

Tata Capital Housing Finance Limited

Statement of Profit and Loss

for the year ended March 31, 2021

(Rs. in lakh)

Particulars	For the half year ended March 31, 2021	For the half year ended March 31, 2020	For the year ended March 31, 2021	For the year ended March 31, 2020
	(Audited) (Refer note 12)	(Audited) (Refer note 12)	(Audited)	(Audited)
I Revenue from operations				
(i) Interest Income	1,35,831	1,48,552	2,82,021	2,92,631
(ii) Dividend Income	-	-	-	-
(iii) Rental Income	-	-	-	-
(iv) Fees and commission Income	3,045	1,679	4,001	3,349
(v) Net gain on fair value changes	1,785	306	3,564	2,097
(vi) Net gain on derecognition of investment	-	-	-	-
(vii) Sale of services	-	-	-	-
II Other income	1,871	1,149	2,328	3,098
III Total Income (I+II)	1,42,532	1,51,686	2,91,914	3,01,175
IV Expenses				
(i) Finance costs	83,389	91,495	1,78,947	2,02,127
(ii) Fees and commission expense	-	-	-	-
(iii) Net loss on fair value changes	-	-	-	-
(iv) Impairment of investment	-	-	-	-
(v) Impairment on financial instruments	16,919	25,297	35,682	42,487
(vi) Employee benefits expense	7,184	6,392	13,056	14,168
(vii) Depreciation, amortisation expense and impairment	824	1,026	1,583	1,503
(viii) Other expenses	9,129	7,235	14,847	15,437
Total expenses (IV)	1,17,445	1,31,445	2,44,115	2,75,722
V Profit/(loss) before exceptional items and tax (III-IV)	25,087	20,241	47,799	25,453
VI Exceptional Items	-	-	-	-
VII Profit/(loss) before tax (V-VI)	25,087	20,241	47,799	25,453
VIII Tax expense				
(1) Current tax	6,525	7,000	14,014	11,315
(2) Deferred tax	(17)	377	(1,740)	(1,096)
Net tax expense	6,508	7,377	12,274	10,219
IX Profit from continuing operations (VII-VIII)	18,579	12,864	35,525	15,234
X Profit from discontinued operations before tax	-	-	-	-
XI Tax expense of discontinued operations	-	-	-	-
XII Profit from discontinued operations (after tax) (X-XI)	-	-	-	-
XIII Profit for the year (IX+XII)	18,579	12,864	35,525	15,234
XIV Other Comprehensive Income				
(i) Items that will be reclassified subsequently to statement of profit or loss				
(a) The effective portion of gains and loss on hedging instruments in a cash flow hedge reserve	484	(645)	(207)	128
(b) Income tax relating to effective portion of gain and loss on hedging instrument in a cash flow hedge	(122)	238	52	(32)
(ii) Items that will not be reclassified subsequently to statement of profit or loss				
(a) Remeasurement of defined employee benefit plans	7	(125)	289	(194)
(b) Income tax relating to items that will not be reclassified to profit or loss	(2)	25	(73)	49
Total Other Comprehensive Income	367	(507)	61	(49)
XV Total Comprehensive Income for the year (XIII+XIV) (Comprising Profit and Other Comprehensive Income for the year)	18,946	12,357	35,586	15,185
XVI Earnings per equity share (for continuing operation):				
(1) Basic (Rs.)*	3.39	1.12	6.49	3.11
(2) Diluted (Rs.)*	3.39	1.12	6.49	3.11
XVII Earnings per equity share (for discontinuing operation):				
(1) Basic (Rs.)	-	-	-	-
(2) Diluted (Rs.)	-	-	-	-
XVIII Earnings per equity share (for discontinued and continuing operations)				
(1) Basic (Rs.)*	3.39	1.12	6.49	3.11
(2) Diluted (Rs.)*	3.39	1.12	6.49	3.11

* (not annualised for half year ended March 31, 2021 and March 31, 2020)

Tata Capital Housing Finance Limited

Balance Sheet

as at March 31, 2021

(Rs. in lakh)

Particulars	As at March 31, 2021 (Audited)	As at March 31, 2020 (Audited)
ASSETS		
(1) Financial assets		
(a) Cash and cash equivalents	56,829	1,67,561
(b) Bank balances other than (a) above	32	30
(c) Derivative financial instruments	16	4,419
(d) Receivables		
(i) Trade receivables	544	366
(ii) Other receivables	-	-
(e) Loans	24,69,453	26,86,246
(f) Investments	1,50,476	452
(g) Other financial assets	418	443
Total Financial assets	26,77,768	28,59,517
(2) Non-Financial assets		
(a) Current tax assets (Net)	85	688
(b) Deferred tax assets (Net)	14,919	13,127
(c) Investment Property	359	378
(d) Property, plant and equipment	1,548	1,912
(e) Capital work-in-progress	-	24
(f) Intangible assets under development	121	-
(g) Goodwill	-	-
(h) Other intangible assets	643	603
(i) Right of use assets	2,949	3,461
(j) Other non-financial assets	1,792	905
Total Non-Financial assets	22,416	21,098
Total Assets	27,00,184	28,80,615
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial instruments	1,396	2,447
(b) Payables		
(i) Trade payables		
- Total outstanding dues of micro enterprises and small enterprises	28	25
- Total outstanding dues of creditors other than micro enterprises and small enterprises	9,576	8,485
(c) Debt Securities	8,04,244	9,27,875
(d) Borrowings (Other than debt securities)	14,81,272	15,77,799
(e) Deposits	-	-
(f) Subordinated liabilities	78,538	73,483
(g) Lease Liabilities	3,349	3,724
(h) Other financial liabilities	3,351	3,075
Total Financial liabilities	23,81,754	25,96,913
(2) Non-Financial liabilities		
(a) Current tax liabilities (Net)	5,752	2,928
(b) Provisions	2,516	1,777
(c) Other non-financial liabilities	2,258	1,819
Total Non-Financial liabilities	10,526	6,524
(3) Equity		
(a) Equity share capital	54,756	54,756
(b) Other equity	2,53,148	2,22,422
Total equity	3,07,904	2,77,178
Total Liabilities and Equity	27,00,184	28,80,615

