



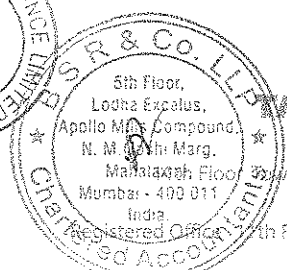
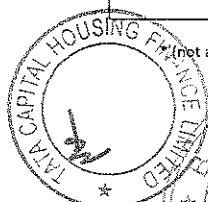
TATA CAPITAL HOUSING FINANCE LIMITED

CONDENSED INTERIM STATEMENT OF PROFIT AND LOSS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2018

(Rs. in lakh)

Particulars	For the half year ended September 30, 2018	For the half year ended September 30, 2017	For the year ended March 31, 2018
	Audited	Audited	Audited
<b>I Revenue from operations</b>			
(i) Interest Income	1,08,095	89,954	1,85,577
(ii) Dividend Income	-	-	-
(iii) Rental Income	-	-	-
(iv) Fees and commission Income	1,726	1,785	3,442
(v) Net gain on fair value changes	463	143	210
(vi) Net gain on derecognition of investment in Associates	-	-	-
(vii) Sale of services	-	-	-
<b>II Other income (to be specified)</b>	2,448	1,087	3,472
<b>III Total Income (I+II)</b>	<b>1,12,732</b>	<b>92,969</b>	<b>1,92,701</b>
<b>IV Expenses</b>			
(i) Finance costs	82,402	65,626	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	10,081	6,129	13,915
(vi) Employee benefits expense	8,284	6,146	11,745
(vii) Depreciation and amortisation expense	262	196	418
(viii) Other expenses	7,547	6,388	12,571
<b>Total expenses (IV)</b>	<b>1,08,576</b>	<b>84,485</b>	<b>1,73,814</b>
<b>V Profit/(loss) before exceptional items and tax (III-IV)</b>	<b>4,156</b>	<b>8,484</b>	<b>18,887</b>
<b>VI Exceptional Items</b>	-	-	-
<b>VII Profit/(loss) before tax (V-VI)</b>	<b>4,156</b>	<b>8,484</b>	<b>18,887</b>
<b>VIII Tax expense</b>			
(1) Current tax	2,566	5,852	13,950
(2) Deferred tax	(213)	(1,277)	(3,807)
<b>Net tax expense</b>	<b>2,353</b>	<b>4,575</b>	<b>10,143</b>
<b>Profit before the period from continuing operations (VII-VIII)</b>	<b>1,803</b>	<b>3,909</b>	<b>8,744</b>
<b>IX 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>1,803</b>	<b>3,909</b>	<b>8,744</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	(30)	9	50
<b>Total Other Comprehensive Income/(Losses)</b>	<b>(30)</b>	<b>9</b>	<b>50</b>
<b>XV Total Comprehensive Income for the period (XIII+XIV)(Comprising Profit/(Loss) and Other Comprehensive Income for the period)</b>	<b>1,773</b>	<b>3,918</b>	<b>8,794</b>
<b>XVI Earnings per equity share (for continuing operation):</b>			
(1) Basic *	1.74	1.84	4.36
(2) Diluted *	1.74	1.84	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 *	1.74	1.84	4.36
(2) Diluted *	1.74	1.84	4.36

(Not annualised for half year ended September 2017 and September 2018)



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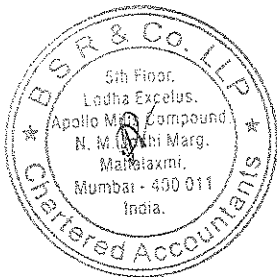
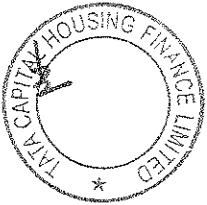
**TATA CAPITAL HOUSING FINANCE LIMITED**  
 Corporate Identity Number U67190MH2008PLC187552  
 5th Floor, Loocha Expulus, Apollo Mills Compound, N. M. Joshi Marg, Maharashtra Floor, Tower A Peninsula Business Park, Ganpatrao Kadam Marg, Lower Panel, Mumbai 400 013  
 India  
 Tel 91 22 5606 9000 Web www.tatacapital.com  
 Registered Office: 5th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Panel Mumbai 400 013



**TATA CAPITAL HOUSING FINANCE LIMITED**  
**CONDENSED INTERIM BALANCE SHEET AS AT SEPTEMBER 30, 2018**

(Rs. in lakh)

