

**Audited Financial Results for the half year ended September 30, 2016**

(Rs. In Lakh)

Particulars	Six months ended September 30		Year ended March 31
	2016	2015	2016
	Audited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	79,119	57,954	125,503
(a) Interest / discount on advances / bills	75,445	55,411	120,111
(b) Income on investments	50	105	173
(c) Interest on balances with Reserve Bank of India and other interbank funds	-	-	-
(d) Others	3,624	2,438	5,219
2. Other Income	767	480	1,042
<b>3. Total Income (1+2)</b>	<b>79,886</b>	<b>58,434</b>	<b>126,545</b>
4. Interest Expended	53,937	40,410	86,263
5. Operating Expenses (i)+(ii)	11,326	8,599	18,927
(i) Employee cost	5,171	3,389	7,359
(ii) Other operating expenses	6,155	5,210	11,568
<b>6. Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>65,263</b>	<b>49,009</b>	<b>105,190</b>
7. Operating Profit before Provisions and Contingencies (3-6)	14,623	9,425	21,355
8. Provisions (other than tax) and Contingencies	2,914	1,793	4,052
9. Exceptional Items	-	-	-
<b>10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>11,709</b>	<b>7,632</b>	<b>17,303</b>
11. Tax expense	4,084	2,666	6,042
<b>12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)</b>	<b>7,625</b>	<b>4,966</b>	<b>11,261</b>
13. Extraordinary items (net of tax expense)	-	-	-
<b>14. Net Profit (+)/ Loss (-) for the period (12-13)</b>	<b>7,625</b>	<b>4,966</b>	<b>11,261</b>
15. Paid-up share capital;			
- Equity Shares (Face value : Rs. 10 per share)	25,333	25,333	25,333
- Compulsorily Convertible Cumulative Preference Shares (Face value: Rs. 10 per share)	72,400	50,200	65,900
16. Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)			17,882
17. Analytical Ratios:			
(i) Capital Adequacy Ratio	15.61%	14.73%	16.17%
(ii) Earnings Per Share (EPS) (In Rupees)			
- Basic EPS	*1.56	*0.94	2.26
- Diluted EPS	*1.56	*0.94	2.26
18. Non Performing Advances (NPA) Ratios:			
(a) Gross NPA	11,358	7,159	9,446
(b) Net NPA	6,362	4,576	5,922
(c) % of Gross NPA to Gross Advances	0.74%	0.66%	0.72%
(d) % of Net NPA to Net Advances	0.42%	0.42%	0.46%
(e) Return on Assets	*0.54%	*0.50%	1.02%
* (not annualised)			

Notes: -

- The financial results of the Company for the half year ended September 30, 2016, which have been audited by the Company's Statutory Auditors, have been reviewed by the Audit Committee of the Board and have been approved and taken on record by the Board of Directors on October 24, 2016.
- In accordance with the Circulars issued by the National Housing Bank ("NHB"), the Company has made a provision of Rs.1,349 lakh on Standard Assets during the half year ended September 30, 2016, which is included in 'Provisions (other than tax) and Contingencies'.
- Figures relating to the previous period / year have been regrouped / reclassified/ recast where necessary to conform to the current period's classification / computation.

**Audited Financial Results for the half year ended September 30, 2016**

- 4) Additional Information :  
(a) Credit rating and change in credit rating (if any) :

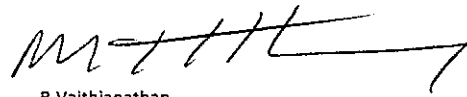
CRISIL and ICRA have assigned rating as follows :

Products	Rating *
(i) Non Convertible Debenture	CRISIL AA+/Stable & {ICRA}AA+
(ii) Subordinated Debenture	CRISIL AA+/Stable & {ICRA}AA+
(iii) Bank Loan Facility :-	
- Long Term Rating	CRISIL AA+/Stable
- Short Term Rating	CRISIL A1+
(iv) Commercial Paper	CRISIL A1+

\* There has been no change in the rating during the half year ended September 30, 2016.

- (b) The Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on September 30, 2016. The Asset Coverage Ratio is 1.74 times.
- (c) Debt Equity ratio: 11.81 times
- (d) Previous due date for payment of interest/ repayment of Principal amount for Non Convertible Debt Securities: Set out in Annexure "A". The Company has paid Interest and Principal amount due on Non Convertible Debt Securities on previous due date, as applicable. The Company has not issued any Non-Convertible Redeemable Preference Shares.
- (e) Next due date for the payment of interest/principal along with the amount of interest and the redemption amount for non convertible debt securities: Set out in Annexure "A" . The Company has not issued any Non-Convertible Redeemable Preference Shares.
- (f) Debt Service Coverage Ratio : 0.07 times
- (g) Interest Service Coverage Ratio : 1.22 times
- (h) Outstanding redeemable preference shares (Quantity & value) : Not Applicable
- (i) Capital redemption reserve/ debenture redemption reserve : Not Applicable
- (j) Net Worth : Rs. 1,16,321 Lakh
- (k) Net profit after tax : Rs. 7,625 Lakh
- (l) Earnings per share : Rs. 1.56 (Basic and Diluted, not annualised).
- (m) There was no material deviation in the use of the proceeds of the issue of Non Convertible Debt Securities.

