TATA CAPITAL HOUSING FINANCE LIMITED

Extraordinary General Meeting

Friday, June 26, 2026, 11.30 a.m. to 11.36 a.m.

Mr. Rajiv Sabharwal:

Dear Members,

Good Morning.

I welcome you all to the Extraordinary General Meeting ("EGM") of Tata Capital Housing Finance Limited.

This EGM is being held at a shorter notice based on the consent for shorter notice received from 100% of the Members entitled to vote at the Meeting.

In accordance with the framework provided by the Ministry of Corporate Affairs vide its General Circulars dated April 8, 2020 read with 17/2020 dated April 13, 2020, 03/2022 dated May 5, 2022, 11/2022 dated December 28, 2022, 09/2023 dated September 25, 2023, 09/2024 dated September 19, 2024 and 03/2025 dated September 22, 2025, for conducting general meetings, this EGM of the Company is being held through Video Conferencing via Microsoft Teams.

The requisite quorum being present, I call this Meeting to order.

We have Ms. Malvika Sinha, Mr. Sujit Kumar Varma and Mr. Nagaraj Ijari, Independent Directors and Mr. Sarosh Amaria, Managing Director attending this EGM. Mr. Mehernosh B. Kapadia, Independent Director and Chairman of the Nomination and Remuneration Committee ("NRC"), owing to his pre-occupation is unable to attend this EGM and has authorized Mr. Sujit Kumar Varma, being a member of the NRC, to attend the EGM on his behalf. We also have the Representatives of the Joint Statutory Auditors and the Head - Internal Audit attending this EGM. The Secretarial Auditors, citing pre-occupation, have requested for exemption from attending the Meeting, which has been granted.

The Company has received Authorised Representation for 62,17,65,183 (Sixty-two Crore Seventeen Lakh Sixty-Five Thousand One Hundred and Eighty-Three) Equity Shares of the Face Value of Rs. 10 each, representing 99.99% of its total paid-up Equity Share Capital of the Company, from Tata Capital Limited, the holding Company.

The relevant documents referred to in the Notice are made available for inspection through electronic mode during the meeting. The Members can inspect the same by sending a request at the designated e-mail address mentioned in the Notice.

With the permission of the Members, I wish to take the Notice convening this Meeting, which has already been circulated, as read.

All Members:

Yes.

Mr. Rajiv Sabharwal:

Thank you. I take the Notice as read.

I now request Ms. Malvika Sinha to read the objective of the Resolution No. 1 and Chair the meeting for the said item, since I am interested in this item.

Ms. Malvika Sinha:

Thank you, Mr. Sabharwal.

The objectives and implications of the Resolution set out in the said Notice and proposed to be passed at this EGM, are as under:

Resolution No. 1: As per the provisions of Section 42 of the Companies Act, 2013 read with the Companies (Prospectus and Allotment of Securities) Rules, 2014, a Company offering or making an invitation to subscribe to Non-Convertible Debentures ("NCDs") on a private placement basis, is required to obtain the prior approval of the Members by way of a Special Resolution, once a year for all the offers and invitations for such NCDs during the year. The Members of the Company had, at the Annual General Meeting ("AGM") held on June 27, 2025, approved the private placement of NCDs up to Rs. 25,000 crore for a period of one year valid until June 26, 2026. In view of the ensuing AGM being scheduled in August 2026 and since raising of funds through issue of NCDs are a significant source of borrowings for the Company, it is proposed to issue NCDs, on a private placement basis, in one or more tranches, up to an amount of Rs. 10,000 crore, during the period from June 27, 2026 till the Eighteenth Annual General Meeting of the Company, within the overall borrowing limits of the Company.

Now, with the permission of the Members, I will continue with the proceedings of this Meeting.

Before I put the resolutions to vote, I would like to throw this session open to the Members for any questions or suggestions.

No queries or suggestions were received from the Members of the Company.

I now request a Member to propose and another Member to second the Resolution at Item No. 1.

Resolution No. 1: Approval for Private Placement of Non-Convertible Debentures.

The Resolution has been proposed by [pause].

Mr. Sarosh Amaria

Sarosh.

Ms. Sinha:

and seconded by [pause].

Mr. Kiran Joshi

Kiran.

Ms. Sinha:

The Resolution has been proposed by Mr. Sarosh Amaria and seconded by Mr. Kiran Joshi.

I now put the following Resolution at Item No. 1 of the Notice to vote, on a show of hands, as a Special Resolution:

THOSE IN FAVOUR, please raise your hands.

THOSE AGAINST, please raise your hands.

Resolution passed with requisite majority.

May I now handover the Chair to Mr. Sabharwal.

Mr. Rajiv Sabharwal:

Thank you, Ms. Sinha.

Since the business of the Meeting is completed, I hereby declare the Meeting as concluded.

All Members and Directors present:

Thank you.