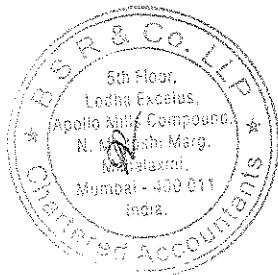
Particulars	As at September 30, 2018 Audited	As at March 31, 2018 Audited
<b>ASSETS</b>		
<b>(1) Financial assets</b>		
(a) Cash and cash equivalents	21,704	6,952
(b) Bank balances other than (a) above	27	26
(c) Derivative financial instruments	-	-
(d) Receivables		
(i) Trade receivables	1,375	396
(ii) Other receivables	-	-
(e) Loans	23,17,608	20,43,987
(f) Investments	291	281
(g) Other financial assets	311	170
<b>Total financial assets</b>	<b>23,41,316</b>	<b>20,51,812</b>
<b>(2) Non-financial assets</b>		
(a) Current tax assets (Net)	2,630	80
(b) Deferred tax assets (Net)	11,106	10,892
(c) Investment Property	407	416
(d) Property, plant and equipment	1,628	1,481
(e) Capital work-in-progress	115	174
(f) Intangible assets under development	585	725
(g) Goodwill	-	-
(h) Other intangible assets	-	-
(i) Other non-financial assets	6,128	5,240
<b>Total non-financial assets</b>	<b>22,599</b>	<b>19,008</b>
<b>Total Assets</b>	<b>23,63,915</b>	<b>20,70,820</b>



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Particulars	As at	As at
	September 30, 2018	March 31, 2018
	Audited	Audited
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial liabilities</b>		
(a) Derivative financial instruments		
(b) Payables		
(i) Trade payables		
- Total outstanding dues of micro enterprises and small enterprises	-	-
- Total outstanding dues of creditors other than micro enterprises and small enterprises	6,412	4,913
(c) Debt Securities	3,95,028	4,27,138
(d) Borrowings (Other than debt securities)	17,62,020	14,44,486
(e) Deposits	-	-
(f) Subordinated liabilities	62,277	64,770
(g) Other financial liabilities	26,144	28,155
<b>Total financial liabilities</b>	<b>22,51,881</b>	<b>19,69,462</b>
<b>(2) Non-Financial liabilities</b>		
(a) Current tax liabilities (Net)	890	2,613
(b) Provisions	44,498	34,194
(c) Other non-financial liabilities	12,834	12,514
<b>Total non-financial liabilities</b>	<b>58,222</b>	<b>49,321</b>
<b>(3) Equity</b>		
(a) Share capital	25,333	25,333
(b) Other equity	28,479	26,704
<b>Total equity</b>	<b>53,812</b>	<b>52,037</b>
<b>Total Liabilities and Equity</b>	<b>23,63,915</b>	<b>20,70,820</b>



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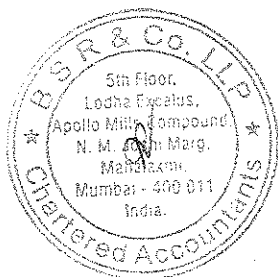


**Notes:**

- 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 November 26, 2018.
- 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 laid down in Ind AS 34 - Interim Financial Reporting, 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.
- 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 :

(Rs. In lakh)

Particulars	Six months ended September 30, 2017	Year ended March 31, 2018
<b>Net Profit after tax as per previous GAAP</b>	11,002	21,420
<b>Adjustments resulting in increase/(decrease) in profit after tax as reported under previous GAAP</b>		
Impairment allowance on Financial Instruments at Amortised cost and trade receivables	(1,987)	(1,083)
Impact of EIR method on Financial Instruments at Amortised cost	(1,608)	(2,892)
Impact of EIR method on other financial assets	2	(4)
Net Fair value gain/(loss) on Investments measured at FVTPL	8	17
Amortisation of option cost for Equity settled ESOP's	(140)	(279)
Remeasurement of defined benefit obligation	(9)	(50)
Current tax adjustment	79	-
Net Deferred tax asset/(liability) on above adjustments	1,241	1,370
<b>Net Profit after tax reported under Ind AS pre-dividend accounted for as interest and dividend distribution tax thereon</b>	<b>8,588</b>	<b>18,499</b>
Dividend accrued on CCCPS and dividend distribution tax thereon	(4,679)	(9,755)
<b>Net Profit after tax as reported under Ind AS</b>	<b>3,909</b>	<b>8,744</b>
Other comprehensive income (net of tax) on account of remeasurement of defined benefit obligation	9	50
<b>Total comprehensive income (after tax) as reported under Ind AS</b>	<b>3,918</b>	<b>8,794</b>



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

(Rs. In lakh)