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 19, 2021. The Statutory Auditors of the Company have carried out audit of the aforesaid results.
- The financial results have been prepared in accordance with and comply in all material aspects with Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other relevant provisions of the Act. The annual financial statements, used to prepare the financial results, are based on the notified Schedule III of the Act, as amended from time to time, for Non-Banking Financial Companies that are required to comply with Ind AS.
- The Company is regulated by the Reserve Bank of India ("RBI") and supervised by the National Housing Bank ("NHB"). The RBI / NHB periodically issues/amends directions, regulations and/or guidelines (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.

- 4 In accordance with the RBI circulars on COVID-19 Regulatory Package dated March 27, April 17 and May 23, 2020, the Company had granted a moratorium of up to six months on payment of instalments, falling due between March 1, 2020 and August 31, 2020 to eligible borrowers as per the Company's policy approved by the Board. For all such accounts where the borrower has been granted moratorium, the asset classification remained standstill during the moratorium period (i.e. the number of days past-due ('DPD') shall exclude the moratorium period for the purposes of staging). During the year ended March 31, 2021, the aggregate outstanding of the borrowers to whom moratorium was extended amounted to Rs.1,07,610 lakh. Due to the moratorium benefit the overdues of these borrowers were ranging between DPD 1-89 days and these have been classified as standard as at March 31, 2021. Of the above, borrower accounts worth Rs.55,017 lakh (including accrued interest of Rs.411 lakh), were accounts where, in accordance with the abovementioned COVID-19 Regulatory Package the asset classification benefit was extended (accounts not classified as Stage 3) at March 31, 2021. The Company has assessed its Expected Credit Loss in line with the RBI circular RBI/2019-20/170 DOR (NBFC),CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020. Accordingly, no impairment reserve is required to be created and no provision is adjusted during the respective accounting periods against slippages and the residual provisions as required in RBI circulars on COVID-19 Regulatory Package stated above.
- 5 Consequent to the outbreak of the COVID-19 pandemic, the Indian government announced a lockdown in March 2020. Subsequently, the national lockdown was lifted by the government, but regional lockdowns continue to be implemented in areas with a significant number of COVID-19 cases. The impact of COVID-19, including changes in customer behaviour and pandemic fears, as well as restrictions on business and individual activities, has led to significant volatility in global and Indian financial markets and a significant decrease in global and local economic activities. This may lead to a rise in the number of borrowers defaults and consequently an increase in corresponding provisions. The extent to which the COVID-19 pandemic, including the current "second wave" that has significantly increased the number of cases in India, will continue to impact the Company's performance will depend on ongoing as well as future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government-mandated or elected by us. The Company has assessed the potential impact of COVID-19 on the carrying value of its assets based on relevant internal and external factors / information available, upto the date of approval of these financial results. In order to cover the impact of COVID-19 on the future expected credit losses, the Company is carrying a provision of Rs. 12,482 lakh as on March 31, 2021. (For the year ended March 31, 2020 Rs 11,000 lakh).
- 6 RBI circular dated April 7, 2021 advised all lending institutions to put in place a Board-approved policy to refund/adjust the 'interest on interest' charged to the borrowers during the moratorium period, i.e. March 01, 2020 to August 31, 2020 in conformity with the Supreme Court judgement dated March 23, 2021 ("Supreme Court judgement"). Further, the circular stated that in order to ensure that the Supreme Court judgement is implemented uniformly in letter and spirit by all lending institutions, methodology for calculation of the amount to be refunded/adjusted for different facilities shall be finalised by the Indian Banks Association ("IBA") in consultation with other industry participants/bodies, which shall be adopted by all lending institutions and also advised all lending institutions to disclose the aggregate amount to be refunded/adjusted in respect of their borrowers based on the above reliefs in their financial results for the year ended March 31, 2021. Pending clarification on the calculation methodology of the amount to be refunded/adjusted from IBA, the Company has estimated the said amount and recognised a reversal in its Statement of Profit and Loss Account for the year ended March 31, 2021.
- 7 The Government of India, Ministry of Finance, vide its notification dated October 23, 2020, announced a scheme for COVID-19 Relief for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts ("the Scheme"), as per the eligibility criteria and other aspects specified therein and irrespective of whether moratorium as per RBI regulatory package was availed or not. The Company has implemented the Scheme and credited the accounts of or remitted amounts to the eligible borrowers as per the Scheme, amounting to Rs. 1,780 lakh. The Company has filed its claim for the ex-gratia with State Bank of India as per the Scheme and has received an amount of Rs. 1,673 lakh as on March 31, 2021.
- 8 In view of the Honourable Supreme Court of India interim order dated September 3, 2020 (Public Interest Litigation (PIL) by Gajendra Sharma Vs Union of India & ANR), no additional borrower accounts were classified as impaired (non-performing assets (NPA)), which were not declared non-performing till August 31, 2020. Basis the said interim order the Company had not classified any additional borrower account as NPA as per the Reserve Bank of India or other regulatory prescribed norms, after August 31, 2020 which were not NPA as of August 31, 2020. The interim order granted to not declare accounts as NPA stood vacated on March 23, 2021. In accordance with the instructions in paragraph 5 of the RBI circular dated April 07, 2021 issued in this connection, the Company has complied with the asset classification of borrower accounts as per the extant RBI instructions / IRAC norms.
- 9 The Company is engaged in the business of Housing Finance and hence only one "business segment".
- 10 The Board of Directors in their meetings held on August 31, 2020 and March 02, 2021 have declared and approved an interim equity dividend of Rs. 0.35 and Rs.0.57 per equity share respectively and the dividend has been paid to the shareholders in the same period.
- 11 The Parliament has approved the Code on Social Security, 2020 ('Code') which may impact the contribution by the Company towards Provident Fund and Gratuity. The effective date from which the Code and its provisions would be applicable is yet to be notified and the rules which would provide the details based on which financial impact can be determined are yet to be framed after which the financial impact can be ascertained. The Company will complete its evaluation and will give appropriate impact, if any, in the financial results following the Code becoming effective and the related rules being framed and notified.
- 12 The figures for the half year ended March 31, 2021 and March 31, 2020 are the balancing figures between audited figures in respect of the full financial year and the published audited year-to-date figures upto half year ended September 30, 2020 and September 30, 2019 respectively.

