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	:	INE033L14OO5			
PROPOSED DATE OF ISSUE	:	January 8, 2026			
Amount (Rs.)	:	5,00,00,00,000			
Tenor and Date of Maturity	:	Tenor 365 Days	January 8, 2027	RECORD DATE	January 7, 2027
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	:	December 30, 2025	December 19, 2025
Validity of Issuance	:	February 27, 2026	March 18, 2026
Validity period for rating	:	February 27, 2027	March 18, 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. 50,000 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	

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	: Dtd : 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 30/09/2025 (Rs. Crores)	As on 31/03/2025 (Rs. Crores)	Audited as on 31/03/2024 (Rs. Crores)	Audited as on 31/03/2023 (Rs. Crores)
❖EQUITY	608.82	608.82	596.15	570.75
❖NET WORTH	9,343.28	8,560.35	6,507.78	4,729.59
❖INVESTMENT IN SUBSIDIARIES/AFFILIATES				-
❖TOTAL DEBT OUTSTANDING				
-SHORT TERM (< 1 YEAR)	16,872.91	15,800.88	14,302.45	9,506.48
-OTHER DEBT	49,502.20	45,276.12	32,968.53	25,526.02
❖GROSS INCOME	4,155.13	6,975.36	5,189.20	3,818.33
❖OPERATING PROFIT (PBITD)	3,597.13	6,203.84	4,518.65	3,180.38
❖GROSS PROFIT (PBTD)	1,168.65	2,062.01	1,583.52	1,128.84
❖NET PROFIT (POST TAX)	851.74	1,498.93	1,147.67	820.85

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

Authorised Signatories

Date : January 7, 2026

TATA CAPITAL HOUSING FINANCE LIMITED

CPs and Other debt instruments outstanding as on 07 January 2026

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)	IPA	CRA	Rating	Rated Amount(Rs. in Cr.)
INE033L14NP4	17-01-2025	1,50,00,00,000	16-01-2026	1,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NP4	17-01-2025	1,50,00,00,000	16-01-2026	1,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NP4	17-01-2025	50,00,00,000	16-01-2026	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NP4	17-01-2025	1,00,00,00,000	16-01-2026	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NP4	17-01-2025	50,00,00,000	16-01-2026	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NQ2	23-01-2025	2,00,00,00,000	23-01-2026	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NV2	27-02-2025	7,00,00,00,000	27-02-2026	7,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NW0	17-03-2025	2,00,00,00,000	17-03-2026	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NW0	17-03-2025	1,00,00,00,000	17-03-2026	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NW0	17-03-2025	2,00,00,00,000	17-03-2026	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OC0	22-05-2025	2,00,00,00,000	22-05-2026	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OD8	10-06-2025	1,00,00,00,000	10-06-2026	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OD8	10-06-2025	2,00,00,00,000	10-06-2026	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OD8	10-06-2025	1,50,00,00,000	10-06-2026	1,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OD8	10-06-2025	1,00,00,00,000	10-06-2026	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OE6	04-07-2025	75,00,00,000	25-03-2026	75,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OE6	04-07-2025	1,00,00,00,000	25-03-2026	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OE6	04-07-2025	50,00,00,000	25-03-2026	50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OE6	04-07-2025	2,75,00,00,000	25-03-2026	2,75,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OF3	18-07-2025	2,00,00,00,000	26-03-2026	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OJ5	15-10-2025	1,00,00,00,000	14-01-2026	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NP4	17-10-2025	2,00,00,00,000	16-01-2026	2,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NP4	17-10-2025	1,00,00,00,000	16-01-2026	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14NP4	17-10-2025	1,00,00,00,000	16-01-2026	1,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OK3	04-11-2025	5,00,00,00,000	03-02-2026	5,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OL1	13-11-2025	5,00,00,00,000	12-02-2026	5,00,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OM9	04-12-2025	2,50,00,00,000	05-03-2026	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14OM9	04-12-2025	2,50,00,00,000	05-03-2026	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14ON7	19-12-2025	2,50,00,00,000	20-03-2026	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
INE033L14ON7	19-12-2025	2,50,00,00,000	20-03-2026	2,50,00,00,000	HDFC Bank	CRISIL & ICRA	A1+	8,000
Total		**58,50,00,00,000**		**58,50,00,00,000**				

