

Rating Letter - Intimation of Rating Action

Letter Issued on : November 19, 2024
 Letter Expires on : February 17, 2026
 Annual Fee valid till : April 27, 2026

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 rating



CAPITAL INDIA HOME LOANS LIMITED
 LEVEL 20TH, BIRLA AURORA,
 DR ANNIE BESANT ROAD, MUMBAI
 Mumbai 400030
 MAHARASHTRA

Kind Attn.: Ms. Ms. Jigyasa Munjal, Manager (Tel. No. 9999160392)

Sir / Madam,

Sub.: Rating(s) Reaffirmed - Bank Loans of CAPITAL INDIA HOME LOANS LIMITED

Please note that the current rating(s) and outlook, instrument details, and latest rating action for the aforementioned instrument are as under:

| Product | Quantum (Rs. Cr) | Long Term Rating | Short Term Rating |
|------------------------------------|---------------------|--|-------------------|
| Bank Loan Ratings | 500.00 | ACUITE A- Reaffirmed Rating Watch with Developing Implications | - |
| Total Outstanding Quantum (Rs. Cr) | 500.00 | - | - |

5W Jf reserves the right to revise the rating(s), along with the outlook, at any time, on the basis of new information, or other circumstances which 5W Jf believes may have an impact on the rating(s). Such revisions, if any, would be appropriately disseminated by 5W Jf as required under prevailing SEBI guidelines and 5W Jf policies.

This letter will expire on **February 17, 2026** or on the day when 5W Jf takes the next rating action, whichever is earlier. It may be noted that the rating(s) is subject to change anytime even before the expiry date of this letter. Hence lenders / investors are advised to visit <https://www.acuite.in/> OR scan the QR code given above to confirm the current outstanding rating(s).

5W Jf will re-issue this rating letter on **February 18, 2026** subject to receipt of surveillance fee as applicable. If the rating(s) is reviewed before **February 17, 2026**, 5W Jf will issue a new rating letter.

Please note that under extant SEBI regulations and as per the terms of the rating agreement, once a rating is accepted and outstanding, the issuer is required to promptly furnish the No Default Statement on the first working day of every month.

Sd/-
 Chief Rating Officer

This is a system generated document. No signature is required.

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| Annexure A. Details of the rated instrument | | | | |
|---|------------|-----------|---------------|--|
| Lender's Name | Facilities | Scale | Amt. (Rs. Cr) | Rating Assigned (Outlook) Rating Action |
| Northern Arc Capital (formerly IFMR Capital | Term Loan | Long-term | 2.16 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Sundaram Home Finance Ltd. | Term Loan | Long-term | 1.88 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Hinduja Housing Finance Limited | Term Loan | Long-term | 1.17 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| MAS Financial Service Ltd. | Term Loan | Long-term | 1.50 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| MAS Rural Housing & Mortgage Finance Limited | Term Loan | Long-term | 0.64 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Yes Bank Ltd | Term Loan | Long-term | 1.39 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| National Housing Bank | Term Loan | Long-term | 10.60 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Northern Arc Capital (formerly IFMR Capital | Term Loan | Long-term | 2.58 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Hinduja Housing Finance Limited | Term Loan | Long-term | 5.50 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Sundaram Home Finance Ltd. | Term Loan | Long-term | 5.50 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| TATA Capital Financial Service Ltd. | Term Loan | Long-term | 5.33 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Cholamandalam Investment Finance Company Ltd. | Term Loan | Long-term | 0.41 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| SHRIRAM HOUSING FINANCE LIMITED | Term Loan | Long-term | 3.73 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |

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|---------------------------------|-------------------------|-----------|-------|---|
| ESAF Small Finance Bank | Term Loan | Long-term | 4.43 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| National Housing Bank | Term Loan | Long-term | 24.58 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| State Bank of India | Term Loan | Long-term | 62.90 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Not Applicable | Proposed Long Term Loan | Long-term | 55.28 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Not Applicable | Proposed Term Loan | Long-term | 45.79 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Utkarsh Small Finance Bank Ltd. | Term Loan | Long-term | 7.36 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Jana Small Finance Bank Ltd. | Term Loan | Long-term | 11.33 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Bandhan Bank | Term Loan | Long-term | 7.87 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Dhanlaxmi Bank Ltd | Term Loan | Long-term | 7.89 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Sundaram Home Finance Ltd. | Term Loan | Long-term | 7.67 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Mannapuram Finance Ltd. | Term Loan | Long-term | 10.08 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| ICICI Bank Ltd | Term Loan | Long-term | 5.00 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| National Housing Bank | Term Loan | Long-term | 10.95 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| National Housing Bank | Term Loan | Long-term | 11.84 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |

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|---|--------------------|-----------|-------|---|
| National Housing Bank | Term Loan | Long-term | 11.69 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| National Housing Bank | Term Loan | Long-term | 13.13 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| LIC Housing Finance Ltd. | Term Loan | Long-term | 11.80 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Indian Overseas Bank | Term Loan | Long-term | 14.25 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| DCB Bank Limited | Term Loan | Long-term | 2.79 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| MAS Financial Service Ltd. | Term Loan | Long-term | 9.05 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| MAS Rural Housing & Mortgage Finance Limited | Term Loan | Long-term | 2.14 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| MAS Financial Service Ltd. | Term Loan | Long-term | 6.61 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| ESAF Small Finance Bank | Term Loan | Long-term | 8.41 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Cholamandalam Investment Finance Company Ltd. | Term Loan | Long-term | 4.77 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| LIC Housing Finance Ltd. | Term Loan | Long-term | 11.90 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Jana Small Finance Bank Ltd. | Term Loan | Long-term | 10.00 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| DCB Bank Limited | Term Loan | Long-term | 8.71 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |
| Not Applicable | Proposed Term Loan | Long-term | 69.39 | ACUITE A- Reaffirmed Rating Watch with Developing Implications |

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| Total Facilities | 500.00 | - |
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