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June 22, 2022

**National Stock Exchange of India Limited
Exchange Plaza, C-1, Block-G, Bandra Kurla
Complex, Bandra (East)
Mumbai - 400001
Symbol - TCS**

**BSE Limited
P.J. Towers,
Dalal Street,
Mumbai - 400051
Scrip Code No. - 532540**

Dear Sirs,

We are sending herewith copy of a Press Release titled “**Aadhar Housing Finance Pursues Market Expansion Powered by the TCS Lending and Securitization Platform**” which will be disseminated shortly.

The Press Release is self-explanatory.

Thanking you,

Yours faithfully,
For **TATA CONSULTANCY SERVICES LIMITED**

**Pradeep Manohar Gaitonde
Company Secretary**

TATA CONSULTANCY SERVICES

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Aadhar Housing Finance Pursues Market Expansion Powered by the TCS Lending and Securitization Platform

Tata Consultancy Services' Future-Ready Platform has Helped the Housing Finance Company Simplify Processes, Increase Velocity, and Enhance Customer Experience

MUMBAI, June 22, 2022: Tata Consultancy Services (TCS), has helped Aadhar Housing Finance Ltd. digitally enhance its business operations using the TCS Lending and Securitization platform.

Aadhar Housing Finance Ltd., the largest affordable housing finance company focusing on the low-income housing segment in India (by AUM as of FY21), aims to make the process of buying a house seamless using digital technologies. Towards this vision, it partnered with TCS for its end-to-end business process transformation powered by the TCS Lending and Securitization platform. The integrated, collaborative, connected, blockchain-based cloud platform transforms the end-to-end lending and securitization value chain.

TCS consultants leveraged their deep contextual knowledge and industry expertise to help Aadhar reimagine its end-to-end business processes, taking a digital-first, customer-centric approach. The TCS platform's flexible design enabled an easy and quick adoption of the digitally transformed process flows. It offers seamless customer relationship management features using AI and ML. It has made sales operations more convenient by introducing business-friendly tools such as calculators, diary, route mapping, and geotagging while eliminating physical documents and enabling automated and system-controlled documentation and approval.

The future-ready platform hosted on the TCS Enterprise Cloud, has powered Aadhar Housing Finance Ltd.'s shift to centralized processing and an analytics-based approach across the business, improving processes, and controls. Its open API architecture has enabled Aadhar to connect with third parties for lead sourcing, KYC validations, document management, payment gateways, fintech integrations, and rule-based decisioning.

The TCS Lending and Securitization platform has helped Aadhar simplify its processes, increase velocity, enhance customer experience while managing its risks better. Additionally, it has modernized and future-proofed the company's technology stack, strengthened data security, and enhanced operational resilience.

Deo Shankar Tripathi, MD and CEO, Aadhar Housing Finance Ltd, said, *“Our partnership with TCS is helping us realize our strategy of leveraging technology platforms to improve customer experience. Coupled with physical branch and location expansion as well as enabling third parties to source customers and external checks, we continue to leverage digitization while improving underwriting processes and efficiencies to expand the business.”*

Ujjwal Mathur, Country Head, TCS India, said, *“The TCS Lending and Securitization platform is helping Aadhar Housing Finance Ltd. harness the power of digital technologies to enhance customer experience and improve its market position. We look forward to strengthening our relationship with Aadhar Housing Finance Ltd to help them transform their business and accelerate the digital transformation journey.”*

The TCS Lending and Securitization solution leverages next-gen technologies to transform the end-to-end lending lifecycle — from origination to loan servicing and collections to monetization of the loan asset through securitization — with consent-based, secure and timely sharing of data and analytics among stakeholders. It leverages AI and ML to enhance end-customer and stakeholder experience and improve speed and accuracy in decision-making.

About Tata Consultancy Services (TCS)

Tata Consultancy Services is an IT services, consulting and business solutions organization that has been partnering with many of the world's largest businesses in their transformation journeys for over 50 years. TCS offers a consulting-led, cognitive powered, integrated portfolio of business, technology and engineering services and solutions. This is delivered through its unique Location Independent Agile™ delivery model, recognized as a benchmark of excellence in software development.

A part of the Tata group, India's largest multinational business group, TCS has over 592,000 of the world's best-trained consultants in 46 countries. The company generated consolidated revenues of US \$25.7 billion in the fiscal year ended March 31, 2022 and is listed on the BSE (formerly Bombay Stock Exchange) and the NSE (National Stock Exchange) in India. TCS' proactive stance on climate change and award-winning work with communities across the world have earned it a place in leading sustainability indices such as the MSCI Global Sustainability Index and the FTSE4Good Emerging Index. For more information, visit www.tcs.com.

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