2,554	2,554	Standard
Canara Bank	Term Loan	2,547	2,547	Standard
HDFC Bank	Term Loan	5,640	5,640	Standard
IDBI Bank Ltd.	Term Loan	146	146	Standard
Punjab National Bank	Term Loan	2,223	2,223	Standard
State Bank of India	Term Loan	6,000	6,000	Standard
Union Bank of India	Term Loan	525	525	Standard
Jammu & Kashmir Bank Ltd.	Term Loan	885	885	Standard
UCO Bank	Term Loan	133	133	Standard
Karnataka Bank Limited	Term Loan	150	150	Standard
Small Industries Development	Term Loan	5,281	1,996	Standard
National Bank for Financing	Term Loan	500.00	500.00	Standard
National Housing Bank	Term Loan	10,267.73	8,247.73	Standard
ECB Loans	ECB	2,343.21	2,343.21	Standard
Total		**47,738.00**	**37,683.34**	

* Rs. 300 Crs utilised in the form of CP

Annexure C

1. **Ongoing and/ or outstanding material litigation and regulatory strictures, if any.**

1.1 Litigation Details:

The Company may, from time to time, be involved in various litigation proceedings in the ordinary course of our business. These legal proceedings are primarily in the nature of criminal cases, civil cases and tax proceedings.

Except as disclosed in this section, there are no outstanding legal proceedings which have been considered material in accordance with guidelines provided in SEBI LODR Regulations. Further, as on the date of this General Information Document, except as disclosed hereunder, our Company, promoters, directors, subsidiaries and group companies are not involved in: (i) any outstanding action initiated by government department, regulatory or statutory authorities (such as SEBI, RBI, Stock Exchanges or such similar authorities) in the last three years immediately preceding the year of this General Information Document against the promoter of the Company; (ii) any outstanding civil litigation or tax proceedings involving our Company, promoter, subsidiaries and group companies having an impact on the Company of an amount exceeding ₹ 74.71 Crores (being considered as threshold for materiality) or above; (iii) any outstanding criminal litigation of our Company, promoter, subsidiaries and group companies which could have a material adverse effect on the Issue; (iv) any pending proceedings initiated against the Issuer for economic offences; (v) any pending litigation involving the Issuer, promoter, director, subsidiaries, group companies, whose outcome could have material adverse effect on the financial position of the Issuer, which may affect the issue or the investor's decision to invest / continue to invest in the debt securities and/ or non-convertible redeemable preference shares; and (vi) any material event/ development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the Issuer or promoter, litigations resulting in material liabilities, corporate restructuring event etc.) at the time of issue which may affect the issue or the investor's decision to invest / continue to invest in the non-convertible securities/ commercial paper.

Material civil litigations by the Issuer:

1. Ajnara India Ltd. (North- Delhi NCR)

In the year 2018, TCHFL granted loan of Rs. 1,50,00,00,000/- (Rupees One Fifty Crores only) to M/s Ajnara India Ltd (AIL) along with Mr. Vinod Kumar Gupta, Mr. Ashok Kumar Gupta, Mr. Pramod Kumar Gupta (Co-borrowers). The said loan was secured by way of mortgage of Project land, situated in Gautam Buddha Nagar, Uttar Pradesh. In the year 2022, due to default made by the borrower in completion of the project and handing over of the possession, multiple homebuyers of another real estate project namely, "Ajnara Ambrosia" (not funded by TCHFL) filed an application under Section 7 of the IBC before the Hon'ble NCLT, Delhi. Vide order dated 22.09.2022, Hon'ble NCLT admitted a petition against borrower - Ajnara India Limited (AIL) and appointed Mr. Amarpal as IRP. During CIRP (Corporate Insolvency Resolution Process), TCHFL has filed form ""C""(Claim) as per the provisions of IBC-2016 for Rs. 81.63 Crs. The IRP has provisionally admitted a claim of Rs. 77.53 Cr.

