



TATA CAPITAL HOUSING FINANCE LIMITED

STATEMENT OF PROFIT AND LOSS FOR THE HALF YEAR AND YEAR ENDED MARCH 31, 2019

(Rs. in lakh)

Particulars	For the half year ended March 31, 2019	For the half year ended March 31, 2018	For the year ended March 31, 2019	For the year ended March 31, 2018
	Audited	Audited	Audited	Audited
<b>I Revenue from operations</b>				
(i) Interest Income	1,24,918	95,623	2,33,013	1,85,577
(ii) Dividend Income	-	-	-	-
(iii) Rental Income	-	-	-	-
(iv) Fees and commission Income	1,555	1,657	3,281	3,442
(v) Net gain on fair value changes	2,004	67	2,467	210
(vi) Net gain on derecognition of investment in Associates	-	-	-	-
(vii) Sale of services	-	-	-	-
<b>II Other income</b>	2,792	2,385	5,240	3,472
<b>III Total Income (I+II)</b>	<b>1,31,269</b>	<b>99,732</b>	<b>2,44,001</b>	<b>1,92,701</b>
<b>IV Expenses</b>				
(i) Finance costs	95,049	69,539	1,77,451	1,35,165
(ii) Fees and commission expense	-	-	-	-
(iii) Net loss on fair value changes	-	-	-	-
(iv) Impairment of investment in Associates	-	-	-	-
(v) Impairment on financial instruments	10,129	7,786	20,210	13,915
(vi) Employee benefits expense	8,683	5,599	16,967	11,745
(vii) Depreciation, amortisation expense and impairment	328	222	590	418
(viii) Other expenses	8,499	6,183	16,046	12,571
<b>Total expenses (IV)</b>	<b>1,22,688</b>	<b>89,329</b>	<b>2,31,264</b>	<b>1,73,814</b>
<b>V Profit/(loss) before exceptional items and tax (III-IV)</b>	<b>8,581</b>	<b>10,403</b>	<b>12,737</b>	<b>18,887</b>
<b>VI Exceptional Items</b>	-	-	-	-
<b>VII Profit/(loss) before tax (V-VI)</b>	<b>8,581</b>	<b>10,403</b>	<b>12,737</b>	<b>18,887</b>
<b>VIII Tax expense</b>				
(1) Current tax	6,220	8,084	8,797	13,933
(2) Deferred tax	(896)	(2,530)	(1,109)	(3,807)
<b>Net tax expense</b>	<b>5,324</b>	<b>5,554</b>	<b>7,688</b>	<b>10,126</b>
<b>IX Profit before the period from continuing operations (VII-VIII)</b>	<b>3,257</b>	<b>4,849</b>	<b>5,049</b>	<b>8,761</b>
<b>X Profit from discontinued operations before tax</b>	-	-	-	-
<b>XI Tax expense of discontinued operations</b>	-	-	-	-
<b>XII Profit from discontinued operations (after tax) (X-XI)</b>	-	-	-	-
<b>XIII Profit for the period (IX+XII)</b>	<b>3,257</b>	<b>4,849</b>	<b>5,049</b>	<b>8,761</b>
<b>XIV Other Comprehensive Income</b>				
(i) Items that will not be reclassified subsequently to statement of profit and loss				
(a) Remeasurement of defined employee benefit plans	(46)	41	(76)	50
(ii) Income tax relating to items that will not be reclassified to profit or loss	17	(14)	27	(17)
<b>Total Other Comprehensive Income/(Losses)</b>	<b>(29)</b>	<b>27</b>	<b>(49)</b>	<b>33</b>
<b>XV Total Comprehensive Income for the period (XIII+XIV)(Comprising Profit/(Loss) and Other Comprehensive Income for the period)</b>	<b>3,228</b>	<b>4,876</b>	<b>5,000</b>	<b>8,794</b>
<b>XVI Earnings per equity share (for continuing operation):</b>				
(1) Basic *	0.84	2.52	2.58	4.36
(2) Diluted *	0.84	2.52	2.58	4.36
<b>XVII Earnings per equity share (for discontinuing operation):</b>				
(1) Basic	-	-	-	-
(2) Diluted	-	-	-	-
<b>XVIII Earnings per equity share(for discontinued &amp; continuing operations)</b>				
(1) Basic *	0.84	2.52	2.58	4.36
(2) Diluted *	0.84	2.52	2.58	4.36

\* (not annualised for half year ended March 2019 and March 2018)



**TATA CAPITAL HOUSING FINANCE LIMITED**

Corporate Identity Number U67190MH2008PLC187552

11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013

Tel 91 22 6606 9000 Web www.tatacapital.com

Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013





TATA CAPITAL HOUSING FINANCE LIMITED  
BALANCE SHEET AS AT MARCH 31, 2019

(Rs. in lakh)