For and on behalf of the Board of Directors



R. Vaithianathan  
Managing Director  
DfN:05267804

Place: Mumbai  
Date : October 24, 2016



# 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)

Sr No	Series under which the NCDs are held	ISIN No.	Previous due date for payment of interest	Next due date for payment of interest	Next Interest amount (Rs. in Lakh)	Previous due date for payment of principal	Next due date for payment of principal	Next Redemption amount (Rs. in Lakh)
1	TCHFL NCD 'G' FY 2011-12	INE033L07074	November 18, 2015	November 18, 2016	102.50	Not Applicable	November 18, 2018	1,000
2	TCHFL NCD 'G' FY 2012-13	INE033L07413	May 18, 2016	May 18, 2017	101.00	Not Applicable	May 18, 2022	1,000
3	TCHFL NCD 'K' FY 2012-13	INE033L07462	October 1, 2015	October 3, 2016	101.05	Not Applicable	October 3, 2019	1,000
4	TCHFL NCD 'Q' FY 2012-13	INE033L07520	December 28, 2015	December 28, 2016	96.00	Not Applicable	December 28, 2022	1,000
5	TCHFL NCD 'R' FY 2012-13	INE033L07538	January 18, 2016	January 18, 2017	142.50	Not Applicable	January 18, 2023	1,500
6	TCHFL NCD 'S' FY 2012-13	INE033L07546	April 28, 2016	Not Applicable	Nil	April 28, 2016	Not Applicable	Nil
7	TCHFL NCD 'T' FY 2012-13	INE033L07553	May 10, 2016	Not Applicable	Nil	May 10, 2016	Not Applicable	Nil
8	TCHFL NCD 'U' FY 2012-13	INE033L07561	March 14, 2016	March 13, 2017	94.74	Not Applicable	March 10, 2023	1,000
9	TCHFL NCD 'A' FY 2013-14	INE033L07595	May 10, 2016	Not Applicable	Nil	May 10, 2016	Not Applicable	Nil
10	TCHFL NCD 'C' FY 2013-14	INE033L07611	April 23, 2016	April 23, 2017	92.49	Not Applicable	April 23, 2018	1,000
11	TCHFL NCD 'E' FY 2013-14	INE033L07637	May 16, 2016	Not Applicable	Nil	May 16, 2016	Not Applicable	Nil
12	TCHFL NCD 'H' FY 2013-14	INE033L07660	September 9, 2016	Not Applicable	Nil	September 9, 2016	Not Applicable	Nil
13	TCHFL NCD 'I' FY 2013-14	INE033L07678	June 28, 2016	Not Applicable	Nil	June 28, 2016	Not Applicable	Nil
14	TCHFL NCD 'J' FY 2013-14	INE033L07686	November 9, 2015	November 7, 2016	49.48	Not Applicable	November 7, 2016	500
15	TCHFL NCD 'K' FY 2013-14	INE033L07694	December 2, 2015	December 2, 2016	202.00	Not Applicable	December 2, 2016	2,000
16	TCHFL NCD 'L' FY 2013-14	INE033L07710	January 11, 2016	January 10, 2017	251.25	Not Applicable	January 10, 2017	2,500
17	TCHFL NCD 'N' FY 2013-14	INE033L07728	January 20, 2016	January 20, 2017	49.75	Not Applicable	January 18, 2019	500
18	TCHFL NCD 'A' FY 2014-15 Option-I	INE033L07918	June 13, 2016	May 2, 2017	501.76	Not Applicable	May 2, 2017	6,000
19	TCHFL NCD 'A' FY 2014-15 Option-II	INE033L07926	June 13, 2016	June 13, 2017	95.50	Not Applicable	June 13, 2019	1,000
20	TCHFL NCD 'A' FY 2014-15 Option-III	INE033L07934	June 13, 2016	June 13, 2017	236.25	Not Applicable	June 13, 2017	2,500
21	TCHFL NCD 'B' FY 2014-15 Option I	INE033L07942	July 22, 2016	July 21, 2017	94.74	Not Applicable	July 21, 2017	1,000
22	TCHFL NCD 'B' FY 2014-15 Option II	INE033L07959	July 22, 2016	July 24, 2017	96.53	Not Applicable	July 22, 2019	1,000
23	TCHFL NCD 'C' FY 2014-15 Option I	INE033L07967	August 1, 2016	Not Applicable	Nil	August 1, 2016	Not Applicable	Nil
24	TCHFL NCD 'C' FY 2014-15 Option II	INE033L07975	August 8, 2016	August 7, 2017	191.47	Not Applicable	August 7, 2017	2,000
25	TCHFL NCD 'C' FY 2014-15 Option III	INE033L07983	August 2, 2016	Not Applicable	Nil	August 2, 2016	Not Applicable	Nil
26	TCHFL NCD 'C' FY 2014-15 Option IV	INE033L07991	August 1, 2016	Not Applicable	Nil	August 1, 2016	Not Applicable	Nil
27	TCHFL NCD 'D' FY 2014-15 Option I	INE033L07A7	August 22, 2016	August 22, 2017	579.00	Not Applicable	August 22, 2017	6,000
28	TCHFL NCD 'D' FY 2014-15 Option II	INE033L07AB5	August 22, 2016	August 22, 2017	96.50	Not Applicable	August 22, 2019	1,000
29	TCHFL NCD 'E' FY 2014-15	INE033L07AC3	September 23, 2016	December 23, 2016	Refer Note 1*	Not Applicable	December 23, 2016	4,000
30	TCHFL NCD 'F' FY 2014-15 Option II	INE033L07AE9	Not Applicable	October 10, 2016	370.75	Not Applicable	October 10, 2016	1,880
31	TCHFL NCD 'G' FY 2014-15	INE033L07AF6	October 22, 2015	October 24, 2016	529.44	Not Applicable	October 22, 2019	5,500
32	TCHFL NCD 'H' FY 2014-15	INE033L07AG4	Not Applicable	October 31, 2016	359.97	Not Applicable	October 31, 2016	1,820
33	TCHFL NCD 'I' FY 2014-15 Option II	INE033L07AI0	Not Applicable	November 3, 2016	137.22	Not Applicable	November 3, 2016	700
34	TCHFL NCD 'J' FY 2014-15 Option I	INE033L07AJ8	Not Applicable	November 7, 2016	116.96	Not Applicable	November 7, 2016	600
35	TCHFL NCD 'J' FY 2014-15 Option II	INE033L07AK6	November 7, 2015	November 7, 2016	111.59	Not Applicable	November 13, 2017	1,200