For Tata Capital Housing Finance Limited

Sd/-

Anil Kaul
Managing Director
(DIN No. : 00644761)

Mumbai
19 April 2021

Annexure 1

Additional Information

a) Credit rating

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

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

b) Asset Cover available for non convertible debt securities : 1.14 times.

c) Debt Equity ratio: 7.89 times (Outstanding Debt) / (Networth).

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: 0.12 times

g) Interest service coverage ratio: 1.27 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. 2,99,803 lakh

k) Net profit after tax: Rs. 35,525 lakh. Total Comprehensive Income: Rs. 35,586 lakh.

l) Earnings per share: Rs. 6.49 (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, 2021 with respect to Non Convertible Debentures 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	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	Redemption amount (Rs. in Lakh)
1	TCHFL NCD 'G' FY 2012-13	INE033L07413	"CRISIL AAA/Stable" by CRISIL Limited	May 18, 2020	(Paid)	May 18, 2021	101.00	Not Applicable	-	May 18, 2022	1,000.00
2	TCHFL NCD 'Q' FY 2012-13	INE033L07520	"CRISIL AAA/Stable" by CRISIL Limited	December 28, 2020	(Paid)	December 28, 2021	96.00	Not Applicable	-	December 28, 2022	1,000.00
3	TCHFL NCD 'R' FY 2012-13	INE033L07538	"CRISIL AAA/Stable" by CRISIL Limited	January 18, 2021	(Paid)	January 18, 2022	142.50	Not Applicable	-	January 18, 2023	1,500.00
4	TCHFL NCD 'U' FY 2012-13	INE033L07561	"CRISIL AAA/Stable" by CRISIL Limited	March 12, 2021	(Paid)	March 14, 2022	95.52	Not Applicable	-	March 10, 2023	1,000.00
5	TCHFL NCD 'R' FY 2014-15	INE033L07AU5	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	December 9, 2020	(Paid)	December 9, 2021	1,844.00	Not Applicable	-	December 9, 2024	20,000.00
6	TCHFL NCD 'V' FY 2014-15	INE033L07AZ4	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	January 25, 2021	(Paid)	January 24, 2022	1,353.78	Not Applicable	-	January 23, 2025	15,000.00
7	TCHFL NCD 'O' FY 2015-16	INE033L07CW7	"CRISIL AAA/Stable" by CRISIL Limited	June 16, 2020	(Paid)	June 16, 2021	176.52	Not Applicable	-	June 16, 2025	2,000.00
8	TCHFL NCD 'X' FY 2015-16	INE033L07DL8	"CRISIL AAA/Stable" by CRISIL Limited	July 29, 2020	(Paid)	July 29, 2021	674.25	Not Applicable	-	July 29, 2022	7,500.00
9	TCHFL NCD 'AE' FY 2015-16	INE033L07DU9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	August 31, 2020	(Paid)	August 31, 2021	177.40	Not Applicable	-	August 29, 2025	2,000.00
10	TCHFL NCD 'AG' FY 2015-16	INE033L07DW5	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	October 8, 2020	(Paid)	October 8, 2021	65.07	Not Applicable	-	October 8, 2025	750.00
11	TCHFL NCD 'AH' FY 2015-16	INE033L07DX3	"CRISIL AAA/Stable" by CRISIL Limited	October 14, 2020	(Paid)	Not Applicable	Nil	October 14, 2020	(Paid)	Not Applicable	Nil
12	TCHFL NCD 'AI' FY 2015-16	INE033L07DY1	"CRISIL AAA/Stable" by CRISIL Limited	October 16, 2020	(Paid)	Not Applicable	Nil	October 16, 2020	(Paid)	Not Applicable	Nil
13	TCHFL NCD 'AM' FY 2015-16 Option I	INE033L07EC5	"CRISIL AAA/Stable" by CRISIL Limited	November 6, 2020	(Paid)	November 8, 2021	302.65	Not Applicable	-	November 6, 2025	3,500.00
14	TCHFL NCD 'AM' FY 2015-16 Option II	INE033L07ED3	"CRISIL AAA/Stable" by CRISIL Limited	November 6, 2020	(Paid)	Not Applicable	Nil	November 6, 2020	(Paid)	Not Applicable	Nil
15	TCHFL NCD 'AP' FY 2015-16 Option I	INE033L07EG6	"CRISIL AAA/Stable" by CRISIL Limited	January 12, 2021	(Paid)	January 12, 2022	130.50	Not Applicable	-	January 12, 2023	1,500.00
16	TCHFL NCD 'AP' FY 2015-16 Option II	INE033L07EH4	"CRISIL AAA/Stable" by CRISIL Limited	January 12, 2021	(Paid)	January 12, 2022	130.50	Not Applicable	-	January 12, 2024	1,500.00
17	TCHFL NCD 'AS' FY 2015-16	INE033L07EK8	"CRISIL AAA/Stable" by CRISIL Limited	January 22, 2021	(Paid)	Not Applicable	Nil	January 22, 2021	(Paid)	Not Applicable	Nil