Particulars	As at	As at
	March 31, 2019	March 31, 2018
	Audited	Audited
<b>ASSETS</b>		
(1) Financial assets		
(a) Cash and cash equivalents	13,276	6,952
(b) Bank balances other than (a) above	51,708	26
(c) Derivative financial instruments	347	-
(d) Receivables	462	396
(i) Trade receivables	-	-
(ii) Other receivables	-	-
(e) Loans	26,49,354	20,43,987
(f) Investments	369	281
(g) Other financial assets	338	170
<b>Total Financial assets</b>	<b>27,15,854</b>	<b>20,51,812</b>
(2) Non-Financial assets		
(a) Current tax assets (Net)	312	80
(b) Deferred tax assets (Net)	12,001	10,892
(c) Investment Property	397	416
(d) Property, plant and equipment	2,541	1,481
(e) Capital work-in-progress	66	174
(f) Intangible assets under development	9	725
(g) Goodwill	-	-
(h) Other intangible assets	-	-
(i) Other non-financial assets	7,121	5,240
<b>Total Non-Financial assets</b>	<b>22,447</b>	<b>19,008</b>
<b>Total Assets</b>	<b>27,38,301</b>	<b>20,70,820</b>
Particulars	As at	As at
	March 31, 2019	March 31, 2018
	Audited	Audited
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
(1) Financial liabilities		
(a) Derivative financial instruments	372	-
(b) Payables		
(i) Trade payables	-	-
- Total outstanding dues of micro enterprises and small enterprises	6,489	4,913
- Total outstanding dues of creditors other than micro enterprises and small enterprises	4,01,921	4,27,138
(c) Debt Securities	20,93,694	14,44,486
(d) Borrowings (Other than debt securities)	-	-
(e) Deposits	62,283	64,770
(f) Subordinated liabilities	23,844	28,155
(g) Other financial liabilities	-	-
<b>Total Financial liabilities</b>	<b>25,88,603</b>	<b>19,69,462</b>
(2) Non-Financial liabilities		
(a) Current tax liabilities (Net)	2,900	2,613
(b) Provisions	32,929	34,194
(c) Other non-financial liabilities	15,975	12,514
<b>Total Non-Financial liabilities</b>	<b>51,804</b>	<b>49,321</b>
(3) Equity		
(a) Share capital	30,971	25,333
(b) Other equity	66,923	26,704
<b>Total equity</b>	<b>97,894</b>	<b>52,037</b>
<b>Total Liabilities and Equity</b>	<b>27,38,301</b>	<b>20,70,820</b>



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**Notes:**

- The above results have been reviewed by the Audit Committee and have been approved and taken on record by the Board of Directors at their respective meetings held on April 26, 2019.
- In accordance with the notification issued by the Ministry of Corporate Affairs, the Company has adopted Indian Accounting Standards (referred to as "Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015. The Company has adopted Ind AS from April 1, 2018 with effective transition date as April 1, 2017. These financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India.  
The financial results have been prepared on historical cost basis except for certain financial instruments measured at fair value in accordance with the requirement of Ind AS.  
Previous period have been restated to Ind AS. In accordance with paragraph 32 of Ind AS 101 First-time Adoption of Indian Accounting Standard, the Company has presented a reconciliation of the profits and equity as per previous GAAP and Ind AS.
- The Company is regulated by the National Housing Bank ("NHB"). The NHB periodically issues/amends directions, regulations and/or guidance (collectively "Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that need to be followed by the Company in preparing its financial statements. The financial results for the current and previous period may need to undergo changes in measurement and / or presentation upon receipt of clarifications on the Regulatory Framework or changes thereto.
- The figures for the half year ended March 31, 2019 and March 31, 2018 represent the difference between the audited figures for the year ended March 31, 2019 and March 31, 2018 and the audited figures for the half year ended September 30, 2018 and September 30, 2017, respectively.
- As required by paragraph 32 of Ind AS 101, net profit reconciliation between the figures reported under previous GAAP and Ind AS is as under :

Particulars	(Rs. In lakh)	
	Six months ended March 31, 2018	Year ended March 31, 2018
Net Profit after tax as per previous GAAP	10,418	21,420
Adjustments resulting in increase/(decrease) in profit after tax as reported under previous GAAP		
Impairment allowance on Financial Instruments measured at amortised cost	904	(1,083)
Impact of EIR method on Financial Instruments measured at amortised cost	(1,284)	(2,892)
Impact of EIR method on other financial assets	(6)	(4)
Net Fair value gain/(loss) on Investments measured at FVTPL	9	17
Amortisation of option cost for Equity settled ESOP's	(139)	(279)
Remeasurement of defined benefit obligation	(41)	(50)
Current tax adjustment	(65)	17
Net Deferred tax asset/(liability) on above adjustments	129	1,370
Net Profit after tax reported under Ind AS pre-dividend accounted for as interest and dividend distribution tax thereon	9,925	18,516
Dividend accrued on CCCPS and dividend distribution tax thereon	(5,076)	(9,755)
Net Profit after tax as reported under Ind AS	4,849	8,761
Other comprehensive income (net of tax) on account of remeasurement of defined benefit obligation	27	33
<b>Total comprehensive income (after tax) as reported under Ind AS</b>	<b>4,876</b>	<b>8,794</b>

- As required by paragraph 32 of Ind AS 101, equity reconciliation between the figures reported under previous GAAP and Ind AS is as under :

Particulars	(Rs. In lakh)	
	As at March 31, 2018	As at April 1, 2017
Equity as reported under previous GAAP	1,77,270	1,35,446
Adjustments resulting in increase/(decrease) in equity as reported under previous GAAP		
Impairment allowance on Financial Instruments measured at amortised cost	(8,740)	(7,657)
Impact of EIR method on Financial Instruments measured at amortised cost	(10,645)	(7,753)
Impact of EIR method on other financial assets	(15)	(11)
Net Fair value gain/(loss) on Investment at FVTPL	23	6
Net Deferred tax asset/(liability) on above adjustments	6,702	5,332
Equity reported under Ind AS pre-CCCPS accounted for as liability	1,64,596	1,25,363
Reclassification of Cumulative Compulsorily Convertible Preference shares (CCCPS) to Borrowings including dividend accrued on CCCPS and dividend distribution tax thereon	(1,12,559)	(82,400)
<b>Equity as reported under Ind AS</b>	<b>52,037</b>	<b>42,963</b>



For Tata Capital Housing Finance Limited

*Anil Kaul*

Anil Kaul  
Managing Director  
DIN No. : 00644761



**Annexure 1**  
**Additional Information**

Products	Rating
(a) Commercial Paper	CRISIL A1+, ICRA A1+ Stable
(b) Secured NCDs	CRISIL AAA/ Stable, [ICRA] AAA/Stable, IND AAA/ Stable
(c) Subordinated Debt	CRISIL AAA/ Stable, [ICRA] AAA/Stable, IND AAA/ Stable
(d) Market Linked Debentures	CRISIL PP-MLD AA+/Stable
(e) Bank loan facilities	CRISIL AAA/ Stable, IND AAA/ Stable