Annexure A

Sr No	Series under which the NCDs are held	ISIN No.	Previous due date for payment of interest	Next due date for payment of interest	Next Interest amount (Rs. in Lakh)	Previous due date for payment of principal	Next due date for payment of principal	Next Redemption amount (Rs. in Lakh)
36	TCHFL NCD 'K' FY 2014-15	INE033L07AL4	November 11, 2015	November 11, 2016	91.99	Not Applicable	November 1, 2017	1,000
37	TCHFL NCD 'M' FY 2014-15 Option II	INE033L07AO8	November 16, 2015	November 14, 2016	135.90	Not Applicable	November 24, 2017	1,500
38	TCHFL NCD 'N' FY 2014-15	INE033L07AP5	November 18, 2015	November 18, 2016	63.70	Not Applicable	November 21, 2017	700
39	TCHFL NCD 'O' FY 2014-15	INE033L07AQ3	November 20, 2015	November 21, 2016	163.71	Not Applicable	November 22, 2017	1,800
40	TCHFL NCD 'P' FY 2014-15	INE033L07AR1	April 15, 2016	Not Applicable	Nil	April 15, 2016	Not Applicable	Nil
41	TCHFL NCD 'Q' FY 2014-15 Option I	INE033L07AS9	Not Applicable	December 2, 2016	259.56	Not Applicable	December 2, 2016	1,390
42	TCHFL NCD 'R' FY 2014-15 Option II	INE033L07AT7	Not Applicable	November 29, 2016	509.36	Not Applicable	November 29, 2016	2,740
43	TCHFL NCD 'S' FY 2014-15	INE033L07AU5	December 9, 2015	December 9, 2016	1844.00	Not Applicable	December 9, 2024	20,000
44	TCHFL NCD 'S' FY 2014-15 Option I	INE033L07AV3	Not Applicable	December 15, 2016	218.10	Not Applicable	December 15, 2016	1,180
45	TCHFL NCD 'S' FY 2014-15 Option II	INE033L07AW1	Not Applicable	December 6, 2016	184.18	Not Applicable	December 6, 2016	1,010
46	TCHFL NCD 'T' FY 2014-15	INE033L07AX9	January 14, 2016	January 16, 2017	147.41	Not Applicable	January 10, 2018	1,620
47	TCHFL NCD 'U' FY 2014-15	INE033L07AY7	January 20, 2016	January 20, 2017	169.48	Not Applicable	January 24, 2018	1,900
48	TCHFL NCD 'V' FY 2014-15	INE033L07AZ4	January 25, 2016	January 23, 2017	1350.08	Not Applicable	January 23, 2025	15,000
49	TCHFL NCD 'W' FY 2014-15 Option I	INE033L07BB3	January 27, 2016	January 27, 2017	71.60	Not Applicable	February 14, 2018	800
50	TCHFL NCD 'W' FY 2014-15 Option II	INE033L07BA5	Not Applicable	January 24, 2017	81.56	Not Applicable	January 24, 2017	440
51	TCHFL NCD 'Y' FY 2014-15	INE033L07BD9	February 4, 2016	February 6, 2017	134.23	Not Applicable	February 2, 2018	1,500
52	TCHFL NCD 'Z' FY 2014-15	INE033L07BE7	February 12, 2016	February 13, 2017	90.75	Not Applicable	February 12, 2020	1,000
53	TCHFL NCD 'AA' FY 2014-15 Option I	INE033L07BF4	February 16, 2016	February 16, 2017	67.80	Not Applicable	February 12, 2018	750
54	TCHFL NCD 'AA' FY 2014-15 Option II	INE033L07BG2	February 16, 2016	February 27, 2017	37.25	Not Applicable	February 27, 2017	400