18	TCHFL NCD 'AU' FY 2015-16 Option I	INE033L07EM4	"CRISIL AAA/Stable" by CRISIL Limited	March 30, 2021	(Paid)	March 30, 2022	131.70	Not Applicable	-	March 30, 2026	1,500.00
19	TCHFL NCD 'A' FY 2016-17	INE033L07EO0	"CRISIL AAA/Stable" by CRISIL Limited	April 13, 2020	(Paid)	April 12, 2021	1,044.73	Not Applicable	-	April 12, 2021	12,000.00
20	TCHFL NCD 'E' FY 2016-17	INE033L07ES1	"CRISIL AAA/Stable" by CRISIL Limited	May 4, 2020	(Paid)	May 4, 2021	172.60	Not Applicable	-	May 4, 2023	2,000.00
21	TCHFL NCD 'J' FY 2016-17	INE033L07EY9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	June 30, 2020	(Paid)	June 30, 2021	86.76	Not Applicable	-	June 30, 2026	1,000.00
22	TCHFL NCD 'K' FY 2016-17	INE033L07EZ6	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	July 6, 2020	(Paid)	July 5, 2021	174.48	Not Applicable	-	July 5, 2021	2,000.00
23	TCHFL NCD 'T' FY 2016-17	INE033L07FI9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	September 15, 2020	(Paid)	September 15, 2021	81.78	Not Applicable	-	September 15, 2021	1,000.00
24	TCHFL NCD 'W' FY 2016-17	INE033L07FL3	"CRISIL AAA/Stable" by CRISIL Limited	December 10, 2020	(Paid)	December 10, 2021	3,094.17	Not Applicable	-	December 28, 2021	40,800.00
25	TCHFL NCD 'C' FY 2018-19	INE033L07GA4	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	April 13, 2022	10,094.15	Not Applicable	-	April 13, 2022	29,430.00
26	TCHFL NCD 'B' FY 2019-20	INE033L07GD8	"CRISIL AAA/Stable" by CRISIL Limited	N.A. since Zero coupon Debentures	-	N.A. since Zero coupon Debentures	-	Not Applicable	-	July 2, 2021	5,000.00
27	TCHFL NCD 'C' FY 2019-20	INE033L07GE6	"CRISIL AAA/Stable" by CRISIL Limited	July 6, 2020	(Paid)	July 5, 2021	212.00	Not Applicable	-	July 4, 2022	2,500.00
28	TCHFL NCD 'D' FY 2019-20	INE033L07GF3	"CRISIL AAA/Stable" by CRISIL Limited	March 11, 2021	(Paid)	March 11, 2022	817.13	Not Applicable	-	March 11, 2022	10,000.00
29	TCHFL NCD 'E' FY 2019-20	INE033L07GH9	"CRISIL AAA/Stable" by CRISIL Limited	March 10, 2021	(Paid)	Not Applicable	Nil	March 10, 2021	(Paid)	Not Applicable	Nil
30	TCHFL NCD 'F' FY 2019-20	INE033L07GJ5	"CRISIL AAA/Stable" by CRISIL Limited	November 18, 2020	(Paid)	November 18, 2021	8,350.00	Not Applicable	-	November 18, 2026	25,000.00
										November 18, 2027	25,000.00
										November 17, 2028	25,000.00
										November 16, 2029	25,000.00
31	TCHFL NCD "G" FY 2019-20	INE033L07GK3	"CRISIL AAA/Stable" by CRISIL Limited	N.A. since Zero coupon Debentures	-	N.A. since Zero coupon Debentures	-	Not Applicable	-	October 25, 2022	31,500.00
32	TCHFL NCD "A" FY 2020-21	INE033L07GV0	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	May 12, 2021	3,890.00	Not Applicable	-	August 11, 2023	50,000.00
33	TCHFL NCD "B" FY 2020-21	INE033L07GW8	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	May 26, 2021	3,387.38	Not Applicable	-	May 26, 2023	45,000.00
34	TCHFL NCD "C" FY 2020-21	INE033L07GX6	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	July 27, 2021	1,512.50	Not Applicable	-	July 27, 2023	25,000.00
35	TCHFL NCD "D" FY 2020-21	INE033L07GY4	"CRISIL AAA/Stable" by CRISIL Limited	N.A. since Zero coupon Debentures	-	N.A. since Zero coupon Debentures	-	Not Applicable	-	January 24, 2024	20,000.00
36	TCHFL NCD "E" FY 2020-21-Option-I	INE033L07GZ1	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	December 3, 2021	500.00	Not Applicable	-	December 2, 2022	10,000.00
37	TCHFL NCD "E" FY 2020-21-Option-II	INE033L07HA2	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	December 3, 2021	1,680.00	Not Applicable	-	December 1, 2023	30,000.00
38	TCHFL NCD "F" FY 2020-21	INE033L07HB0	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	December 31, 2021	1,605.00	Not Applicable	-	November 30, 2023	30,000.00
39	TCHFL NCD "G" FY 2020-21	INE033L07HC8	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	Not Applicable	-	January 19, 2022	531.25	Not Applicable	-	January 19, 2026	8,500.00
40	TCHFL NCD "H" Series FY 2020-21	INE033L07HD6	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	March 25, 2022	1,562.50	Not Applicable	-	March 25, 2024	25,000.00