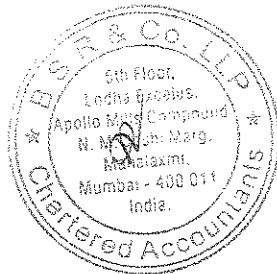
Particulars	Year ended March 31, 2018	As on April 1, 2017
<b>Equity as reported under previous GAAP</b>	1,77,270	1,35,446
<b>Adjustments resulting in increase/(decrease) in equity as reported under previous GAAP</b>		
Impairment allowance on Financial Instruments at Amortised cost and trade	(8,740)	(7,657)
Impact of EIR method on Financial Instruments 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
<b>Equity reported under Ind AS pre-CCCPS accounted for as liability</b>	<b>1,64,596</b>	<b>1,25,363</b>
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**  
(Managing Director)  
(DIN No. : 00644761)

Place: Mumbai

Date : November 26, 2018





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

a) Credit rating

Products	Rating
Commercial Paper	CRISIL A1+, [ICRA] A1+
BANK LINES	CRISIL AAA/Stable, IND AAA/Stable
Privately Placed Non-Convertible Debentures	CRISIL AAA/Stable, [ICRA] AAA(Stable)
Publicly Placed Non-Convertible Debentures	CRISIL AAA/Stable, [ICRA] AAA(Stable), IND AAA/Stable
Non-Convertible Subordinated Debentures	CRISIL AAA/Stable, [ICRA] AAA(Stable)

There is upgradation in credit rating during the half year ended September 30, 2018.

b) Asset Cover available for non convertible debt securities : 1.77 times.

c) Debt Equity ratio: 12.14 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: 0.05 times

g) Interest service coverage ratio: 1.05 times

h) Outstanding redeemable preference shares (Quantity & value) : Since the Company does not have Outstanding redeemable preference shares this clause is not applicable.

i) Capital redemption reserve/ debenture redemption reserve: Not Applicable

j) Debenture Redemption Reserve: Nil

k) Net Worth : Rs. 47,837 lakh . (Net Worth is equal to share capital plus reserves & surplus less deferred revenue expenditure.)

l) Net profit after tax: Rs. 1,803 lakh. Total Comprehensive Income for the period is Rs. 1,773 lakh.

m) Earnings per share: Rs. 1.74 (Basic and Diluted) (Not annualised)

n) There was no material deviation in the use of the proceeds of the issue of Non Convertible Debt Securities.



# 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 Auditor's Report on the Half Yearly Financial Results 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 half yearly financial results of Tata Capital Housing Finance Limited (the 'Company') for the half-year ended 30 September 2018, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations').

These half yearly financial results have been prepared on the basis of the condensed interim financial statements, 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 such condensed interim financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) for Interim Financial Reporting (Ind AS 34), prescribed under Section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India and in compliance with Regulation 52 of 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 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.

Based on our audit conducted as above, in our opinion and to the best of our information and according to the explanations given to us, these half yearly financial results:

- (i) are presented in accordance with the requirements of Regulation 52 of the Listing Regulations; and
- (ii) give a true and fair view of the net profit and other comprehensive income and other financial information for the half year ended 30 September 2018.

For **B S R & Co. LLP**  
Chartered Accountants

Firm's Registration No: 101248W/W-100022



**Manoj Kumar Vijai**  
Partner

Membership No: 046882

Mumbai  
26 November 2018

# TATA CAPITAL HOUSING FINANCE LIMITED

Annexure 'A'

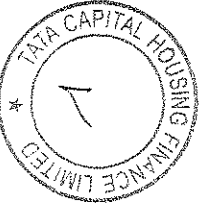
Information as per Regulation 58 (d) and 52 (4) & (5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Information as at September 30, 2018 with respect to NCDs issued on a private placement basis