55	TCHFL NCD 'AB' FY 2014-15	INE033L07BH0	Not Applicable	April 10, 2017	199.45	Not Applicable	April 10, 2017	1,000
56	TCHFL NCD 'AC' FY 2014-15 Option I	INE033L07BI8	March 10, 2016	March 10, 2017	1665.00	Not Applicable	March 10, 2017	18,500
57	TCHFL NCD 'AC' FY 2014-15 Option II	INE033L07BJ6	March 10, 2016	March 10, 2017	540.00	Not Applicable	March 9, 2018	6,000
58	TCHFL NCD 'AD' FY 2014-15 Option I	INE033L07BK4	Not Applicable	April 17, 2017	177.65	Not Applicable	April 17, 2017	900
59	TCHFL NCD 'AD' FY 2014-15 Option II	INE033L07BL2	March 16, 2016	March 16, 2017	45.00	Not Applicable	March 12, 2018	500
60	TCHFL NCD 'AE' FY 2014-15	INE033L07BM0	March 28, 2016	March 27, 2017	304.31	Not Applicable	April 10, 2018	3,400
61	TCHFL NCD 'A' FY 2015-16 Option I	INE033L07BN8	April 11, 2016	April 10, 2017	44.38	Not Applicable	April 19, 2017	500
62	TCHFL NCD 'A' FY 2015-16 Option II	INE033L07BO6	April 11, 2016	April 10, 2017	159.76	Not Applicable	April 24, 2017	1,800
63	TCHFL NCD 'A' FY 2015-16 Option III	INE033L07BP3	April 11, 2016	April 10, 2017	489.93	Not Applicable	April 10, 2018	5,520
64	TCHFL NCD 'A' FY 2015-16 Option IV	INE033L07BQ1	April 11, 2016	April 10, 2017	483.72	Not Applicable	April 20, 2017	5,450
65	TCHFL NCD 'A' FY 2015-16 Option V	INE033L07BR9	April 11, 2016	April 10, 2017	621.29	Not Applicable	April 26, 2017	7,000
66	TCHFL NCD 'A' FY 2015-16 Option VI	INE033L07BS7	April 11, 2016	April 10, 2017	1007.38	Not Applicable	April 25, 2017	11,350
67	TCHFL NCD 'B' FY 2015-16	INE033L07BT5	Not Applicable	April 13, 2017	215.42	Not Applicable	April 13, 2017	1,170
68	TCHFL NCD 'C' FY 2015-16 Option I	INE033L07BU3	Not Applicable	April 4, 2017	81.21	Not Applicable	April 4, 2017	450
69	TCHFL NCD 'C' FY 2015-16 Option II	INE033L07BV1	Not Applicable	April 27, 2017	1624.79	Not Applicable	April 27, 2017	8,700
70	TCHFL NCD 'C' FY 2015-16 Option III	INE033L07BW9	April 18, 2016	April 17, 2017	79.43	Not Applicable	April 10, 2018	900
71	TCHFL NCD 'D' FY 2015-16 Option I	INE033L07BX7	Not Applicable	April 3, 2017	321.24	Not Applicable	April 3, 2017	1,800
72	TCHFL NCD 'D' FY 2015-16 Option II	INE033L07BY5	Not Applicable	April 21, 2017	294.43	Not Applicable	April 21, 2017	1,600
73	TCHFL NCD 'E' FY 2015-16 Option I	INE033L07BZ2	Not Applicable	April 3, 2017	830.30	Not Applicable	April 3, 2017	4,700
74	TCHFL NCD 'E' FY 2015-16 Option II	INE033L07CA3	Not Applicable	April 25, 2017	432.99	Not Applicable	April 25, 2017	2,360
75	TCHFL NCD 'E' FY 2015-16 Option III	INE033L07CB1	Not Applicable	June 1, 2017	1161.47	Not Applicable	June 1, 2017	6,000
76	TCHFL NCD 'F' FY 2015-16	INE033L07CC9	April 27, 2016	April 27, 2017	184.38	Not Applicable	April 27, 2018	2,100