41	TCHFL Market Linked NCD "A" FY 2019-20	INE033L07GG1	CRISIL PP-MLD AAA/Stable by CRISIL Limited	Not Applicable	-	August 22, 2022	253.92	Not Applicable	-	August 22, 2022	990.00
42	TCHFL Market Linked NCD "B" FY 2019-20	INE033L07GI7	CRISIL PP-MLD AAA/Stable by CRISIL Limited	Not Applicable	-	September 30, 2021	98.34	Not Applicable	-	September 30, 2021	614.00
43	TCHFL Tier II Bonds 'B' FY 2011-12	INE033L08023	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	September 29, 2020	(Paid)	September 29, 2021	253.00	Not Applicable	-	September 29, 2021	2,530.00
44	TCHFL Tier II Bonds 'C' FY 2011-12	INE033L08031	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	October 28, 2020	(Paid)	October 28, 2021	10.97	Not Applicable	-	October 28, 2021	110.00
45	TCHFL Tier II Bonds 'D' FY 2011-12	INE033L08049	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	November 4, 2020	(Paid)	November 4, 2021	101.00	Not Applicable	-	November 4, 2021	1,010.00
46	TCHFL Tier II Bonds 'E' FY 2011-12	INE033L08056	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	January 25, 2021	(Paid)	January 25, 2022	137.03	Not Applicable	-	January 25, 2022	1,350.00
47	TCHFL Tier II Bonds 'F' FY 2011-12	INE033L08064	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	March 12, 2021	(Paid)	March 12, 2022	103.53	Not Applicable	-	March 12, 2022	1,020.00
48	TCHFL Tier II Bonds 'A' FY 2012-13	INE033L08072	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	May 11, 2020	(Paid)	May 10, 2021	9.97	Not Applicable	-	May 10, 2022	100.00
49	TCHFL Tier II Bonds 'B' FY 2012-13	INE033L08098	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	June 1, 2020	(Paid)	May 30, 2021	2.98	Not Applicable	-	May 30, 2022	30.00
50	TCHFL Tier II Bonds 'C' FY 2012-13	INE033L08080	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	June 1, 2020	(Paid)	May 30, 2021	299.85	Not Applicable	-	May 30, 2022	3,000.00
51	TCHFL Tier II Bonds 'D' FY 2012-13	INE033L08106	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	August 24, 2020	(Paid)	August 22, 2021	336.40	Not Applicable	-	August 22, 2022	3,300.00
52	TCHFL Tier II Bonds 'E' FY 2012-13	INE033L08114	"CRISIL AAA/Stable" by CRISIL Limited	March 30, 2021	(Paid)	March 28, 2022	145.45	Not Applicable	-	March 28, 2023	1,500.00
53	TCHFL Tier II Bonds 'A' FY 2013-14	INE033L08122	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	April 15, 2020	(Paid)	April 15, 2021	242.50	Not Applicable	-	April 15, 2023	2,500.00
54	TCHFL Tier II Bonds 'B' FY 2013-14	INE033L08130	"CRISIL AAA/Stable" by CRISIL Limited	April 23, 2020	(Paid)	April 23, 2021	20.37	Not Applicable	-	April 23, 2023	210.00
55	TCHFL Tier II Bonds 'C' FY 2013-14	INE033L08148	"CRISIL AAA/Stable" by CRISIL Limited	May 20, 2020	(Paid)	May 20, 2021	9.30	Not Applicable	-	May 19, 2023	100.00
56	TCHFL Tier II Bonds 'D' FY 2013-14	INE033L08155	"CRISIL AAA/Stable" by CRISIL Limited	January 11, 2021	(Paid)	January 10, 2022	76.79	Not Applicable	-	January 10, 2024	770.00
57	TCHFL Tier II Bonds 'E' FY 2013-14	INE033L08163	"CRISIL AAA/Stable" by CRISIL Limited	March 18, 2021	(Paid)	March 18, 2022	4.00	Not Applicable	-	March 18, 2024	40.00
58	TCHFL Tier II Bonds 'A' FY 2014-15	INE033L08171	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	September 28, 2020	(Paid)	September 27, 2021	485.87	Not Applicable	-	September 26, 2024	4,800.00
59	TCHFL Tier II Bonds 'A' FY 2015-16	INE033L08189	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	April 28, 2020	(Paid)	April 28, 2021	370.00	Not Applicable	-	April 28, 2025	4,000.00
60	TCHFL Tier II Bonds 'B' FY 2015-16	INE033L08197	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	July 22, 2020	(Paid)	July 22, 2021	323.75	Not Applicable	-	July 22, 2025	3,500.00
61	TCHFL Tier II Bonds 'C' FY 2015-16	INE033L08205	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	September 16, 2020	(Paid)	September 16, 2021	92.00	Not Applicable	-	September 16, 2025	1,000.00
62	TCHFL Tier II Bonds 'D' FY 2015-16	INE033L08213	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	September 21, 2020	(Paid)	September 21, 2021	138.00	Not Applicable	-	September 19, 2025	1,500.00
63	TCHFL Tier II Bonds 'E' FY 2015-16	INE033L08221	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	November 4, 2020	(Paid)	November 4, 2021	269.70	Not Applicable	-	November 4, 2025	3,000.00
64	TCHFL Tier II Bonds 'F' FY 2015-16	INE033L08239	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	December 15, 2020	(Paid)	December 15, 2021	225.00	Not Applicable	-	December 15, 2025	2,500.00
65	TCHFL Tier II Bonds 'G' FY 2015-16	INE033L08247	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	December 17, 2020	(Paid)	December 17, 2021	225.00	Not Applicable	-	December 17, 2025	2,500.00
66	TCHFL Tier II Bonds 'H' FY 2015-16	INE033L08254	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	March 15, 2021	(Paid)	March 15, 2022	180.00	Not Applicable	-	March 13, 2026	2,000.00
67	TCHFL Tier II Bonds 'A' FY 2016-17	INE033L08262	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	August 4, 2020	(Paid)	August 4, 2021	1,784.00	Not Applicable	-	August 4, 2026	20,000.00
68	TCHFL Tier II Bonds 'A' FY 2020-21	INE033L08288	"CRISIL AAA/Stable" by CRISIL Limited and "[ICRA] AAA/Stable" by ICRA Limited	Not Applicable	-	January 11, 2022	366.50	Not Applicable	-	January 10, 2031	5,000.00
							50,783.02				6,09,454.00