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	TOFHL NCD 'G' FY 2011-12	INE033L07024	'CRISIL AAA/Stable' by CRISIL Limited	November 20, 2017	(Paid)	November 16, 2018	101.38	Not Applicable	-	November 16, 2018	1,000.00
2	TOFHL NCD 'G' FY 2012-13	INE033L07113	'CRISIL AAA/Stable' by CRISIL Limited	May 19, 2018	(Paid)	May 20, 2019	101.00	Not Applicable	-	May 18, 2022	1,000.00
3	TOFHL NCD 'K' FY 2012-13	INE033L07462	'CRISIL AAA/Stable' by CRISIL Limited	October 3, 2017	(Paid)	October 3, 2018	100.50	Not Applicable	-	October 3, 2019	1,000.00
4	TOFHL NCD 'Q' FY 2012-13	INE033L07520	'CRISIL AAA/Stable' by CRISIL Limited	December 28, 2017	(Paid)	December 28, 2018	96.00	Not Applicable	-	December 28, 2022	1,000.00
5	TOFHL NCD 'R' FY 2012-13	INE033L07534	'CRISIL AAA/Stable' by CRISIL Limited	January 18, 2018	(Paid)	January 18, 2019	142.50	Not Applicable	-	January 18, 2023	1,500.00
6	TOFHL NCD 'U' FY 2012-13	INE033L07561	'CRISIL AAA/Stable' by CRISIL Limited	March 12, 2018	(Paid)	March 12, 2019	95.00	Not Applicable	-	March 10, 2023	1,000.00
7	TOFHL NCD 'V' FY 2013-14	INE033L07511	'CRISIL AAA/Stable' by CRISIL Limited	April 23, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
8	TOFHL NCD 'N' FY 2013-14	INE033L07278	'CRISIL AAA/Stable' by CRISIL Limited	January 22, 2018	(Paid)	January 18, 2019	43.20	Not Applicable	-	January 18, 2019	500.00
9	TOFHL NCD 'A' FY 2014-15 Option-I	INE033L07288	'CRISIL AAA/Stable' by CRISIL Limited	June 13, 2018	(Paid)	June 13, 2019	55.50	Not Applicable	-	June 13, 2019	1,000.00
10	TOFHL NCD 'B' FY 2014-15 Option-II	INE033L07359	'CRISIL AAA/Stable' by CRISIL Limited	July 23, 2018	(Paid)	September 22, 2019	96.24	Not Applicable	-	August 22, 2019	1,000.00
11	TOFHL NCD 'D' FY 2014-15 Option-III	INE033L07485	'CRISIL AAA/Stable' by CRISIL Limited	October 23, 2017	(Paid)	October 22, 2018	526.55	Not Applicable	-	October 22, 2019	5,500.00
12	TOFHL NCD 'E' FY 2014-15	INE033L07458	'CRISIL AAA/Stable' by CRISIL Limited	December 11, 2017	(Paid)	December 10, 2018	Not Applicable	Not Applicable	-	December 9, 2024	20,000.00
13	TOFHL NCD 'R' FY 2014-15	INE033L07405	'CRISIL AAA/Stable' by CRISIL Limited	January 23, 2018	(Paid)	January 23, 2019	1838.95	Not Applicable	-	January 23, 2025	15,000.00
14	TOFHL NCD 'V' FY 2014-15	INE033L07224	'CRISIL AAA/Stable' by CRISIL Limited	February 12, 2018	(Paid)	February 12, 2019	1357.50	Not Applicable	-	February 12, 2020	1,000.00
15	TOFHL NCD 'Z' FY 2014-15	INE033L07277	'CRISIL AAA/Stable' by CRISIL Limited	April 10, 2018	(Paid)	April 10, 2018	Nil	Not Applicable	-	Not Applicable	Nil
16	TOFHL NCD 'AE' FY 2014-15	INE033L07280	'CRISIL AAA/Stable' by CRISIL Limited	April 10, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
17	TOFHL NCD 'A' FY 2015-16 Option-I	INE033L07293	'CRISIL AAA/Stable' by CRISIL Limited	April 10, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
18	TOFHL NCD 'C' FY 2015-16 Option-III	INE033L07299	'CRISIL AAA/Stable' by CRISIL Limited	April 10, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
19	TOFHL NCD 'F' FY 2015-16	INE033L07292	'CRISIL AAA/Stable' by CRISIL Limited	April 27, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