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77	TCHFL NCD 'G' FY 2015-16 Option I	INE033L07CD7	Not Applicable	April 25, 2017	91.99	Not Applicable	April 25, 2017	510
78	TCHFL NCD 'G' FY 2015-16 Option II	INE033L07CE5	Not Applicable	April 18, 2017	157.05	Not Applicable	April 18, 2017	880
79	TCHFL NCD 'G' FY 2015-16 Option III	INE033L07CF2	Not Applicable	May 4, 2017	305.31	Not Applicable	May 4, 2017	1,670
80	TCHFL NCD 'H' FY 2015-16	INE033L07CG0	Not Applicable	May 2, 2017	728.64	Not Applicable	May 2, 2017	4,000
81	TCHFL NCD 'I' FY 2015-16 Option I	INE033L07CH8	May 13, 2016	May 15, 2017	196.65	Not Applicable	May 24, 2017	2,200
82	TCHFL NCD 'I' FY 2015-16 Option II	INE033L07CI6	May 13, 2016	April 27, 2017	76.50	Not Applicable	April 27, 2017	900
83	TCHFL NCD 'J' FY 2015-16 Option I	INE033L07CJ4	Not Applicable	April 27, 2017	263.35	Not Applicable	April 27, 2017	1,500
84	TCHFL NCD 'J' FY 2015-16 Option II	INE033L07CK2	Not Applicable	June 20, 2017	416.81	Not Applicable	June 20, 2017	2,190
85	TCHFL NCD 'J' FY 2015-16 Option III	INE033L07CL0	Not Applicable	January 23, 2017	112.07	Not Applicable	January 23, 2017	750
86	TCHFL NCD 'J' FY 2015-16 Option IV	INE033L07CM8	Not Applicable	November 24, 2016	333.84	Not Applicable	November 24, 2016	2,500
87	TCHFL NCD 'J' FY 2015-16 Option V	INE033L07CN6	Not Applicable	February 24, 2017	425.87	Not Applicable	February 24, 2017	2,700
88	TCHFL NCD 'K' FY 2015-16 Option I	INE033L07CO4	June 1, 2016	June 1, 2017	2340.00	Not Applicable	June 1, 2018	26,000
89	TCHFL NCD 'K' FY 2015-16 Option II	INE033L07CP1	June 1, 2016	June 1, 2017	100.75	Not Applicable	January 2, 2018	1,140
90	TCHFL NCD 'K' FY 2015-16 Option III	INE033L07CQ9	June 1, 2016	June 1, 2017	315.00	Not Applicable	May 29, 2018	3,500
91	TCHFL NCD 'K' FY 2015-16 Option IV	INE033L07CR7	June 1, 2016	June 1, 2017	225.00	Not Applicable	June 20, 2018	2,500
92	TCHFL NCD 'L' FY 2015-16	INE033L07CS5	June 6, 2016	June 5, 2017	88.76	Not Applicable	June 4, 2018	1,000
93	TCHFL NCD 'M' FY 2015-16	INE033L07CT3	Not Applicable	March 28, 2017	409.09	Not Applicable	March 28, 2017	2,500
94	TCHFL NCD 'N' FY 2015-16 Option I	INE033L07CU1	June 13, 2016	June 12, 2017	416.63	Not Applicable	June 12, 2018	4,710
95	TCHFL NCD 'N' FY 2015-16 Option II	INE033L07CV9	Not Applicable	June 7, 2017	439.40	Not Applicable	June 7, 2017	2,400
96	TCHFL NCD 'O' FY 2015-16	INE033L07CW7	June 16, 2016	June 16, 2017	177.00	Not Applicable	June 16, 2025	2,000
97	TCHFL NCD 'P' FY 2015-16 Option I	INE033L07CX5	June 24, 2016	June 26, 2017	102.91	Not Applicable	June 18, 2018	1,150
98	TCHFL NCD 'P' FY 2015-16 Option II	INE033L07CY3	June 24, 2016	June 26, 2017	178.98	Not Applicable	June 19, 2018	2,000
99	TCHFL NCD 'P' FY 2015-16 Option III	INE033L07CZ0	June 24, 2016	June 26, 2017	44.69	Not Applicable	January 7, 2019	500
100	TCHFL NCD 'Q' FY 2015-16 Option I	INE033L07DB9	Not Applicable	June 20, 2017	328.24	Not Applicable	June 20, 2017	1,800
101	TCHFL NCD 'Q' FY 2015-16 Option II	INE033L07DA1	Not Applicable	June 26, 2017	331.21	Not Applicable	June 26, 2017	1,800
102	TCHFL NCD 'R' FY 2015-16	INE033L07DC7	Not Applicable	June 28, 2017	238.85	Not Applicable	June 28, 2017	1,300
103	TCHFL NCD 'S' FY 2015-16 Option I	INE033L07DF0	July 7, 2016	June 23, 2017	216.13	Not Applicable	June 23, 2017	2,500
104	TCHFL NCD 'S' FY 2015-16 Option II	INE033L07DE3	July 7, 2016	July 7, 2017	44.95	Not Applicable	July 7, 2017	500
105	TCHFL NCD 'T' FY 2015-16 Option I	INE033L07DG8	July 11, 2016	July 10, 2017	89.25	Not Applicable	July 9, 2020	1,000
106	TCHFL NCD 'T' FY 2015-16 Option II	INE033L07DH6	N.A. since Zero coupon Debentures	Not Applicable	Nil	September 20, 2016	Not Applicable	Nil
107	TCHFL NCD 'U' FY 2015-16	INE033L07DI4	July 14, 2016	July 14, 2017	446.00	Not Applicable	July 14, 2017	5,000
108	TCHFL NCD 'V' FY 2015-16	INE033L07DJ2	July 18, 2016	July 17, 2017	391.40	Not Applicable	July 26, 2018	4,400
109	TCHFL NCD 'W' FY 2015-16	INE033L07DK0	July 25, 2016	July 24, 2017	177.51	Not Applicable	July 19, 2018	2,000
110	TCHFL NCD 'X' FY 2015-16	INE033L07DL8	July 29, 2016	July 31, 2017	677.94	Not Applicable	July 29, 2022	7,500
111	TCHFL NCD 'Y' FY 2015-16 Option I	INE033L07DM6	August 1, 2016	July 31, 2017	191.74	Not Applicable	August 21, 2018	2,170
112	TCHFL NCD 'Y' FY 2015-16 Option II	INE033L07DN4	August 1, 2016	July 31, 2017	229.73	Not Applicable	July 23, 2018	2,600
113	TCHFL NCD 'Z' FY 2015-16	INE033L07DO2	August 8, 2016	August 7, 2017	265.07	Not Applicable	August 7, 2020	3,000
114	TCHFL NCD 'AA' FY 2015-16	INE033L07DP9	August 17, 2016	August 17, 2017	882.58	Not Applicable	August 17, 2020	10,000
115	TCHFL NCD 'AB' FY 2015-16	INE033L07DG7	August 22, 2016	August 21, 2017	88.26	Not Applicable	August 20, 2020	1,000
116	TCHFL NCD 'AC' FY 2015-16 Option I	INE033L07DR5	August 24, 2016	August 24, 2017	44.00	Not Applicable	August 24, 2018	500