During the year under review, rating agencies upgraded the ratings and re-affirmed/issued ratings to the Company as above

- b) Asset Cover available for non convertible debt securities : 1.66 times.
- c) Debt Equity ratio: 11.30 times (Debt equity ratio is (Debt Securities issued + Subordinated Liabilities + Other Borrowings + interest accrued but not due on borrowings) / Net worth.)
- d) Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares/ non convertible debt securities and whether the same has been paid or not; (Refer Annexure "A"). The Company has not issued any non-convertible redeemable preference shares.
- e) Next due date for the payment of interest/ dividend of non-convertible preference shares/ principal along with the amount of interest/ dividend of non-convertible preference shares payable and the redemption amount (Refer Annexure "A"). The Company has not issued any non-convertible redeemable preference shares.
- f) Debt service coverage ratio: 0.06 times
- g) Interest service coverage ratio: 1.08 times
- h) Outstanding redeemable preference shares (Quantity & value) : Since the Company does not have any outstanding redeemable preference shares this clause is not applicable.
- i) Capital redemption reserve/ debenture redemption reserve: Not Applicable
- j) Net Worth : Rs. 89,876 lakh . Networth has been calculated as per section 2(57) of Companies Act, 2013 and includes Compulsorily Convertible Cumulative Preference Share (CCCPs) held entirely by the Holding Company of Rs. 1,27,200 lakh.
- k) Net profit after tax: Rs. 5,049 lakh. Total Comprehensive Income: Rs. 5,000 lakh.
- l) Earnings per share: Rs. 2.58 (Basic and Diluted)
- m) There was no material deviation in the use of the proceeds of the issue of Non Convertible Debt Securities.





## TATA CAPITAL HOUSING FINANCE LIMITED

Information as per Regulation 58 (d) and 52 (4) & (5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, information as at March 31, 2019 with respect to NCDs issued on a private placement basis