Public Issue

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, 2021 with respect to Non Convertible Debentures issued to the Public

Sr No	Options	ISIN No.	Credit rating	Previous due date for payment of interest	whether the previous interest payment 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	Annual	INE033L07GL1	"CRISIL AAA / Stable" by CRISIL Limited "ICRA] AAA (Stable)" by ICRA Limited	14-Jan-21	Paid	14-Jan-22	239.48	N.A	N.A	14-Jan-23	2993.45
2	Annual	INE033L07GM9	"CRISIL AAA / Stable" by CRISIL Limited "ICRA] AAA (Stable)" by ICRA Limited	14-Jan-21	Paid	14-Jan-22	11521.87	N.A	N.A	14-Jan-23	142245.35
3	Monthly	INE033L07GN7	"CRISIL AAA / Stable" by CRISIL Limited "ICRA] AAA (Stable)" by ICRA Limited	14-Mar-21	Paid	14-Apr-21	3.49	N.A	N.A	14-Jan-25	518.92
4	Monthly	INE033L07GO5	"CRISIL AAA / Stable" by CRISIL Limited "ICRA] AAA (Stable)" by ICRA Limited	14-Mar-21	Paid	14-Apr-21	36.84	N.A	N.A	14-Jan-25	5414.71
5	Annual	INE033L07GP2	"CRISIL AAA / Stable" by CRISIL Limited "ICRA] AAA (Stable)" by ICRA Limited	14-Jan-21	Paid	14-Jan-22	275.46	N.A	N.A	14-Jan-25	3359.25
6	Annual	INE033L07GQ0	"CRISIL AAA / Stable" by CRISIL Limited "ICRA] AAA (Stable)" by ICRA Limited	14-Jan-21	Paid	14-Jan-22	1948.87	N.A	N.A	14-Jan-25	23480.32
7	Monthly	INE033L07GR8	"CRISIL AAA / Stable" by CRISIL Limited "ICRA] AAA (Stable)" by ICRA Limited	14-Mar-21	Paid	14-Apr-21	0.82	N.A	N.A	14-Jan-28	120.25
8	Monthly	INE033L07GS6	"CRISIL AAA / Stable" by CRISIL Limited "ICRA] AAA (Stable)" by ICRA Limited	14-Mar-21	Paid	14-Apr-21	26.33	N.A	N.A	14-Jan-28	3827.76
9	Annual	INE033L07GT4	"CRISIL AAA / Stable" by CRISIL Limited "ICRA] AAA (Stable)" by ICRA Limited	14-Jan-21	Paid	14-Jan-22	97.86	N.A	N.A	14-Jan-28	1179
10	Annual	INE033L07GU2	"CRISIL AAA / Stable" by CRISIL Limited "ICRA] AAA (Stable)" by ICRA Limited	14-Jan-21	Paid	14-Jan-22	760.79	N.A	N.A	14-Jan-28	9056.97
11	Annual	INE033L08270	"CRISIL AAA / Stable" by CRISIL Limited "ICRA] AAA (Stable)" by ICRA Limited	14-Jan-21	Paid	14-Jan-22	678.95	N.A	N.A	14-Jan-30	7804.02

Commercial Paper

Information as per Regulation 52(4) (d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, information as at March 31, 2021 with respect to Commercial Paper

Sr No	Series under which the CPs are held	ISIN	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 CP-05/20-21	INE033L14LG7	CRISIL A1+, ICRA A1+	November 6, 2020	(Paid)	NA	NA	November 6, 2020	PAID	NA	NA
2	TCHFL CP-06/20-21/01	INE033L14LH5	CRISIL A1+, ICRA A1+	November 23, 2020	(Paid)	NA	NA	November 23, 2020	PAID	NA	NA
3	TCHFL CP-07/20-21/01	INE033L14LI3	CRISIL A1+, ICRA A1+	November 27, 2020	(Paid)	NA	NA	November 27, 2020	PAID	NA	NA