20	TOFHL NCD 'K' FY 2015-16 Option-I	INE033L07294	'CRISIL AAA/Stable' by CRISIL Limited	June 1, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
21	TOFHL NCD 'K' FY 2015-16 Option-II	INE033L07295	'CRISIL AAA/Stable' by CRISIL Limited	May 29, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
22	TOFHL NCD 'K' FY 2015-16 Option-III	INE033L07297	'CRISIL AAA/Stable' by CRISIL Limited	June 29, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
23	TOFHL NCD 'L' FY 2015-16	INE033L07295	'CRISIL AAA/Stable' by CRISIL Limited	June 4, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
24	TOFHL NCD 'N' FY 2015-16 Option-I	INE033L07291	'CRISIL AAA/Stable' by CRISIL Limited	June 12, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
25	TOFHL NCD 'O' FY 2015-16	INE033L07297	'CRISIL AAA/Stable' by CRISIL Limited	June 18, 2018	(Paid)	Not Applicable	176.52	Not Applicable	-	June 16, 2025	2,000.00
26	TOFHL NCD 'P' FY 2015-16 Option-I	INE033L07295	'CRISIL AAA/Stable' by CRISIL Limited	June 18, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
27	TOFHL NCD 'P' FY 2015-16 Option-II	INE033L07293	'CRISIL AAA/Stable' by CRISIL Limited	June 18, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
28	TOFHL NCD 'P' FY 2015-16 Option-III	INE033L07290	'CRISIL AAA/Stable' by CRISIL Limited	June 25, 2018	(Paid)	Not Applicable	23.87	Not Applicable	-	Not Applicable	500.00
29	TOFHL NCD 'T' FY 2015-16 Option-I	INE033L07298	'CRISIL AAA/Stable' by CRISIL Limited	July 9, 2018	(Paid)	Not Applicable	89.50	Not Applicable	-	Not Applicable	1,000.00
30	TOFHL NCD 'V' FY 2015-16	INE033L07292	'CRISIL AAA/Stable' by CRISIL Limited	July 26, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
31	TOFHL NCD 'W' FY 2015-16	INE033L07290	'CRISIL AAA/Stable' by CRISIL Limited	July 19, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
32	TOFHL NCD 'X' FY 2015-16	INE033L07294	'CRISIL AAA/Stable' by CRISIL Limited	July 23, 2018	(Paid)	Not Applicable	672.41	Not Applicable	-	Not Applicable	7,500.00
33	TOFHL NCD 'Y' FY 2015-16 Option-I	INE033L07296	'CRISIL AAA/Stable' by CRISIL Limited	August 21, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
34	TOFHL NCD 'Y' FY 2015-16 Option-II	INE033L07294	'CRISIL AAA/Stable' by CRISIL Limited	August 7, 2018	(Paid)	Not Applicable	265.80	Not Applicable	-	Not Applicable	3,000.00
35	TOFHL NCD 'Z' FY 2015-16	INE033L07292	'CRISIL AAA/Stable' by CRISIL Limited	August 19, 2018	(Paid)	Not Applicable	832.58	Not Applicable	-	Not Applicable	10,000.00
36	TOFHL NCD 'AA' FY 2015-16	INE033L07290	'CRISIL AAA/Stable' by CRISIL Limited	August 20, 2018	(Paid)	Not Applicable	882.58	Not Applicable	-	Not Applicable	10,000.00
37	TOFHL NCD 'AB' FY 2015-16	INE033L07297	'CRISIL AAA/Stable' by CRISIL Limited	August 20, 2018	(Paid)	Not Applicable	882.58	Not Applicable	-	Not Applicable	1,000.00
38	TOFHL NCD 'AC' FY 2015-16 Option-I	INE033L07295	'CRISIL AAA/Stable' by CRISIL Limited	August 24, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
39	TOFHL NCD 'AC' FY 2015-16 Option-II	INE033L07293	'CRISIL AAA/Stable' by CRISIL Limited	August 24, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
40	TOFHL NCD 'AD' FY 2015-16	INE033L07291	'CRISIL AAA/Stable' by CRISIL Limited	August 16, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil





Sl 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 Lakhs)	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 Lakhs)
41	TCHFL NCD AE FY 2015-16	INE033LO70U6	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	August 31, 2018	(Paid)	September 2, 2019	178.37	Not Applicable	-	October 8, 2025	2,000.00
42	TCHFL NCD AG FY 2015-16	INE033LO70W5	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	October 9, 2017	(Paid)	October 8, 2018	Not Applicable	Not Applicable	-	October 8, 2025	750.00
43	TCHFL NCD AH FY 2015-16	INE033LO70X3	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	October 16, 2017	(Paid)	October 15, 2018	175.52	Not Applicable	-	October 14, 2020	2,000.00
44	TCHFL NCD AI FY 2015-16	INE033LO70Y1	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	October 16, 2017	(Paid)	October 16, 2018	435.00	Not Applicable	-	October 16, 2020	5,000.00
45	TCHFL NCD AJ FY 2015-16	INE033LO70Z9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	October 26, 2017	(Paid)	October 26, 2018	112.45	Not Applicable	-	October 26, 2018	1,300.00
46	TCHFL NCD AK FY 2015-16	INE033LO70E8	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	November 2, 2017	(Paid)	November 2, 2018	303.00	Not Applicable	-	November 2, 2018	1,200.00
47	TCHFL NCD AM FY 2015-16 Option I	INE033LO70C3	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	November 6, 2017	(Paid)	November 6, 2018	303.00	Not Applicable	-	November 6, 2025	3,500.00
48	TCHFL NCD AN FY 2015-16 Option II	INE033LO70D3	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	November 6, 2017	(Paid)	November 6, 2018	43.00	Not Applicable	-	November 6, 2025	500.00
49	TCHFL NCD AP FY 2015-16 Option I	INE033LO70E9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	January 12, 2018	(Paid)	January 14, 2019	131.21	Not Applicable	-	January 12, 2023	1,500.00
50	TCHFL NCD AQ FY 2015-16 Option II	INE033LO70E2	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	January 12, 2018	(Paid)	January 14, 2019	131.21	Not Applicable	-	January 12, 2024	1,500.00
51	TCHFL NCD AR FY 2015-16	INE033LO70E4	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	January 18, 2018	(Paid)	January 18, 2019	872.00	Not Applicable	-	January 18, 2019	10,000.00
52	TCHFL NCD AS FY 2015-16	INE033LO70E0	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	January 22, 2018	(Paid)	January 22, 2019	66.05	Not Applicable	-	January 18, 2019	1,000.00
53	TCHFL NCD AT FY 2015-16	INE033LO70E6	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	January 22, 2018	(Paid)	January 22, 2019	174.00	Not Applicable	-	January 22, 2021	2,000.00
54	TCHFL NCD AU FY 2015-16 Option I	INE033LO70E4	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	March 5, 2018	(Paid)	March 4, 2019	195.92	Not Applicable	-	May 16, 2019	2,200.00
55	TCHFL NCD AV FY 2015-16 Option II	INE033LO70E4	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	April 3, 2018	(Paid)	April 1, 2019	130.98	Not Applicable	-	March 30, 2026	1,500.00
56	TCHFL NCD AW FY 2015-16 Option I	INE033LO70E2	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	April 3, 2018	(Paid)	April 1, 2019	87.42	Not Applicable	-	April 18, 2019	1,000.00
57	TCHFL NCD AX FY 2015-16 Option II	INE033LO70E0	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	April 12, 2018	(Paid)	April 12, 2019	1047.60	Not Applicable	-	April 12, 2021	12,000.00
58	TCHFL NCD AY FY 2016-17	INE033LO70E7	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	April 18, 2018	(Paid)	April 18, 2019	130.50	Not Applicable	-	April 18, 2019	1,500.00
59	TCHFL NCD AZ FY 2016-17	INE033LO70E5	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	May 4, 2018	(Paid)	May 6, 2019	173.54	Not Applicable	-	May 4, 2023	2,000.00
60	TCHFL NCD BA FY 2016-17	INE033LO70E9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	May 11, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
61	TCHFL NCD BB FY 2016-17 Option I	INE033LO70E3	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	June 11, 2018	(Paid)	June 10, 2019	17.45	Not Applicable	-	June 24, 2019	200.00
62	TCHFL NCD BC FY 2016-17 Option II	INE033LO70E9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	June 11, 2018	(Paid)	December 23, 2019	449.01	Not Applicable	-	December 23, 2019	1,500.00
63	TCHFL NCD BD FY 2016-17	INE033LO70E3	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	June 14, 2018	(Paid)	June 14, 2019	43.75	Not Applicable	-	June 14, 2019	500.00
64	TCHFL NCD BE FY 2016-17	INE033LO70E9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	July 2, 2018	(Paid)	July 1, 2019	86.76	Not Applicable	-	June 30, 2026	1,000.00
65	TCHFL NCD BF FY 2016-17	INE033LO70E2	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	July 5, 2018	(Paid)	July 5, 2019	174.00	Not Applicable	-	July 5, 2021	2,000.00
66	TCHFL NCD BG FY 2016-17	INE033LO70E4	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	July 16, 2018	(Paid)	July 12, 2019	85.65	Not Applicable	-	July 12, 2019	1,000.00
67	TCHFL NCD BH FY 2016-17	INE033LO70C2	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	July 30, 2018	(Paid)	July 29, 2019	85.93	Not Applicable	-	July 29, 2019	1,000.00
68	TCHFL NCD BI FY 2016-17	INE033LO70D0	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	August 2, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
69	TCHFL NCD BJ FY 2016-17	INE033LO70E5	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	August 8, 2018	(Paid)	August 8, 2019	210.50	Not Applicable	-	August 8, 2019	2,500.00
70	TCHFL NCD BK FY 2016-17	INE033LO70F5	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	August 16, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
71	TCHFL NCD BL FY 2016-17	INE033LO70G3	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	August 30, 2018	(Paid)	August 30, 2019	204.00	Not Applicable	-	August 30, 2019	2,500.00
72	TCHFL NCD BM FY 2016-17	INE033LO70H1	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	August 31, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	Not Applicable	Nil
73	TCHFL NCD BN FY 2016-17	INE033LO70I9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	September 17, 2018	(Paid)	September 16, 2019	81.78	Not Applicable	-	September 15, 2021	1,000.00
74	TCHFL NCD BO FY 2016-17	INE033LO70K5	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	November 17, 2017	(Paid)	November 16, 2018	194.47	Not Applicable	-	November 16, 2018	2,500.00
75	TCHFL NCD BP FY 2016-17	INE033LO70L3	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	December 11, 2017	(Paid)	December 10, 2018	3096.20	Not Applicable	-	December 28, 2021	40,800.00
76	TCHFL NCD BQ FY 2016-17	INE033LO70M1	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	February 12, 2018	(Paid)	February 11, 2019	399.39	Not Applicable	-	February 7, 2020	5,140.00
77	TCHFL NCD BR FY 2016-17	INE033LO70N8	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	March 19, 2018	(Paid)	March 18, 2019	2280.00	Not Applicable	-	March 17, 2020	30,000.00
78	TCHFL NCD BS FY 2017-18	INE033LO70P4	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	April 5, 2018	(Paid)	April 5, 2019	1969.88	Not Applicable	-	April 5, 2019	25,500.00
79	TCHFL NCD BT FY 2017-18	INE033LO70Q2	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	April 17, 2018	(Paid)	April 17, 2019	1344.00	Not Applicable	-	April 17, 2019	17,500.00
80	TCHFL NCD BU FY 2017-18	INE033LO70R2	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA AA/Stable" by ICRA Limited	April 20, 2018	(Paid)	April 22, 2019	38.55	Not Applicable	-	April 29, 2020	500.00