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117	TCHFL NCD 'AC' FY 2015-16 Option II	INE033L07DS3	August 24, 2016	August 24, 2017	308.00	Not Applicable	August 20, 2018	3,500
118	TCHFL NCD 'AD' FY 2015-16	INE033L07DT1	August 26, 2016	August 28, 2017	140.60	Not Applicable	August 16, 2018	1,580
119	TCHFL NCD 'AE' FY 2015-16	INE033L07DU9	August 31, 2016	August 31, 2017	177.40	Not Applicable	August 29, 2025	2,000
120	TCHFL NCD 'AF' FY 2015-16	INE033L07DV7	September 27, 2016	Not Applicable	Nil	September 27, 2016	Not Applicable	Nil
121	TCHFL NCD 'AG' FY 2015-16	INE033L07DW5	Not Applicable	October 10, 2016	65.61	Not Applicable	October 8, 2025	750
122	TCHFL NCD 'AH' FY 2015-16	INE033L07DX3	Not Applicable	October 14, 2016	174.00	Not Applicable	October 14, 2020	2,000
123	TCHFL NCD 'AI' FY 2015-16	INE033L07DY1	Not Applicable	October 17, 2016	436.19	Not Applicable	October 16, 2020	5,000
124	TCHFL NCD 'AJ' FY 2015-16	INE033L07DZ8	Not Applicable	October 21, 2016	86.00	Not Applicable	October 20, 2017	1,000
125	TCHFL NCD 'AK' FY 2015-16	INE033L07EA9	Not Applicable	October 26, 2016	112.45	Not Applicable	October 26, 2018	1,300
126	TCHFL NCD 'AL' FY 2015-16	INE033L07EB7	Not Applicable	November 2, 2016	103.80	Not Applicable	November 2, 2018	1,200
127	TCHFL NCD 'AM' FY 2015-16 Option I	INE033L07EC5	Not Applicable	November 7, 2016	301.82	Not Applicable	November 6, 2025	3,500
128	TCHFL NCD 'AM' FY 2015-16 Option II	INE033L07ED3	Not Applicable	November 7, 2016	43.12	Not Applicable	November 6, 2020	500
129	TCHFL NCD 'AN' FY 2015-16	INE033L07EE1	Not Applicable	December 7, 2016	129.75	Not Applicable	December 7, 2017	1,500
130	TCHFL NCD 'AO' FY 2015-16	INE033L07EF8	Not Applicable	December 23, 2016	173.00	Not Applicable	December 22, 2017	2,000
131	TCHFL NCD 'AP' FY 2015-16 Option I	INE033L07EG6	Not Applicable	January 12, 2017	130.50	Not Applicable	January 12, 2023	1,500
132	TCHFL NCD 'AP' FY 2015-16 Option II	INE033L07EH4	Not Applicable	January 12, 2017	130.50	Not Applicable	January 12, 2024	1,500
133	TCHFL NCD 'AQ' FY 2015-16	INE033L07EI2	Not Applicable	January 18, 2017	870.00	Not Applicable	January 18, 2019	10,000
134	TCHFL NCD 'AR' FY 2015-16	INE033L07EJ0	Not Applicable	January 20, 2017	87.00	Not Applicable	January 18, 2019	1,000
135	TCHFL NCD 'AS' FY 2015-16	INE033L07EK8	Not Applicable	January 23, 2017	174.48	Not Applicable	January 22, 2021	2,000
136	TCHFL NCD 'AT' FY 2015-16	INE033L07EL6	Not Applicable	March 2, 2017	196.46	Not Applicable	May 16, 2019	2,200
137	TCHFL NCD 'AU' FY 2015-16 Option I	INE033L07EM4	Not Applicable	March 30, 2017	131.70	Not Applicable	March 30, 2026	1,500
138	TCHFL NCD 'AU' FY 2015-16 Option II	INE033L07EN2	Not Applicable	March 30, 2017	87.90	Not Applicable	April 18, 2019	1,000
139	TCHFL NCD 'A' FY 2016-17	INE033L07EO0	Not Applicable	April 12, 2017	1047.60	Not Applicable	April 12, 2021	12,000
140	TCHFL NCD 'B' FY 2016-17	INE033L07EP7	Not Applicable	April 18, 2017	130.50	Not Applicable	April 18, 2019	1,500
141	TCHFL NCD 'C' FY 2016-17	INE033L07EQ5	Not Applicable	April 24, 2017	828.64	Not Applicable	March 20, 2018	9,500
142	TCHFL NCD 'D' FY 2016-17	INE033L07ER3	Not Applicable	May 2, 2017	524.61	Not Applicable	March 20, 2018	6,000
143	TCHFL NCD 'E' FY 2016-17	INE033L07ES1	Not Applicable	May 4, 2017	172.60	Not Applicable	May 4, 2023	2,000
144	TCHFL NCD 'F' FY 2016-17	INE033L07ET9	Not Applicable	May 11, 2017	129.45	Not Applicable	May 11, 2018	1,500
145	TCHFL NCD 'G' FY 2016-17 Option I	INE033L07EU7	Not Applicable	June 12, 2017	17.60	Not Applicable	June 24, 2019	200
146	TCHFL NCD 'G' FY 2016-17 Option II	INE033L07EV5	Not Applicable	December 23, 2019	449.01	Not Applicable	December 23, 2019	1,300
147	TCHFL NCD 'H' FY 2016-17	INE033L07EW3	Not Applicable	June 14, 2017	43.75	Not Applicable	June 14, 2019	500
148	TCHFL NCD 'I' FY 2016-17	INE033L07EX1	Not Applicable	June 15, 2017	217.75	Not Applicable	March 15, 2018	2,500
149	TCHFL NCD 'J' FY 2016-17	INE033L07EY9	Not Applicable	June 30, 2017	87.00	Not Applicable	June 30, 2026	1,000
150	TCHFL NCD 'K' FY 2016-17	INE033L07EZ6	Not Applicable	July 5, 2017	174.00	Not Applicable	July 5, 2021	2,000
151	TCHFL NCD 'L' FY 2016-17	INE033L07FA6	Not Applicable	July 7, 2017	260.70	Not Applicable	January 8, 2018	3,000
152	TCHFL NCD 'M' FY 2016-17	INE033L07FB4	Not Applicable	July 14, 2017	86.60	Not Applicable	July 12, 2019	1,000
153	TCHFL NCD 'N' FY 2016-17	INE033L07FC2	Not Applicable	July 31, 2017	86.62	Not Applicable	July 29, 2019	1,000
154	TCHFL NCD 'O' FY 2016-17	INE033L07FD0	Not Applicable	August 2, 2017	861.50	Not Applicable	August 2, 2018	10,000
155	TCHFL NCD 'P' FY 2016-17	INE033L07FE8	Not Applicable	August 8, 2017	210.50	Not Applicable	August 8, 2019	2,500
156	TCHFL NCD 'Q' FY 2016-17	INE033L07FF5	Not Applicable	August 18, 2017	1066.00	Not Applicable	August 16, 2018	13,000
157	TCHFL NCD 'R' FY 2016-17	INE033L07FG3	Not Applicable	August 30, 2017	204.00	Not Applicable	August 30, 2019	2,500