4	TCHFL CP-45/19-20	INE033L14KY2	CRISIL A1+, ICRA A1+	February 11, 2021	(Paid)	NA	NA	February 11, 2021	PAID	NA	NA
5	TCHFL CP-44/19-20	INE033L14KZ9	CRISIL A1+, ICRA A1+	February 12, 2021	(Paid)	NA	NA	February 12, 2021	PAID	NA	NA
6	TCHFL CP-48/19-20/01	INE033L14LA0	CRISIL A1+, ICRA A1+	March 4, 2021	(Paid)	NA	NA	March 4, 2021	PAID	NA	NA
7	TCHFL CP-49/19-20/01	INE033L14LB8	CRISIL A1+, ICRA A1+	March 10, 2021	(Paid)	NA	NA	March 10, 2021	PAID	NA	NA
8	TCHFL CP-08/20-21/01	INE033L14LJ1	CRISIL A1+, ICRA A1+	Not Applicable	-	May 14, 2021	360.72	Not Applicable	Not Applicable	May 14, 2021	40,000
							360.72				40,000.00



April 19, 2021

The Listing Department
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001

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 11th 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. 101248W/W-100022) have issued an Audit Report with an unmodified opinion on the Audited Financial Results of the Company for the year ended March 31, 2021.

Kindly take this declaration on your records.

Yours faithfully,
For **Tata Capital Housing Finance Limited**

Sd/-

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

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



April 19, 2021

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 11th 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. 101248W/W-100022) have issued an Audit Report with an unmodified opinion on the Audited Financial Results of the Company for the year ended March 31, 2021.

Kindly take this declaration on your records.

Yours faithfully,
For **Tata Capital Housing Finance Limited**

Sd/-

Anil Kaul
Managing Director

TATA CAPITAL HOUSING FINANCE LIMITED

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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, 2021 as applicable (in Rs. crore)	23,110
4	Highest Credit Rating during the previous FY along with name of the Credit Rating Agency	Refer Annexure I 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.

Sd/-

Sd/-

(Signature)

Name: Jinesh Meghani
Designation: Company Secretary
Contact: 022 6606 9000

(Signature)

Name: Mahadeo Raikar
Designation: Chief Financial Officer
Contact: 022 6606 9000

Date: April 19, 2021



Annexure I

Tata Capital Housing Finance Limited

Details of Rating

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



Annexure B1

**Format of the Annual Disclosure to be made by an entity identified as a Large Corporate
(To be submitted to the Stock Exchange(s) within 45 days of the end of the FY)
(Applicable for FY 2020 and 2021)**

1. Name of the Company: Tata Capital Housing Finance Limited
2. CIN: U67190MH2008PLC187552
3. Report filed for FY: FY 2020-21
4. Details of the Borrowings (all figures in Rs. crore):