Against the impugned order, the suspended director of AIL had filed an Appeal before Hon'ble NCLAT praying to set aside the order passed by the Hon'ble NCLT and various other prayers. Initially, vide order dated 17.10.2022, Hon'ble NCLAT, had restricted the IRP to only one project i.e. "Ajnara Ambrosia" and further directed IRP to not constitute the Committee of Creditors ("COC"), However later on vide the order dated 11.1.2023, Hon'ble NCLAT had modified the order dated 17.10.2022 and directed the IRP to supervise all projects of the borrower. In the said appeal, we have also filed misc. applications before the Hon'ble NCLAT Delhi in the appeal filed by the corporate debtor for seeking various directions including forensic audit of the funds misappropriated. Since the Corporate debtor wished to complete the project and had also submitted plan of revival of the company, Hon'ble NCLAT, considering stakes of various homebuyers, vide order dated 29.02.2024 had instructed to IRP to propose project wise meeting and finally joint meeting with every stakeholder to discuss the issues regarding plan of corporate debtor, interim funding if any required, and other issue. The meeting was conducted by the IRP and he has also filed a report before the Hon'ble NCLAT and matter is fixed for arguments.

We have also filed a complaint with the Economic Offences Wing ("EOW") and registered an FIR against the directors for the illegal sale of mortgaged units and the misappropriation of funds received from such sales. The Enforcement Directorate is also conducting an investigation into the matter, and TCHFL has extended full cooperation by producing the necessary documents to support the ongoing inquiry.

2. ***Details of acts of material frauds committed against the issuer in the preceding three financial years and current financial year, if any, and if so, the action taken by the issuer.***

Given the business of TCHFL as an HFC, there have been instances of frauds committed by borrowers, customers and employees against TCHFL which are inherent in the nature of the business of TCHFL and arise in the ordinary course of business. Any and all frauds above having a monetary implication exceeding 1,00,000 have been reported by TCHFL to the NHB.

3. ***Any material event/ development having implications on the financials/ credit quality including any material regulatory proceedings against the Issuer/ promoter/director, tax litigations resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest/ continue to invest in the Commercial Papers.***

Litigations against the Issuer, Promoter, Director: Please refer to Sr. No. 1.1 of this Document above.

4. *Long term credit rating, if any, obtained by the Issuer*

During the year under review, the rating agencies re-affirmed / issued ratings to the Company, as under:

Nature of instruments/ facilities	Rating Agency	Rating
Non Convertible Debentures, Subordinated NCDs, Retail Bond and Bank loan facilities	CRISIL Ratings Limited	CRISIL AAA / Stable
Principal Protected Market Linked Debentures	CRISIL Ratings Limited	CRISIL PPMLD AAA / Stable
NCDs, Subordinated NCDs, Retail Bonds and Long term fund based/non-fund based	ICRA Limited	[ICRA] AAA (Stable)

5. **Details of the Shareholding pattern of the Company as at the latest quarter end being June 30, 2026, as per the format specified under the listing regulations:**

Table I - Summary Statement holding of specified securities

Category (I)	Category of shareholder (II)	Nos. of shareholders (III)	No. of Fully paid up equity shares Held (IV)	No. of Partly paid-up equity shares held (V)	No. of Shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+ (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				No. of Shares Underlying Outstanding convertible securities (including Warrants) (X)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)
								No of Voting Rights			Total as a % of (A+B+C)			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	
								Class eg: X	Class eg: y	Total								
(A)	Promoter & Promoter Group	7*	62,17,65,189	-	-	62,17,65,189	100	62,17,65,189	0	62,17,65,189	100	0	100	0		0		62,17,65,189
(B)	Public	0	0	0	0	0	0	0	0	0	0	0	0	0		0		
(C)	Non Promoter-Non Public	0	0	0	0	0	0	0	0	0	0	0	0	0		0		0
(C1)	Shares underlying DRs	0	0	0	0	0	NA	0	0	0	0	0	0	0		0		0
(C2)	Shares held by Employee Trusts	0	0	0	0	0	0	0	0	0	0	0	0	0		0		0
	Total	7	62,17,65,189	-	-	62,17,65,189	100	62,17,65,189	0	62,17,65,189	100	0	100	0		0		62,17,65,189