Sr No	Series under which the NCDs are held	ISIN No.	Previous due date for payment of interest	Next due date for payment of interest	Next Interest amount (Rs. in Lakh)	Previous due date for payment of principal	Next due date for payment of principal	Next Redemption amount (Rs. in Lakh)
158	TCHFL NCD 'S' FY 2016-17	INE033L07FH1	Not Applicable	August 31, 2017	204.00	Not Applicable	August 31, 2018	2,500
159	TCHFL NCD 'T' FY 2016-17	INE033L07F19	Not Applicable	September 15, 2017	82.00	Not Applicable	September 15, 2021	1,000
160	TCHFL Tier II Bonds 'A' FY 2011-12	INE033L08015	July 29, 2016	July 29, 2017	254.25	Not Applicable	July 29, 2021	2,500
161	TCHFL Tier II Bonds 'B' FY 2011-12	INE033L08023	September 29, 2016	September 29, 2017	253.00	Not Applicable	September 29, 2021	2,500
162	TCHFL Tier II Bonds 'C' FY 2011-12	INE033L08031	October 28, 2015	October 28, 2016	11.00	Not Applicable	October 28, 2021	110
163	TCHFL Tier II Bonds 'D' FY 2011-12	INE033L08049	November 4, 2015	November 4, 2016	101.00	Not Applicable	November 4, 2021	1,010
164	TCHFL Tier II Bonds 'E' FY 2011-12	INE033L08056	January 25, 2016	January 25, 2017	137.03	Not Applicable	January 25, 2022	1,350
165	TCHFL Tier II Bonds 'F' FY 2011-12	INE033L08064	March 12, 2016	March 12, 2017	102.96	Not Applicable	March 12, 2022	1,020
166	TCHFL Tier II Bonds 'A' FY 2012-13	INE033L08072	May 10, 2016	May 10, 2017	10.00	Not Applicable	May 10, 2022	100
167	TCHFL Tier II Bonds 'B' FY 2012-13	INE033L08098	May 30, 2016	May 30, 2017	3.00	Not Applicable	May 30, 2022	30
168	TCHFL Tier II Bonds 'C' FY 2012-13	INE033L08080	May 30, 2016	May 30, 2017	301.50	Not Applicable	May 30, 2022	3,000
169	TCHFL Tier II Bonds 'D' FY 2012-13	INE033L08106	August 22, 2016	August 22, 2017	338.25	Not Applicable	August 22, 2022	3,300
170	TCHFL Tier II Bonds 'E' FY 2012-13	INE033L08114	March 28, 2016	March 28, 2017	146.25	Not Applicable	March 28, 2023	1,500
171	TCHFL Tier II Bonds 'A' FY 2013-14	INE033L08122	April 15, 2016	April 15, 2017	240.51	Not Applicable	April 15, 2023	2,500
172	TCHFL Tier II Bonds 'B' FY 2013-14	INE033L08130	April 23, 2016	April 23, 2017	20.31	Not Applicable	April 23, 2023	210
173	TCHFL Tier II Bonds 'C' FY 2013-14	INE033L08148	May 20, 2016	May 19, 2017	9.27	Not Applicable	May 19, 2023	100
174	TCHFL Tier II Bonds 'D' FY 2013-14	INE033L08155	January 11, 2016	January 10, 2017	77.00	Not Applicable	January 10, 2024	770
175	TCHFL Tier II Bonds 'E' FY 2013-14	INE033L08163	March 18, 2016	March 20, 2017	4.02	Not Applicable	March 18, 2024	40
176	TCHFL Tier II Bonds 'A' FY 2014-15	INE033L08171	September 26, 2016	September 26, 2017	487.20	Not Applicable	September 26, 2024	4,800
177	TCHFL Tier II Bonds 'A' FY 2015-16	INE033L08189	April 28, 2016	April 28, 2017	370.00	Not Applicable	April 28, 2025	4,000
178	TCHFL Tier II Bonds 'B' FY 2015-16	INE033L08197	July 22, 2016	July 24, 2017	325.52	Not Applicable	July 22, 2025	3,500
179	TCHFL Tier II Bonds 'C' FY 2015-16	INE033L08205	September 16, 2016	September 18, 2017	92.50	Not Applicable	September 16, 2025	1,000
180	TCHFL Tier II Bonds 'D' FY 2015-16	INE033L08213	September 21, 2016	September 21, 2017	138.00	Not Applicable	September 19, 2025	1,500
181	TCHFL Tier II Bonds 'E' FY 2015-16	INE033L08221	Not Applicable	November 4, 2016	269.70	Not Applicable	November 4, 2025	3,000
182	TCHFL Tier II Bonds 'F' FY 2015-16	INE033L08239	Not Applicable	December 15, 2016	225.00	Not Applicable	December 15, 2025	2,500
183	TCHFL Tier II Bonds 'G' FY 2015-16	INE033L08247	Not Applicable	December 19, 2016	226.23	Not Applicable	December 17, 2025	2,500
184	TCHFL Tier II Bonds 'H' FY 2015-16	INE033L08254	Not Applicable	March 15, 2017	180.00	Not Applicable	March 13, 2026	2,000
185	TCHFL Tier II Bonds 'A' FY 2016-17	INE033L08262	Not Applicable	August 4, 2017	1784.00	Not Applicable	August 4, 2026	20,000