S. No.	Particulars	Details (Rs. in crore)
i.	Incremental borrowing done in FY (a)	5,985
ii.	Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	1,496
iii.	Actual borrowings done through debt securities in FY (c)	2,785
iv.	Shortfall in the mandatory borrowing through debt securities, if any (d) = (b) - (c) {If the calculated value is zero or negative, write "nil"}	Nil
v.	Reasons for short fall, if any, in mandatory borrowings through debt securities	None

Sd/-

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

Sd/-

(Signature)
Name: Mahadeo Raikar
Designation: Chief Financial Officer
Contact: 022 6606 9000

Date: April 19, 2021

B S R & Co. LLP

Chartered Accountants

14th Floor, Central Wing B Wing and North C Wing,
Nesco IT Park 4, Nesco Center,
Western Express Highway, Goregaon (East),
Mumbai – 400 063

Telephone: +91 22 6257 1000
Fax: +91 22 6257 1010

Independent Auditors' Report on Annual Financial Results under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended 31 March 2021

To the Board of Directors of
Tata Capital Housing Finance Limited

Report on the audit of the Annual Financial Results

Opinion

We have audited the accompanying annual financial results of Tata Capital Housing Finance Limited (hereinafter referred to as “the Company”) for the year ended 31 March 2021, attached herewith, 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, as amended (“Listing Regulations”).

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid annual 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 in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards, and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended 31 March 2021.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (“SAs”) specified under section 143(10) of the Companies Act, 2013 (“the Act”). Our responsibilities under those SAs are further described in the *Auditor’s Responsibilities for the Audit of the Annual Financial Results* section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the annual financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the annual financial results.

Independent Auditors' Report (Continued)

Tata Capital Housing Finance Limited

Emphasis of Matter

As more fully described in Note 5 to the annual financial results, the extent to which the COVID-19 pandemic will have impact on the Company's financial performance is dependent on future developments, which are highly uncertain.

Our opinion is not modified in respect of the above matter.

Management's and Board of Directors' Responsibilities for the Annual Financial Results

These annual financial results have been prepared on the basis of the annual financial statements.

The Company's Management and the Board of Directors are responsible for the preparation and presentation of these annual financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the annual financial results, the Management and the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the annual financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these annual financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the annual financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Independent Auditors' Report (Continued)

Tata Capital Housing Finance Limited

Auditor's Responsibilities for the Audit of the Annual Financial Results (Continued)

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the annual financial results made by the Management and Board of Directors.
- Conclude on the appropriateness of the Management and Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the appropriateness of this assumption. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the annual financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the annual financial results, including the disclosures, and whether the annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

The annual financial results include the results for the for half year ended 31 March 2021 and those of the corresponding previous half year ended 31 March 2020 being the balancing figure between the audited figures in respect of the full financial year and the published audited year-to-date figures up to the half year ended 30 September 2020 and 30 September 2019 respectively.

Our opinion is not modified in respect of this matter.

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

Sd/-

Akeel Master

Partner

Mumbai
19 April 2021

Membership No: 046768
UDIN:21046768AAAABQ9595

April 20, 2021

To,
Mr. Jinesh Meghani
Company Secretary,
Tata Capital Housing Finance Limited,
11th Floor, Tower A, Peninsula Business Park
Ganpatrao Kadam Marg, Lower Parel
Mumbai 400013

Dear Sir,

Sub: Certificate of Debenture Trustee under Regulation 52(5) of SEBI (LODR) Regulations, 2015 for March 31, 2021

In compliance of the requirements of Chapter V, Regulation 52, Sub – Regulation (4) and (5) of SEBI (Listing Obligations 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 Unsecured, Listed, Redeemable, Rated Non-Convertible Subordinated Debentures aggregating to Rs. 450 crores (Rs. 100 crores + Rs. 200 crores + Rs. 75 crores + Rs. 75 crores) issued by Tata Capital Housing Finance Limited on a private placement basis.

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, 2021 and Statement of Assets and Liabilities as at March 31, 2021.
2. Additional Information as per Regulation 52(4) of the SEBI (Listing Obligations 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, 2021 with respect to Non-Convertible Debentures issued on a private placement basis.
3. Declarations by the 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, 2021.
4. Auditors Report for the half year and year ended March 31, 2021.
5. 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

Registered office:

The IL&FS Financial Centre,
Plot C- 22, G Block, 7th Floor
Bandra Kurla Complex, Bandra (East),
Mumbai 400051

Tel +91 22 2659 3535
Fax: +912226533297
Email: mumbai@vistra.com
www.vistraitcl.com

Vistra ITCL (India) Limited

Corporate Identity Number (CIN):U66020MH1995PLC095507

No. 26845/ITSL/OPR/2021-22

April 20, 2021

Tata Capital Housing Finance Limited
11th Floor, Tower A, Peninsula Business Park,
Senapati Bapat Marg, Lower Parel,
Mumbai – 400 013

Dear Sir,

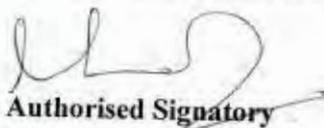
Certificate for receipt and noting of information

[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, 2021.

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