

Dear Lenders / Charge holder ("You / Your") of Tata Capital Housing Finance Limited

Sir/Madam,

Sub: Intimation pursuant to SEBI Circulars (as defined herein below)

This bears reference to SEBI circular no. SEBI/HO/MIRSD/CRADT/CIR/P/2020/218 dated November 03, 2020 and SEBI/HO/MIRSD/CRADT/CIR/P/2020/254 dated December 31, 2020 titled "Creation of Security in issuance of listed debt securities and 'due diligence' by debenture trustee(s)" ("SEBI Circulars") and the financing transaction(s) entered into between Tata Capital Housing Finance Limited ("TCHFL") and You ("Existing Documentation").

You are required to be intimated that subject to market conditions, receipt of requisite approvals and other considerations, TCHFL proposes to undertake an issue of secured, rated, listed, redeemable, non-convertible debentures of face value of Rs. 10,00,000 each ("NCDs") aggregating up to Rs. 1500 Crores (the "Issue") and to seek the listing of the NCDs on National Stock Exchange of India Limited and/or BSE Limited. The NCDs are proposed to be secured by *pari-passu* charge by way of hypothecation over the Specified class of assets of the Company i.e.

- Receivables and book debts (present and future), arising out of secured/ unsecured loans given by the Company (excluding those which have been given as security to the National Housing Bank);
- Investments (other than those which are require for statutory purposes) as may be decided by the Company from time to time;
- Other assets which may be identified by the Company from time to time.

in favour of IDBI Trusteeship Services Limited, in our capacity as the debenture trustee for the Issue ("Debenture Trustee"). This security for the NCDs will be *pari-passu* with the Security offered to You under the Existing Documentation. Further by execution/creation of charge under new debenture trust deed, the asset cover ratio of existing secured lenders are not diluted/compromised as per the information and data available with us.

In order to ensure prudent compliance with all Applicable Laws, Existing Documentation and pursuant to the SEBI Circulars, the Debenture Trustee (acting in its capacity as the debenture trustee for the issue) hereby intimates You of the proposed Issue and the security, as referred above, on which the charge will be created by TCHFL in our favour.

In case you may have any comments / objections or need any clarification, please communicate the same to us within the next 5 working days, and in case of no communication is received from You, we shall consider your deemed approval / no-objection to the proposed Issue and creation of security as mentioned herein above.

TCHFL vide its email dated July 12, 2022 has confirmed to us that all Your rights under the Existing Documentation, including but not limited to the Security, which are valid and subsisting shall continue to remain unaffected post the Issue.

All capitalised terms used but not defined here shall have the meaning provided to them in the Existing Documentation.

For IDBI Trusteeship Services Limited

Sd/-

Authorised Signatory