Sr No	Series under which the NCDs are held	ISIN No.	Credit rating	Previous due date for payment of interest	Whether the previous interest has been paid or not	Next due date for payment of interest	Next Interest amount (Rs. in Lakh)	Previous due date for payment of principal	whether the previous principal payment has been paid or not	Next due date for payment of principal	Next Redemption amount (Rs. in Lakh)
1	TCHFL NCD 'G' FY 2011-12	INE033L07074	"CRISIL AAA/Stable" by CRISIL Limited	November 16, 2018	(Paid)	Not Applicable	Nil	November 16, 2018	(Paid)	Not Applicable	Nil
2	TCHFL NCD 'G' FY 2012-13	INE033L07413	"CRISIL AAA/Stable" by CRISIL Limited	May 18, 2018	(Paid)	May 20, 2019	101.00	Not Applicable	-	May 18, 2022	1,000.00
3	TCHFL NCD 'K' FY 2012-13	INE033L07462	"CRISIL AAA/Stable" by CRISIL Limited	October 3, 2018	(Paid)	October 3, 2019	100.50	Not Applicable	-	October 3, 2019	1,000.00
4	TCHFL NCD 'Q' FY 2012-13	INE033L07520	"CRISIL AAA/Stable" by CRISIL Limited	December 28, 2018	(Paid)	December 30, 2019	96.00	Not Applicable	-	December 28, 2022	1,000.00
5	TCHFL NCD 'R' FY 2012-13	INE033L07538	"CRISIL AAA/Stable" by CRISIL Limited	January 18, 2019	(Paid)	January 20, 2020	143.28	Not Applicable	-	January 18, 2023	1,500.00
6	TCHFL NCD 'U' FY 2012-13	INE033L07561	"CRISIL AAA/Stable" by CRISIL Limited	March 12, 2019	(Paid)	March 12, 2020	95.00	Not Applicable	-	March 10, 2023	1,000.00
7	TCHFL NCD 'N' FY 2013-14	INE033L07728	"CRISIL AAA/Stable" by CRISIL Limited	January 18, 2019	(Paid)	Not Applicable	Nil	January 18, 2019	(Paid)	Not Applicable	Nil
8	TCHFL NCD 'A' FY 2014-15 Option-II	INE033L07926	"CRISIL AAA/Stable" by CRISIL Limited	June 13, 2018	(Paid)	June 13, 2019	95.50	Not Applicable	-	June 13, 2019	1,000.00
9	TCHFL NCD 'B' FY 2014-15 Option II	INE033L07959	"CRISIL AAA/Stable" by CRISIL Limited	July 23, 2018	(Paid)	July 22, 2019	95.74	Not Applicable	-	July 22, 2019	1,000.00
10	TCHFL NCD 'D' FY 2014-15 Option II	INE033L07AB5	"CRISIL AAA/Stable" by CRISIL Limited	August 23, 2018	(Paid)	August 22, 2019	96.24	Not Applicable	-	August 22, 2019	1,000.00
11	TCHFL NCD 'G' FY 2014-15	INE033L07AF6	"CRISIL AAA/Stable" by CRISIL Limited	October 22, 2018	(Paid)	October 22, 2019	528.00	Not Applicable	-	October 22, 2019	5,500.00
12	TCHFL NCD 'R' FY 2014-15	INE033L07AU5	"CRISIL AAA/Stable" by CRISIL Limited and "ICRAI AAA/Stable" by ICRA Limited	December 10, 2018	(Paid)	December 9, 2019	1838.95	Not Applicable	-	December 9, 2024	20,000.00
13	TCHFL NCD 'V' FY 2014-15	INE033L07AZ4	"CRISIL AAA/Stable" by CRISIL Limited and "ICRAI AAA/Stable" by ICRA Limited	January 23, 2019	(Paid)	January 23, 2020	1357.50	Not Applicable	-	January 23, 2025	15,000.00
14	TCHFL NCD 'Z' FY 2014-15	INE033L07BE7	"CRISIL AAA/Stable" by CRISIL Limited	February 12, 2019	(Paid)	February 12, 2020	90.50	Not Applicable	-	February 12, 2020	1,000.00
15	TCHFL NCD 'O' FY 2015-16	INE033L07CW7	"CRISIL AAA/Stable" by CRISIL Limited	June 18, 2018	(Paid)	June 17, 2019	176.52	Not Applicable	-	June 16, 2025	2,000.00
16	TCHFL NCD 'P' FY 2015-16 Option III	INE033L07CZ0	"CRISIL AAA/Stable" by CRISIL Limited	January 7, 2019	(Paid)	Not Applicable	Nil	January 7, 2019	(Paid)	Not Applicable	Nil
17	TCHFL NCD 'T' FY 2015-16 Option I	INE033L07DG8	"CRISIL AAA/Stable" by CRISIL Limited	July 9, 2018	(Paid)	July 9, 2019	89.50	Not Applicable	-	July 9, 2020	1,000.00
18	TCHFL NCD 'X' FY 2015-16	INE033L07DL8	"CRISIL AAA/Stable" by CRISIL Limited	July 30, 2018	(Paid)	July 29, 2019	672.41	Not Applicable	-	July 29, 2022	7,500.00
19	TCHFL NCD 'Z' FY 2015-16	INE033L07DO2	"CRISIL AAA/Stable" by CRISIL Limited	August 7, 2018	(Paid)	August 7, 2019	265.80	Not Applicable	-	August 7, 2020	3,000.00
20	TCHFL NCD 'AA' FY 2015-16	INE033L07DP9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRAI AAA/Stable" by ICRA Limited	August 20, 2018	(Paid)	August 19, 2019	882.58	Not Applicable	-	August 17, 2020	10,000.00
21	TCHFL NCD 'AB' FY 2015-16	INE033L07DQ7	"CRISIL AAA/Stable" by CRISIL Limited	August 20, 2018	(Paid)	August 20, 2019	88.50	Not Applicable	-	August 20, 2020	1,000.00
22	TCHFL NCD 'AE' FY 2015-16	INE033L07DU9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRAI AAA/Stable" by ICRA Limited	August 31, 2018	(Paid)	September 2, 2019	178.37	Not Applicable	-	August 29, 2025	2,000.00
23	TCHFL NCD 'AG' FY 2015-16	INE033L07DW5	"CRISIL AAA/Stable" by CRISIL Limited and "ICRAI AAA/Stable" by ICRA Limited	October 8, 2018	(Paid)	October 8, 2019	65.25	Not Applicable	-	October 8, 2025	750.00
24	TCHFL NCD 'AH' FY 2015-16	INE033L07DX3	"CRISIL AAA/Stable" by CRISIL Limited	October 15, 2018	(Paid)	October 14, 2019	173.52	Not Applicable	-	October 14, 2020	2,000.00
25	TCHFL NCD 'AI' FY 2015-16	INE033L07DY1	"CRISIL AAA/Stable" by CRISIL Limited	October 16, 2018	(Paid)	October 16, 2019	435.00	Not Applicable	-	October 16, 2020	5,000.00
26	TCHFL NCD 'AJ' FY 2015-16	INE033L07EA9	"CRISIL AAA/Stable" by CRISIL Limited	October 26, 2018	(Paid)	Not Applicable	Nil	October 26, 2018	(Paid)	Not Applicable	Nil
27	TCHFL NCD 'AL' FY 2015-16	INE033L07EB7	"CRISIL AAA/Stable" by CRISIL Limited	November 2, 2018	(Paid)	Not Applicable	Nil	November 2, 2018	(Paid)	Not Applicable	Nil
28	TCHFL NCD 'AO' FY 2015-16 Option I	INE033L07EC5	"CRISIL AAA/Stable" by CRISIL Limited	November 6, 2018	(Paid)	November 6, 2019	301.00	Not Applicable	-	November 6, 2025	3,500.00
29	TCHFL NCD 'AM' FY 2015-16 Option II	INE033L07ED3	"CRISIL AAA/Stable" by CRISIL Limited	November 6, 2018	(Paid)	November 6, 2019	43.00	Not Applicable	-	November 6, 2020	500.00
30	TCHFL NCD 'AN' FY 2015-16 Option I	INE033L07EG6	"CRISIL AAA/Stable" by CRISIL Limited	January 14, 2019	(Paid)	January 13, 2020	130.14	Not Applicable	-	January 12, 2023	1,500.00
31	TCHFL NCD 'AP' FY 2015-16 Option II	INE033L07EH4	"CRISIL AAA/Stable" by CRISIL Limited	January 14, 2019	(Paid)	January 13, 2020	130.14	Not Applicable	-	January 12, 2024	1,500.00
32	TCHFL NCD 'AQ' FY 2015-16	INE033L07EI2	"CRISIL AAA/Stable" by CRISIL Limited	January 18, 2019	(Paid)	Not Applicable	Nil	January 18, 2019	(Paid)	Not Applicable	Nil
33	TCHFL NCD 'AR' FY 2015-16	INE033L07EJ0	"CRISIL AAA/Stable" by CRISIL Limited	January 18, 2019	(Paid)	Not Applicable	Nil	January 18, 2019	(Paid)	Not Applicable	Nil
34	TCHFL NCD 'AS' FY 2015-16	INE033L07EK8	"CRISIL AAA/Stable" by CRISIL Limited	January 22, 2019	(Paid)	January 22, 2020	174.00	Not Applicable	-	January 22, 2021	2,000.00