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)
81	TOHFL NCD 'D' FY 2017-18	INE033.0J7F-R0	ICGRA/AAA/Stable by ICGRA Limited	May 30, 2018	(Paid)	May 30, 2019	194.25	Not Applicable	-	May 30, 2019	2,500.00
82	TOHFL NCD 'E' FY 2017-18	INE033.0J7F-S9	ICGRA/AAA/Stable by ICGRA Limited	June 14, 2018	(Paid)	June 7, 2019	38.75	Not Applicable	-	June 30, 2020	5,500.00
83	TOHFL NCD 'C' FY 2017-18	INE033.0J7F-U4	ICGRA/AAA/Stable by ICGRA Limited	July 13, 2018	(Paid)	June 14, 2019	423.50	Not Applicable	-	July 15, 2020	5,500.00
84	TOHFL NCD 'B' FY 2017-18	INE033.0J7F-V2	ICGRA/AAA/Stable by ICGRA Limited	August 31, 2018	(Paid)	July 17, 2019	757.92	Not Applicable	-	July 19, 2019	10,000.00
85	TOHFL NCD 'A' FY 2017-18	INE033.0J7F-W0	ICGRA/AAA/Stable by ICGRA Limited	July 23, 2018	(Paid)	July 19, 2019	937.34	Not Applicable	-	July 19, 2019	12,500.00
86	TOHFL NCD 'A' FY 2018-19	INE033.0J7F-X8	ICGRA/AAA/Stable by ICGRA Limited	Not Applicable	-	September 2, 2019	2590.00	Not Applicable	-	August 31, 2020	35,000.00
87	TOHFL NCD 'B' FY 2018-19	INE033.0J7F-Y6	ICGRA/AAA/Stable by ICGRA Limited	Not Applicable	-	July 30, 2019	0.00	Not Applicable	-	July 30, 2019	6,000.00
88	TOHFL NCD 'C' FY 2018-19	INE033.0J7F-Z4	ICGRA/AAA/Stable by ICGRA Limited	Not Applicable	-	October 31, 2018	1408.87	Not Applicable	(Paid)	September 30, 2019	57,000.00
89	TOHFL NCD 'D' FY 2018-19	INE033.0J7F-A2	ICGRA/AAA/Stable by ICGRA Limited	September 25, 2018	(Paid)	Not Applicable	Nil	Not Applicable	-	September 29, 2021	2,530
90	TOHFL NCD 'E' FY 2018-19	INE033.0J7F-B0	ICGRA/AAA/Stable by ICGRA Limited	September 29, 2017	(Paid)	October 1, 2018	254.39	Not Applicable	-	September 29, 2021	2,530
91	TOHFL NCD 'F' FY 2018-19	INE033.0J7F-C8	ICGRA/AAA/Stable by ICGRA Limited	October 30, 2017	(Paid)	October 29, 2018	10.97	Not Applicable	-	October 28, 2021	110
92	TOHFL NCD 'G' FY 2018-19	INE033.0J7F-D6	ICGRA/AAA/Stable by ICGRA Limited	November 6, 2017	(Paid)	November 4, 2018	100.45	Not Applicable	-	November 4, 2021	1,010
93	TOHFL NCD 'H' FY 2018-19	INE033.0J7F-E4	ICGRA/AAA/Stable by ICGRA Limited	January 25, 2018	(Paid)	January 25, 2019	137.03	Not Applicable	-	January 25, 2022	1,350
94	TOHFL NCD 'I' FY 2018-19	INE033.0J7F-F2	ICGRA/AAA/Stable by ICGRA Limited	March 12, 2018	(Paid)	March 12, 2019	103.53	Not Applicable	-	March 12, 2022	1,020
95	TOHFL NCD 'J' FY 2018-19	INE033.0J7F-G0	ICGRA/AAA/Stable by ICGRA Limited	May 10, 2018	(Paid)	May 10, 2019	10.00	Not Applicable	-	May 10, 2022	100
96	TOHFL NCD 'K' FY 2018-19	INE033.0J7F-H8	ICGRA/AAA/Stable by ICGRA Limited	May 30, 2018	(Paid)	May 30, 2019	3.00	Not Applicable	-	May 30, 2022	30