Secured NCD

ISIN	Issue Date	Amount Issued (Rs.)	Maturity Date	Amount O/S (Rs.)	Debenture Trustee	CRA	Rating	Rated Amount
INE033L07EM4	30-Mar-16	15,00,00,000	30-Mar-26	15,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL	CRISIL AAA/Stable	CRISIL Limited - 38653.20 Cr
INE033L07EY9	30-Jun-16	10,00,00,000	30-Jun-26	10,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL Limited - 38653.20 Cr and ICRA Limited -32581 Cr
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 Limited - 38653.20 Cr
INE033L07HC8	19-Jan-21	85,00,00,000	19-Jan-26	85,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL Limited - 38653.20 Cr and ICRA Limited -32581 Cr
INE033L07HF1	15-Jun-21	1,70,00,00,000	15-Jun-26	1,70,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 Cr
INE033L07HF1	24-Jan-23	8,00,00,00,000	15-Jun-26	8,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL Limited - 38653.20 Cr and ICRA Limited -32581 Cr
INE033L07HZ9	08-Feb-23	3,00,00,00,000	08-May-26	3,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL	CRISIL AAA/Stable	CRISIL Limited - 38653.20 Cr
INE033L07HF1	20-Feb-23	1,50,00,00,000	15-Jun-26	1,50,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 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 Limited - 38653.20 Cr and ICRA Limited -32581 Cr
INE033L07HZ9	18-May-23	5,00,00,00,000	08-May-26	5,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL	CRISIL AAA/Stable	CRISIL Limited - 38653.20 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 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 Limited - 38653.20 Cr and ICRA Limited -32581 Cr
		2,83,55,60,00,000		**2,83,55,60,00,000**				

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 Limited - 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
INE033L07GR8	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 Limited - 3219.89 Cr and ICRA Limited -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 Limited - 3219.89 Cr and ICRA Limited -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 Limited - 3219.89 Cr and ICRA Limited -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 Limited - 3219.89 Cr and ICRA Limited -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 Limited - 3219.89 Cr and ICRA Limited -3219.89 Cr
		78,04,02,000		**78,04,02,000**				

Sub-Debt NCD

ISIN	Issue Date	mount Issued (Rs.	Maturity Date	Amount O/S (Rs.)	Debenture Trustee	CRA	Rating	Rated Amount
INE033L08254	15-Mar-16	20,00,00,000	13-Mar-26	20,00,00,000	VISTRA ITCL India Ltd	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL Limited - 1860 Cr and ICRA Limited -1802.50
INE033L08262	04-Aug-16	2,00,00,00,000	04-Aug-26	2,00,00,00,000	IDBI TRUSTEESHIP SERVICES LTD	CRISIL / ICRA	CRISIL AAA/Stable, [ICRA]AAA (Stable)	CRISIL Limited - 1860 Cr and ICRA Limited -1802.50
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 Limited - 1860 Cr and ICRA Limited -1802.50
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 Limited - 1860 Cr and ICRA Limited -1802.50
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 Limited - 1860 Cr and ICRA Limited -1802.50
INE033L08304	29-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 Limited - 1860 Cr and ICRA Limited -1802.50
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 Limited - 1860 Cr and ICRA Limited -1802.50
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 Limited - 1860 Cr and ICRA Limited -1802.50
		10,20,00,00,000		**10,20,00,00,000**				

Fund-based facilities from banks as on 31 December 2025

Annexure B

(Rs in Crores)

Name of the Bank	Nature of facility	Sanctioned Amount	Outstanding Amour	Asset classification
Indian Bank	Working Capital	250	250	Standard
Axis Bank Ltd.	Working Capital	350	-	Standard
Bank of Baroda	Working Capital	950	950	Standard
Bank of India	Working Capital	100	-	Standard
HDFC Bank	Working Capital	50	-	Standard
HSBC	Working Capital	100	-	Standard
ICICI Bank Limited	Working Capital	1,875	300	Standard
Punjab National Bank	Working Capital	100	100	Standard
State Bank of India	Working Capital	700	700	Standard
Union Bank of India	Working Capital	700	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	50	-	Standard
Industrial and Commercial Bank	Working Capital	80	80	Standard
Bank of Baroda	Term Loan	2,413	2,413	Standard
Bank of India	Term Loan	1,400	1,400	Standard
Canara Bank	Term Loan	3,141	3,141	Standard
HDFC Bank	Term Loan	3,457	3,207	Standard
IDBI Bank Ltd.	Term Loan	172	172	Standard
Punjab National Bank	Term Loan	2,815	2,815	Standard
State Bank of India	Term Loan	6,500	4,500	Standard
Union Bank of India	Term Loan	595	595	Standard
Jammu & Kashmir Bank Ltd.	Term Loan	640	640	Standard
UCO Bank	Term Loan	178	178	Standard
Karnataka Bank Limited	Term Loan	50	50	Standard
Small Industries Development	Term Loan	5,281	817	Standard
National Housing Bank	Term Loan	11,737.01	8,237.01	Standard
ECB Loans	ECB	2,343.21	2,343.21	Standard
Total		**46,576.32**	**33,587.02**	

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 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 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 ₹ 57.79 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.