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Sr No	Series under which the NCDs are held	ISIN No.	Credit rating	Previous due date for payment of interest	Whether the previous interest has been paid or not	Next due date for payment of interest	Next Interest amount (Rs. in Lakh)	Previous due date for payment of principal	whether the previous principal payment has been paid or not	Next due date for payment of principal	Next Redemption amount (Rs. in Lakh)
35	TCHFL NCD 'A' FY 2015-16	INE033L07EL6	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA/AAA/Stable" by ICRA Limited	March 5, 2019	(Paid)	May 16, 2019	38.75	Not Applicable	-	May 16, 2019	2,200.00
36	TCHFL NCD 'AU' FY 2015-16 Option I	INE033L07EM4	"CRISIL AAA/Stable" by CRISIL Limited	April 3, 2018	(Paid)	April 2, 2019	131.34	Not Applicable	-	March 30, 2026	1,500.00
37	TCHFL NCD 'AU' FY 2015-16 Option II	INE033L07EN2	"CRISIL AAA/Stable" by CRISIL Limited	April 3, 2018	(Paid)	April 2, 2019	87.66	Not Applicable	-	April 18, 2019	1,000.00
38	TCHFL NCD 'A' FY 2016-17	INE033L07E00	"CRISIL AAA/Stable" by CRISIL Limited	April 12, 2018	(Paid)	April 12, 2019	1047.60	Not Applicable	-	April 12, 2021	12,000.00
39	TCHFL NCD 'B' FY 2016-17	INE033L07EP7	"CRISIL AAA/Stable" by CRISIL Limited	April 18, 2018	(Paid)	April 18, 2019	130.50	Not Applicable	-	April 18, 2019	1,500.00
40	TCHFL NCD 'E' FY 2016-17	INE033L07ES1	"CRISIL AAA/Stable" by CRISIL Limited	May 4, 2018	(Paid)	May 4, 2019	173.54	Not Applicable	-	May 4, 2023	2,000.00
41	TCHFL NCD 'G' FY 2016-17 Option I	INE033L07EU7	"CRISIL AAA/Stable" by CRISIL Limited	June 11, 2018	(Paid)	June 10, 2019	17.45	Not Applicable	-	June 24, 2019	200.00
42	TCHFL NCD 'G' FY 2016-17 Option II	INE033L07EV5	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	December 23, 2019	449.01	Not Applicable	-	December 23, 2019	1,300.00
43	TCHFL NCD 'H' FY 2016-17	INE033L07EW3	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA/AAA/Stable" by ICRA Limited	June 14, 2018	(Paid)	June 14, 2019	43.75	Not Applicable	-	June 14, 2019	500.00
44	TCHFL NCD 'J' FY 2016-17	INE033L07EY9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA/AAA/Stable" by ICRA Limited	July 2, 2018	(Paid)	July 1, 2019	86.76	Not Applicable	-	June 30, 2026	1,000.00
45	TCHFL NCD 'K' FY 2016-17	INE033L07EZ6	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA/AAA/Stable" by ICRA Limited	July 5, 2018	(Paid)	July 5, 2019	174.00	Not Applicable	-	July 5, 2021	2,000.00
46	TCHFL NCD 'M' FY 2016-17	INE033L07FB4	"CRISIL AAA/Stable" by CRISIL Limited	July 16, 2018	(Paid)	July 12, 2019	85.65	Not Applicable	-	July 12, 2019	1,000.00
47	TCHFL NCD 'N' FY 2016-17	INE033L07FC2	"CRISIL AAA/Stable" by CRISIL Limited	July 30, 2018	(Paid)	July 29, 2019	85.91	Not Applicable	-	July 29, 2019	1,000.00
48	TCHFL NCD 'P' FY 2016-17	INE033L07FE8	"CRISIL AAA/Stable" by CRISIL Limited	August 8, 2018	(Paid)	August 8, 2019	210.50	Not Applicable	-	August 8, 2019	2,500.00
49	TCHFL NCD 'R' FY 2016-17	INE033L07FG3	"CRISIL AAA/Stable" by CRISIL Limited	August 30, 2018	(Paid)	August 30, 2019	204.00	Not Applicable	-	August 30, 2019	2,500.00
50	TCHFL NCD 'T' FY 2016-17	INE033L07FI9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA/AAA/Stable" by ICRA Limited	September 17, 2018	(Paid)	September 16, 2019	81.78	Not Applicable	-	September 15, 2021	1,000.00
51	TCHFL NCD 'V' FY 2016-17	INE033L07FK5	"CRISIL AAA/Stable" by CRISIL Limited	November 16, 2018	(Paid)	Not Applicable	Nil	November 16, 2018	(Paid)	Not Applicable	Nil
52	TCHFL NCD 'W' FY 2016-17	INE033L07FL3	"CRISIL AAA/Stable" by CRISIL Limited	December 10, 2018	(Paid)	December 10, 2019	3094.68	Not Applicable	-	December 28, 2021	40,800.00
53	TCHFL NCD 'X' FY 2016-17	INE033L07FM1	"CRISIL AAA/Stable" by CRISIL Limited	February 11, 2019	(Paid)	February 7, 2020	396.09	Not Applicable	-	February 7, 2020	5,140.00
54	TCHFL NCD 'Y' FY 2016-17	INE033L07FN9	"CRISIL AAA/Stable" by CRISIL Limited	March 17, 2019	(Paid)	March 17, 2020	2460.00	Not Applicable	-	March 17, 2020	30,000.00
