TATA CAPITAL HOUSING FINANCE LIMITED

18th Annual General Meeting

Monday, August 10, 2026, 10.00 a.m. to 10.09 a.m.

Mr. Rajiv Sabharwal:

Dear Members,

Good Morning.

I welcome you all to the Eighteenth Annual General Meeting ("AGM") of Tata Capital Housing Finance Limited.

This AGM 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 May 5, 2020 and subsequent circulars issued in this regard, the latest dated September 22, 2025, for conducting general meetings, this AGM 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 Mr. Mehernosh B. Kapadia, Ms. Malvika Sinha, Mr. Sujit Kumar Varma and Mr. Nagaraj Ijari, Independent Directors and Mr. Sarosh Amaria, Managing Director attending this AGM. We also have the Representatives of the Joint Statutory Auditors and the Head - Internal Audit attending this AGM. The Secretarial Auditors, citing pre-occupation, have requested for exemption from attending the Meeting, which has been granted.

The Company has received Authorised Representation 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 statutory registers and the documents as prescribed under the Companies Act, 2013 / Secretarial Standards 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.

Further, the Auditor's Report on the Financial Statements circulated for the financial year ended March 31, 2026 does not have any qualifications, observations or comments or other remarks on financial transactions, which have any adverse effect on the functioning of the Company. Accordingly, the Auditor's Report is not required to be read out before the Meeting as provided under the Companies Act, 2013. Further, the Secretarial Audit Report for the said financial year, also does not have any qualifications, observations or comments or other remarks, which have any material adverse effect on the functioning of the Company. Hence, the Secretarial Auditor's Report is not required to be read out before the Meeting as provided under the Act.

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: To receive, consider and adopt the Audited Financial Statements of the Company for the Financial Year ended March 31, 2026, together with the Reports of the Board of Directors and the Auditors thereon.

The Resolution has been proposed by [pause].

Mr. Sarosh Amaria

Sarosh.

Mr. Rajiv Sabharwal:

and seconded by [pause].

Ms. Sarita Kamath

Sarita.

Mr. Rajiv Sabharwal:

The Resolution has been proposed by Mr. Sarosh Amaria and seconded by Ms. Sarita Kamath.

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

THOSE IN FAVOUR, please raise your hands.

THOSE AGAINST, please raise your hands.

Resolution passed with requisite majority.

I now request Mr. Kapadia to take the Chair for the next item nos. 2 to 6, since I am interested in the item nos. 2,4,5 and 6.

Mr. Mehernosh B. Kapadia:

Thank you, Mr. Sabharwal.

May I now request a Member to propose and another Member to second the Resolution at Item No. 2.

Resolution No. 2: To appoint a Director in place of Mr. Rajiv Sabharwal (DIN: 00057333), Director, who retires by rotation and being eligible, offers himself for re-appointment.

The Resolution has been proposed by [pause].

<u>Mr. Sarosh Amaria</u>

Sarosh.

<u>Mr. Mehernosh B. Kapadia:</u>

and seconded by [pause].

<u>Mr. Kiran Joshi</u>

Kiran.

<u>Mr. Mehernosh B. Kapadia:</u>

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

I now put the following Resolution at Item No. 2 of the Notice to vote, on a show of hands, as an Ordinary Resolution:

THOSE IN FAVOUR, please raise your hands.

THOSE AGAINST, please raise your hands.

Resolution passed with requisite majority.

May I now request a Member to propose and another Member to second the Resolution at Item No. 3.

Resolution No. 3: Appointment of Secretarial Auditors of the Company.

The Resolution has been proposed by [pause].

<u>Ms. Sarita Kamath</u>

Sarita.

<u>Mr. Mehernosh B. Kapadia:</u>

and seconded by [pause].

<u>Mr. Mahadeo Raikar</u>

Mahadeo.

Mr. Mehernosh B. Kapadia:

The Resolution has been proposed by Ms. Sarita Kamath and seconded by Mr. Mahadeo Raikar.

I now put the following Resolution at Item No. 3 of the Notice to vote, on show of hands, as an Ordinary Resolution:

THOSE IN FAVOUR, please raise your hands.

THOSE AGAINST, please raise your hands.

Resolution passed with requisite majority.

May I now request a Member to propose and another Member to second the Resolution at Item No. 4.

Resolution No. 4: Approval for Increase in the borrowing limits of the Company.

The Resolution has been proposed by [pause].

Mr. Kiran Joshi

Kiran.

Mr. Mehernosh B. Kapadia:

and seconded by [pause].

Mr. Sarosh Amaria

Sarosh.

Mr. Mehernosh B. Kapadia:

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

I now put the following Resolution at Item No. 4 of the Notice to vote, on 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 request a Member to propose and another Member to second the Resolution at Item No. 5.

Resolution No. 5: Approval for Creation of Charges on the assets of the Company.

The Resolution has been proposed by [pause].

Mr. Kiran Joshi.

Kiran.

Mr. Mehernosh B. Kapadia:

and seconded by [pause].

Ms. Sarita Kamath.

Sarita.

Mr. Mehernosh B. Kapadia:

The Resolution has been proposed by Mr. Kiran Joshi and seconded by Ms. Sarita Kamath.

I now put the following Resolution at Item No. 5 of the Notice to vote, on 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 request a Member to propose and another Member to second the Resolution at Item No. 6.

Resolution No. 6: Approval for private placement of Non-Convertible Debentures.

The Resolution has been proposed by [pause].

Mr. Sarosh Amaria

Sarosh.

Mr. Mehernosh B. Kapadia:

and seconded by [pause].

Mr. Kiran Joshi

Kiran.

Mr. Mehernosh B. Kapadia:

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

I now put the following Resolution at Item No. 6 of the Notice to vote 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 hand over the Chair to Mr. Sabharwal.

<u>Mr. Rajiv Sabharwal:</u>

Thank you, Mr. Kapadia.

May I now request a Member to propose and another Member to second the Resolution at Item No. 7.

Resolution No. 7: Payment of Commission to Non-Executive (Non-Independent and Independent) Directors of the Company.

The Resolution has been proposed by [pause].

<u>Mr. Sarosh Amaria</u>

Sarosh.

<u>Mr. Mehernosh B. Kapadia:</u>

and seconded by [pause].

<u>Ms. Sarita Kamath</u>

Sarita.

<u>Mr. Mehernosh B. Kapadia:</u>

The Resolution has been proposed by Mr. Sarosh Amaria and seconded by Ms. Sarita Kamath.

I now put the following Resolution at Item No. 7 of the Notice to vote, as a Special Resolution:

THOSE IN FAVOUR, please raise your hands.

THOSE AGAINST, please raise your hands.

Resolution passed with the requisite majority.

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

<u>All Members and Directors present:</u>

Thank you.