Except as disclosed in this Document, there are no (i) inquiries, inspections or investigations initiated or conducted (for which notices have been issued) under the Companies Act, 2013 in the last three years immediately preceding the year of this Document involving the Company and its subsidiaries, and any prosecutions filed (whether pending or not), fines imposed, compounding of offences in the last three years immediately preceding the year of this Document involving the Company and its subsidiaries; (ii) any material fraud committed against the Company in the last three years, and if so, the action taken by the Company; (iii) any significant and material order passed by the regulators, courts and tribunals impacting the going concern status of the Company or its future operations; (iv) any default by the Company including therein the amount involved, duration of default and present status, in repayment of: (a) statutory dues; (b) debentures and interest thereon; (c) deposits and interest thereon; or (d) loan from any bank or financial institution and interest thereon; (v) any default in annual filing of the Company under the Companies Act, 2013; and (vi) any litigation or legal actions, pending or taken, by any ministry or department of the government or a statutory authority against the Promoter of the Company during the last three years immediately preceding the year of this Document, and any direction issued by such ministry or department or statutory authority upon conclusion of such litigation or legal action, if any.

It is clarified that for the purposes of the above, pre-litigation notices received by the Company, the Promoter, or the Directors as the case may be, have not been considered as litigation until such time that the above-mentioned parties are not impleaded as a defendant/respondent in litigation proceedings before any judicial or quasi-judicial forum.

1. Civil Litigations by the Issuer:

   (a) 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.

(b) GRJ Distributors & Developers Private Limited (GDDPL)- (North- Bhiwadi Rajasthan)

Loan facilities to the tune of Rs. 47.00 cr. were granted to GRJ Distributors & Developers Private Limited (GDDPL). Star City Buildhome Private Limited was the co-borrower (Coborrower) and 1.Mr. Ajay Singal, 2.Mr. Sanjay Singal, 3.Mr. Ajay Kumar Gupta ,4.Mr. Ashish Gupta, 5.Mr. Ankit Gupta were the personal guarantors (Guarantors). The said loan was also secured by way of mortgage of the project land situated at Bhiwadi Rajasthan. Due to default made by GDDPL in completion of the project and handing over of the possession, multiple homebuyers of project "Avalon Regal Court" had filed petition under section 7 of IBC before Hon'ble NCLT, __New Delhi III (NCLT") for initiation of CIRP proceedings. Vide order dated 03.06.2022, Hon'ble NCLT had admitted the petition and appointed Mr. Gaurav Katiyar as IRP. During CIRP proceeding, we filed claim form "C"(Claim) as per the provisions of IBC,2016 for Rs. 93.69 Crs. The IRP has provisionally admitted a claim of Rs. 63.84 Crs. Against the order of Hon'ble NCLT, a suspended director of GDDPL moved before the Hon'ble NCLAT and vide order dated 13.06.2022 the Hon'ble NCLAT stayed the order of the Hon'ble NCLT. During the proceedings, the suspended director had drawn a resolution plan with the consent of home buyers. Hon'ble NCLAT considering stake of creditors, vide order dated 27.02.2024 had asked IRP to place before it details of the meeting and voting on the plan submitted by suspended director. The voting on resolution plan was held and the resolution plan was passed by COC , which was approved by the Hon'ble NCLAT on 18.03.2024. GDDPL carried on the construction of the Project and made payment of 1st tranche as per approved resolution plan and failed to make any further payment.

When the account got classified as NPA, we initiated SARFAESI proceedings and took physical possession of the secured assets as per the provisions of SARFAESI Act. At present, there's a moratorium in place as the CIRP proceedings are still ongoing.

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 securities	Rating Agency	Rating
Secured NCDs, Subordinated NCDs and Bank loan facilities	CRISIL Ratings Limited	CRISIL AAA / Stable
Secured NCDs Market Linked Debentures	CRISIL Ratings Limited	CRISIL PPMLD AAA / Stable
Subordinated NCDs, Secured NCDs and Bank loan facilities	ICRA Limited	[ICRA] AAA (Stable)

5. **Shareholding pattern of the company as at the latest quarter end – September 30, 2025, 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	7*	60,88,16,574	-	-	60,88,16,574	100	60,88,16,574	0	60,88,16,574	100	0	100	0		0		60,88,16,574
	&																	
	Promoter Group																	
(B)	Public	0	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	60,88,16,574	-	-	60,88,16,574	100	60,88,16,574	0	60,88,16,574	100	0	100	0		0		60,88,16,574

**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 shareholders	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	Share holding % 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			No.	As a % of total shares held	No.	As a % of total shares held	
										Class X	Class Y	Total								
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	60,88,16,574	0	0	60,88,16,574	100	60,88,16,574	0	60,88,16,574	100	0	100	0	0	0	0	60,88,16,574
	Sub-Total (A)(1)			7	60,88,16,574	0	0	60,88,16,574	100	60,88,16,574	0	60,88,16,574	100	0	100	0	0	0	0	60,88,16,574
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	60,88,16,574	0	0	60,88,16,574	100	60,88,16,574	0	60,88,16,574	100	0	100	0	0	0	0	60,88,16,574

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:**

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)

(m) 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, NathaniRoad, 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 September 30, 2025

(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	18,209	1,045	965	2,891	5,874	10,512	8,997	43,096	91,590
Invest	1,172	-	-	-	-	11	-	25	1,208
Borrowings	2,697	3,137	2,266	6,184	9,103	34,812	12,923	16,400	87,521
FCA									-
FCL	405	3	223	-	-	1,555	977	-	3,164