55	TCHFL NCD 'A' FY 2017-18	INE033L07FO7	"CRISIL AAA/Stable" by CRISIL Limited	April 5, 2018	(Paid)	April 5, 2019	1969.88	Not Applicable	-	April 5, 2019	25,500.00
56	TCHFL NCD 'B' FY 2017-18	INE033L07FP4	"ICRA/AAA/Stable" by ICRA Limited	April 17, 2018	(Paid)	April 17, 2019	1340.33	Not Applicable	-	April 17, 2019	17,500.00
57	TCHFL NCD 'C' FY 2017-18	INE033L07FQ2	"ICRA/AAA/Stable" by ICRA Limited	April 20, 2018	(Paid)	April 22, 2019	38.55	Not Applicable	-	April 29, 2020	500.00
58	TCHFL NCD 'D' FY 2017-18	INE033L07FR0	"ICRA/AAA/Stable" by ICRA Limited	May 30, 2018	(Paid)	May 30, 2019	194.25	Not Applicable	-	May 30, 2019	2,500.00
59	TCHFL NCD 'E' FY 2017-18	INE033L07FS8	"ICRA/AAA/Stable" by ICRA Limited	June 7, 2018	(Paid)	June 7, 2019	38.75	Not Applicable	-	June 30, 2020	500.00
60	TCHFL NCD 'F' FY 2017-18	INE033L07FT6	"ICRA/AAA/Stable" by ICRA Limited	June 14, 2018	(Paid)	June 14, 2019	423.50	Not Applicable	-	June 15, 2020	5,500.00
61	TCHFL NCD 'G' FY 2017-18	INE033L07FU4	"ICRA/AAA/Stable" by ICRA Limited	July 13, 2018	(Paid)	July 12, 2019	757.92	Not Applicable	-	July 12, 2019	10,000.00
62	TCHFL NCD 'H' FY 2017-18	INE033L07FV2	"ICRA/AAA/Stable" by ICRA Limited	July 23, 2018	(Paid)	July 19, 2019	937.34	Not Applicable	-	July 19, 2019	12,500.00
63	TCHFL NCD 'I' FY 2017-18	INE033L07FW0	"ICRA/AAA/Stable" by ICRA Limited	August 31, 2018	(Paid)	September 2, 2019	2590.00	Not Applicable	-	August 31, 2020	35,000.00
64	TCHFL NCD 'A' FY 2018-19	INE033L07FX8	"ICRA/AAA/Stable" by ICRA Limited	Not Applicable	-	July 30, 2019	0.00	Not Applicable	-	July 30, 2019	9,000.00
65	TCHFL NCD 'B' FY 2018-19	INE033L07FY6	"ICRA/AAA/Stable" by ICRA Limited	October 31, 2018	(Paid)	September 30, 2019	4568.55	Not Applicable	-	September 30, 2019	57,000.00
66	TCHFL NCD 'C' FY 2018-19	INE033L07GA4	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	April 13, 2022	5806.79	Not Applicable	-	April 13, 2022	16,930.00
67	TCHFL NCD 'D' FY 2018-19	INE033L07GB2	"ICRA/AAA/Stable" by ICRA Limited	Not Applicable	-	June 26, 2019	166.10	Not Applicable	-	June 26, 2020	7,500.00
68	TCHFL Tier II Bonds 'C' FY 2011-12	INE033L08023	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA/AAA/Stable" by ICRA Limited	October 1, 2018	(Paid)	September 29, 2019	251.61	Not Applicable	-	September 29, 2021	2,530
69	TCHFL Tier II Bonds 'D' FY 2011-12	INE033L08031	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA/AAA/Stable" by ICRA Limited	October 29, 2018	(Paid)	October 29, 2019	10.97	Not Applicable	-	October 28, 2021	110
70	TCHFL Tier II Bonds 'E' FY 2011-12	INE033L08049	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA/AAA/Stable" by ICRA Limited	November 5, 2018	(Paid)	November 4, 2019	100.72	Not Applicable	-	November 4, 2021	1,010
71	TCHFL Tier II Bonds 'F' FY 2011-12	INE033L08056	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA/AAA/Stable" by ICRA Limited	January 25, 2019	(Paid)	January 27, 2020	137.03	Not Applicable	-	January 25, 2022	1,350
72	TCHFL Tier II Bonds 'G' FY 2011-12	INE033L08064	"ICRA/AAA/Stable" by ICRA Limited	March 12, 2019	(Paid)	March 12, 2020	103.53	Not Applicable	-	March 12, 2022	1,020
73	TCHFL Tier II Bonds 'H' FY 2011-12	INE033L08072	"ICRA/AAA/Stable" by ICRA Limited and "ICRA/AAA/Stable" by ICRA Limited	May 10, 2018	(Paid)	May 10, 2019	10.00	Not Applicable	-	May 10, 2022	100
74	TCHFL Tier II Bonds 'I' FY 2012-13	INE033L08080	"ICRA/AAA/Stable" by CRISIL Limited and "ICRA/AAA/Stable" by ICRA Limited	May 30, 2018	(Paid)	May 30, 2019	3.00	Not Applicable	-	May 30, 2022	30
75	TCHFL Tier II Bonds 'J' FY 2012-13	INE033L08088	"ICRA/AAA/Stable" by CRISIL Limited and "ICRA/AAA/Stable" by ICRA Limited	May 30, 2018	(Paid)	May 30, 2019	301.50	Not Applicable	-	May 30, 2022	3,000
76	TCHFL Tier II Bonds 'K' FY 2012-13	INE033L08106	"ICRA/AAA/Stable" by CRISIL Limited and "ICRA/AAA/Stable" by ICRA Limited	August 23, 2018	(Paid)	August 22, 2019	337.32	Not Applicable	-	August 22, 2022	3,300
77	TCHFL Tier II Bonds 'L' FY 2012-13	INE033L08114	"ICRA/AAA/Stable" by CRISIL Limited	March 28, 2019	(Paid)	March 28, 2020	146.25	Not Applicable	-	March 28, 2023	1,500