**Includes shareholders holding shares jointly with Tata Capital Limited*

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

Category (I)	Category and name of the shareholder s	Entity type i.e. promoter OR promoter group entity (except promoter)	PAN	No. of shareholders	No. of fully paid-up equity shares held	Partly paid-up equity shared held	No. of shares underlying Depository Receipts	Total no. of shares held	Shareholding % calculated as per SCRR, 1957	Number of voting rights held in each class of securities				No. of shares underlying O/s convertible securities (as percentage of diluted share capital)	Shareholding, as % assuming full conversion of convertible securities (as percentage of diluted share capital)	No. of locked in shares		No. of shares pledged or otherwise encumbered		No. of equity shares held in dematerialized form
										No. of voting rights			Total as a % of Total voting rights							
										Class X	Class Y	Total				No.	As a % of total shares held	No.	As a % of total shares held	
1	Indian																			
(a)	Individuals/ Hindu undivided Family	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b)	Central Government/ State Government(s)	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(c)	Financial Institutions/ Banks	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(d)	Any Other (specify)																			
	Body Corporate	Promoter	AADCP9147P	7	62,17,65,189	0	0	62,17,65,189	100	62,17,65,189	0	62,17,65,189	100	0	100	0	0	0	0	62,17,65,189
	Sub-Total (A)(1)			7	62,17,65,189	0	0	62,17,65,189	100	62,17,65,189	0	62,17,65,189	100	0	100	0	0	0	0	62,17,65,189
2	Foreign																			
(a)	Individuals (Non-Resident Individuals/ Foreign individuals)	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b)	Government	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(c)	Institutions	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(d)	Foreign Portfolio Investors	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(e)	Any Other (specify)	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub-total (A)(2)	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Shareholding of Promoter & Promoter Group (A) = (A)(1)+(A)(2)			7	62,17,65,189	0	0	62,17,65,189	100	62,17,65,189	0	62,17,65,189	100	0	100	0	0	0	0	62,17,65,189

Table III - Statement showing shareholding pattern of the Public shareholder: Nil

Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder: Nil

6. **Following details regarding the auditors of the Issuer:**

- **Details of the auditor of the Issuer:**

Name of the Auditor	Address	Date of Appointment
M/s. Kirtane & Pandit LLP, Chartered Accountants	601, 6th Floor, Earth Vintage, Senapati Bapat Marg, Dadar West, Mumbai – 400 028	June 27, 2024 (Appointed for a period of three years from the conclusion of 16th AGM till the conclusion of 19th AGM)
M/s. G D Apte & Co., Chartered Accountants	Nilkanth Business Park, D Wing, Office No. 509, 5th Floor, Nathani Road, Vidyavihar (West), Mumbai – 400 086	June 27, 2024 (Appointed for a period of three years from the conclusion of 16th AGM till the conclusion of 19th AGM)

- **Details of change in auditor for preceding three financial years and current financial year:**

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of Resignation, if Applicable	Remarks
M/s. CNK & Associates LLP, Chartered Accountants Regd No.101961W/W- 100036	Narain Chambers, 5th Floor, M.G.Road, Vile Parle East, Mumbai 400 057 Registration No: 101961W/W-100036	November 12, 2021	June 27, 2024	-	Cessation pursuant to completion of tenure
M/s. T R Chadha & Co LLP, Chartered Accountants Regd No.006711N/N-500028	E 2001-02, 20th Floor, Lotus Corporate Park, Off. Western Express Highway, Ram Mandir Station Road, Goregaon East, Mumbai 400063	November 12, 2021	June 27, 2024	-	Cessation pursuant to completion of tenure
M/s. Kirtane & Pandit LLP, Chartered Accountants Regd No – 105215 W/W100057	601, 6th Floor, Earth Vintage, Senapati Bapat Marg, Dadar West, Mumbai – 400 028	June 27, 2024	-	-	Appointed for a period of 3 years from the conclusion of 16th AGM till the conclusion of 19th AGM
M/s. G D Apte & Co., Chartered Accountants Regd No- 100515 W	Nilkanth Business Park, D Wing, Office No. 509, 5th Floor, Nathani Road, Vidyavihar (West), Mumbai – 400 086	June 27, 2024	-	-	Appointed for a period of 3 years from the conclusion of 16th AGM till the conclusion of 19th AGM

7. **Residual maturity profile of assets and liabilities (in line with the RBI format):**

Residual maturity profile of assets and liabilities as on March 31, 2026.

(Rs in Crores)

	Up to 30/31 Days	>1 month - 2 months	>2 month - 3 months	>3 month - 6 months	>6 month - 1 Year	>1 Years - 3 Years	>3 Years - 5 Years	> 5 Years	Total
Loans	12,156	1,122	2,037	3,310	7,973	12,394	9,822	48,521	97,334
Invest	1,625	-	-	-	-	11	-	25	1,661
Borrowings	3,356	3,009	5,346	4,921	10,809	39,620	11,976	19,755	98,792
FCA									-
FCL	191	3	1	-	-	2,670	-	-	2,864