\*Note 1: Since the coupon rate is a floating rate, the next interest amount could not be determined.

No. 4423/ITSL/OPR/2016-17

October 24, 2016

**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,

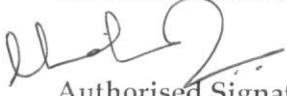
Certificate for receipt and noting of information

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

We, IDBI Trusteeship Service 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 September 30, 2016.

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



October 24, 2016

To,  
Mr. S. Balakrishna Kamath,  
Company Secretary,  
Tata Capital Housing Finance Limited,  
One Forbes, Dr. V. B. Gandhi Marg,  
Fort, Mumbai – 400 001

Dear Sir,

**Sub: Half Yearly Certificate of Debenture Trustee for September 30, 2016**

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 (formerly known as IL&FS Trust Company Limited) are acting as a Debenture Trustee for the Secured/Unsecured, Listed, Redeemable, Rated Non-Convertible Subordinated Debentures aggregating to 450 crores (Rs. 100cr. + 200cr. + 75cr. + 75cr.) issued by Tata Capital Housing Finance Limited.

With reference to above, we have received the Financial Results along with the information as prescribed under Regulation 52(4) of the Listing Regulations for the half year ended September 30, 2016 and have noted its contents.

This certificate has been signed and issued by us based on documents (mentioned above) provided by you on October 24, 2016.

Thanking You

Sincerely,  
**For Vistra ITCL (India) Limited**  
**(Formerly known as IL&FS Trust Company Limited)**

  
**Authorised Signatory**

Place: Mumbai 