*Amud*





Sr No	Series under which the NCDs are held	ISIN No.	Credit rating	Previous due date for payment of interest	Whether the previous interest has been paid or not	Next due date for payment of interest	Next Interest amount (Rs. in Lakh)	Previous due date for payment of principal	whether the previous principal payment has been paid or not	Next due date for payment of principal	Next Redemption amount (Rs. in Lakh)
77	TCHFL Tier II Bonds 'A' FY 2013-14	INE033L08122	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	April 16, 2018	(Paid)	April 15, 2019	241.84	Not Applicable	-	April 15, 2023	2,500
78	TCHFL Tier II Bonds 'B' FY 2013-14	INE033L08130	"CRISIL AAA/Stable" by CRISIL Limited	April 23, 2018	(Paid)	April 23, 2019	20.37	Not Applicable	-	April 23, 2023	210
79	TCHFL Tier II Bonds 'C' FY 2013-14	INE033L08148	"CRISIL AAA/Stable" by CRISIL Limited	May 21, 2018	(Paid)	May 20, 2019	9.27	Not Applicable	-	May 19, 2023	100
80	TCHFL Tier II Bonds 'D' FY 2013-14	INE033L08155	"CRISIL AAA/Stable" by CRISIL Limited	January 10, 2019	(Paid)	January 10, 2020	77.00	Not Applicable	-	January 10, 2024	770
81	TCHFL Tier II Bonds 'E' FY 2013-14	INE033L08163	"CRISIL AAA/Stable" by CRISIL Limited	March 18, 2019	(Paid)	March 18, 2020	4.00	Not Applicable	-	March 18, 2024	40
82	TCHFL Tier II Bonds 'A' FY 2014-15	INE033L08171	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	September 26, 2018	(Paid)	September 26, 2019	487.20	Not Applicable	-	September 26, 2024	4,800
83	TCHFL Tier II Bonds 'A' FY 2015-16	INE033L08189	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	May 2, 2018	(Paid)	April 29, 2019	366.96	Not Applicable	-	April 28, 2025	4,000
84	TCHFL Tier II Bonds 'B' FY 2015-16	INE033L08197	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	July 23, 2018	(Paid)	July 22, 2019	322.86	Not Applicable	-	July 22, 2025	3,500
85	TCHFL Tier II Bonds 'C' FY 2015-16	INE033L08205	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	September 17, 2018	(Paid)	September 16, 2019	91.75	Not Applicable	-	September 16, 2025	1,000
86	TCHFL Tier II Bonds 'D' FY 2015-16	INE033L08213	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	September 21, 2018	(Paid)	September 23, 2019	138.76	Not Applicable	-	September 19, 2025	1,500
87	TCHFL Tier II Bonds 'E' FY 2015-16	INE033L08221	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	November 5, 2018	(Paid)	November 4, 2019	268.96	Not Applicable	-	November 4, 2025	3,000
88	TCHFL Tier II Bonds 'F' FY 2015-16	INE033L08239	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	December 17, 2018	(Paid)	December 16, 2019	224.38	Not Applicable	-	December 15, 2025	2,500
89	TCHFL Tier II Bonds 'G' FY 2015-16	INE033L08247	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	December 17, 2018	(Paid)	December 17, 2019	225.00	Not Applicable	-	December 17, 2025	2,500
90	TCHFL Tier II Bonds 'H' FY 2015-16	INE033L08254	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	March 15, 2019	(Paid)	March 16, 2020	180.49	Not Applicable	-	March 13, 2026	2,000
91	TCHFL Tier II Bonds 'A' FY 2016-17	INE033L08262	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	August 6, 2018	(Paid)	August 5, 2019	1779.12	Not Applicable	-	August 4, 2026	20,000
											464,690


# B S R & Co. LLP

Chartered Accountants

5th Floor, Lodha Excelus,  
Apollo Mills Compound  
N. M. Joshi Marg, Mahalaxmi  
Mumbai - 400 011  
India

Telephone +91 (22) 4345 5300  
Fax +91 (22) 4345 5399

## **Independent Auditors' Report on the Financial Results (prepared under Ind AS) of Tata Capital Housing Finance Limited pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

### **To the Board of Directors of Tata Capital Housing Finance Limited**

We have audited the annual financial results of Tata Capital Housing Finance Limited (the 'Company') for the year ended 31 March 2019, attached herewith ('the financial results'), being submitted by the company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'). Attention is drawn to the fact that figures for the six month period ended 31 March 2019 and the corresponding six month period ended in the previous year as reported in these annual financial results represent the difference between the audited figures in respect of the full financial years and the published audited figures for the six month period ended 30 September 2018 and 30 September 2017 respectively.

These financial results have been prepared on the basis of the annual financial statements and audited half yearly financial results which are the responsibility of the Company's Management. Our responsibility is to express an opinion on these financial results based on our audit of the annual financial statements which have been prepared in accordance with the recognition and measurement principles laid down in the Companies (Indian Accounting Standards) Rules, 2015 as per Section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the annual financial results are free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by Management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us these financial results:

- (i) are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- (ii) give a true and fair view of the net profit and other comprehensive income, and other financial information for the year ended 31 March 2019.





**Independent Auditors' Report on the Financial Results (prepared under Ind AS) of Tata Capital Housing Finance Limited pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Continued)**

**Other Matter**

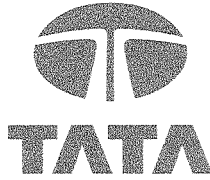
The comparative financial information of the Company for the transition date opening balance sheet as at 1 April 2017 included in the financial results, are based on the previously issued statutory financial statements for the year ended 31 March 2017 prepared in accordance with the Companies (Accounting Standards) Rules, 2006 audited by the predecessor auditor whose report dated 28 April 2017 expressed an unmodified opinion on those financial statements, as adjusted for the differences in the accounting principles adopted by the Company on transition to the Ind AS, which have been audited by us.

For **B S R & Co. LLP**  
*Chartered Accountants*  
Firm's Registration No: 101248W/W-100022



**Manoj Kumar Vijai**  
*Partner*  
Membership No: 046882

Mumbai  
26 April 2019



April 26, 2019

The National Stock Exchange of India Limited  
Exchange Plaza  
Plot No. C/1, G Block  
Bandra-Kurla Complex  
Bandra (E)  
Mumbai - 400 001.

Dear Sir/Madam,

**Sub: Declaration pursuant to Regulation 52(3)(a) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

Pursuant to Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, I, Anil Kaul, Managing Director of Tata Capital Housing Finance Limited (CIN: U67190MH2008PLC187552) having its Registered Office at 11<sup>th</sup> Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013, do hereby declare that, the Statutory Auditors of the Company, B S R & Co. LLP, Chartered Accountants (ICAI Firm Registration No. 101248WW-100022) have issued an Audit Report with an unmodified opinion on the Audited Financial Results of the Company for the year ended March 31, 2019.

Kindly take this declaration on your records.

Yours faithfully,

For **Tata Capital Housing Finance Limited**

**Anil Kaul**  
**Managing Director**

**TATA CAPITAL HOUSING FINANCE LIMITED**

Corporate Identity Number U67190MH2008PLC187552

11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013

Tel 91 22 6606 9000 Web [www.tatacapital.com](http://www.tatacapital.com)

Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013



April 26, 2019



To,

Mr. Jinesh Meghani  
Company Secretary,  
Tata Capital Housing Finance Limited,  
11<sup>th</sup> Floor, Tower A, Peninsula Business Park  
GanpatraoKadam Marg, Lower Parel  
Mumbai 400013

Dear Sir,

**Sub: Certificate of Debenture Trustee under Regulation 52(5) of SEBI (LODR) Regulations, 2015 for March 31, 2019.**

In compliance of the requirements of Chapter V, Regulation 52, Sub – Regulation (4) and (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for Non – Convertible Debt Securities we would like to state as under:

We, Vistra ITCL (India) Limited, are acting as a Debenture Trustee for the Secured/Unsecured, Listed, Redeemable, Rated Non-Convertible Subordinated Debentures aggregating to Rs. 450 crores (Rs. 100 crores. + 200 crores + 75 crores + 75 crores) issued by Tata Capital Housing Finance Limited.

With reference to above, we have received the following documents and have noted its contents

1. Statement of Profit and Loss for the year ended March 31, 2019 and Statement of Assets and Liabilities as at March 31, 2019.
2. Additional Information as per Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (Annexure 1) along with Information as per Regulation 58 (d) and 52 (4) & (5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, information as at March 31, 2019 with respect to NCDs issued on a private placement basis.
3. Audited financial result for the year ended March 31, 2019 to be published in newspaper
4. Declarations by managing director that the Statutory Auditors of the company have issued and Audit Report with an unmodified opinion on The Financials Results of the company for the year ended March 31, 2019.
5. Independent Auditor's Report on the financial results for half year and year ended 31 March 2019.
6. Annexure A, as per SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

This certificate has been signed and issued by us based on documents (mentioned above) provided by you.

Thanking You.

Yours sincerely,

**For Vistra ITCL (India) Limited**

**Authorized Signatory**

Place: Mumbai

No. 1075/ITSL/OPR/2019-20

April 26, 2019

**Tata Capital Housing Finance Limited**

11<sup>th</sup> Floor, Tower A, Peninsula Business Park,  
Senapati Bapat Marg, Lower Parel,  
Mumbai - 400 013

Dear Sir,

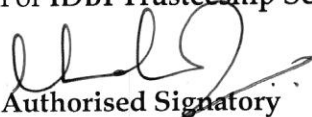
**Certificate for receipt and noting of information**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, IDBI Trusteeship Services Limited ("Debenture Trustee") hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("Regulations"), provided to us by Tata Capital Housing Finance Limited ("the Company") for the financial year ended March 31, 2019.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For IDBI Trusteeship Services Limited

  
Authorised Signatory





Annexure A

Format of the Initial Disclosure to be made by an entity identified as a Large Corporate  
(To be submitted to the Stock Exchange(s) within 30 days from the beginning of the FY)

Sr. No.	Particulars	Details
1	Name of the Company	Tata Capital Housing Finance Limited
2	CIN	U67190MH2008PLC187552
3	Outstanding borrowing of Company as on March 31, 2019 as applicable (in Rs. crore)	Rs. 19,360.52 crore
4	Highest Credit Rating during the previous FY along with name of the Credit Rating Agency	Refer Annexure attached herewith
5	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	National Stock Exchange of India Limited

We confirm that we are a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

(Signature)  
Name: Jinesh Meghani  
Designation: Company Secretary  
Contact: 022 6606 9000

(Signature)  
Name: S. Balakrishna Kamath  
Designation: Chief Financial Officer  
Contact: 022 6606 9000

Date: April 26, 2019



Annexure

**Tata Capital Housing Finance Limited**

**Details of Rating**

Name of the Rating Agency	ICRA Limited (ICRA), CRISIL Limited (CRISIL) and India Ratings and Research Private Limited (IND)
Rating of Commercial Paper Rating	ICRA A1+, CRISIL A1+
Rating of Debentures	<b>Secured Non Convertible Debentures</b> CRISIL AAA /Stable and ICRA AAA (Stable)  <b>Secured Non Convertible Debentures – Market linked Debentures</b> CRISIL PP-MLD AAAr (Stable)  <b>Unsecured Sub Debt Tier II Debentures</b> CRISIL AAA /Stable and ICRA AAA (Stable)  <b>Secured Non Convertible Debentures Public</b> CRISIL AAA /Stable, ICRA AAA/Stable and IND AAA/ Stable
Rating of Bank Loans	<b>Long Term Bank Loans</b> CRISIL AAA/ Stable and IND AAA/Stable