97	TOHFL NCD 'L' FY 2018-19	INE033.0J7F-I6	ICGRA/AAA/Stable by ICGRA Limited	August 23, 2018	(Paid)	August 22, 2019	301.50	Not Applicable	-	May 30, 2022	3,000
98	TOHFL NCD 'M' FY 2018-19	INE033.0J7F-J4	ICGRA/AAA/Stable by ICGRA Limited	March 28, 2018	(Paid)	March 28, 2019	337.32	Not Applicable	-	August 22, 2022	3,300
99	TOHFL NCD 'N' FY 2018-19	INE033.0J7F-K2	ICGRA/AAA/Stable by ICGRA Limited	April 18, 2018	(Paid)	April 15, 2019	146.25	Not Applicable	-	March 28, 2023	1,500
100	TOHFL NCD 'O' FY 2018-19	INE033.0J7F-L0	ICGRA/AAA/Stable by ICGRA Limited	April 23, 2018	(Paid)	April 23, 2019	20.37	Not Applicable	-	April 15, 2023	2,500
101	TOHFL NCD 'P' FY 2018-19	INE033.0J7F-M8	ICGRA/AAA/Stable by ICGRA Limited	May 21, 2018	(Paid)	May 20, 2019	9.27	Not Applicable	-	April 23, 2023	210
102	TOHFL NCD 'Q' FY 2018-19	INE033.0J7F-N6	ICGRA/AAA/Stable by ICGRA Limited	January 10, 2018	(Paid)	January 10, 2019	77.00	Not Applicable	-	May 19, 2023	180
103	TOHFL NCD 'R' FY 2018-19	INE033.0J7F-O4	ICGRA/AAA/Stable by ICGRA Limited	March 19, 2018	(Paid)	March 18, 2019	3.99	Not Applicable	-	January 10, 2024	770
104	TOHFL NCD 'S' FY 2018-19	INE033.0J7F-P2	ICGRA/AAA/Stable by ICGRA Limited	September 28, 2018	(Paid)	September 26, 2019	487.20	Not Applicable	-	March 18, 2024	40
105	TOHFL NCD 'T' FY 2018-19	INE033.0J7F-Q0	ICGRA/AAA/Stable by ICGRA Limited	May 2, 2018	(Paid)	April 29, 2019	366.96	Not Applicable	-	September 28, 2024	4,800
106	TOHFL NCD 'U' FY 2018-19	INE033.0J7F-R8	ICGRA/AAA/Stable by ICGRA Limited	July 23, 2018	(Paid)	July 22, 2019	322.86	Not Applicable	-	April 28, 2025	4,000
107	TOHFL NCD 'V' FY 2018-19	INE033.0J7F-S6	ICGRA/AAA/Stable by ICGRA Limited	September 17, 2018	(Paid)	September 16, 2019	91.75	Not Applicable	-	July 22, 2025	3,500
108	TOHFL NCD 'W' FY 2018-19	INE033.0J7F-T4	ICGRA/AAA/Stable by ICGRA Limited	September 21, 2018	(Paid)	September 23, 2019	138.76	Not Applicable	-	September 16, 2025	1,000
109	TOHFL NCD 'X' FY 2018-19	INE033.0J7F-U2	ICGRA/AAA/Stable by ICGRA Limited	November 6, 2017	(Paid)	November 5, 2018	268.96	Not Applicable	-	September 19, 2025	1,500
110	TOHFL NCD 'Y' FY 2018-19	INE033.0J7F-V0	ICGRA/AAA/Stable by ICGRA Limited	December 15, 2017	(Paid)	December 17, 2018	226.23	Not Applicable	-	November 4, 2025	3,000
111	TOHFL NCD 'Z' FY 2018-19	INE033.0J7F-W8	ICGRA/AAA/Stable by ICGRA Limited	December 18, 2017	(Paid)	December 17, 2018	224.38	Not Applicable	-	December 15, 2025	2,500
112	TOHFL NCD 'A' FY 2019-20	INE033.0J7F-X6	ICGRA/AAA/Stable by ICGRA Limited	March 15, 2018	(Paid)	March 15, 2019	180.00	Not Applicable	-	December 17, 2025	2,500
113	TOHFL NCD 'B' FY 2019-20	INE033.0J7F-Y4	ICGRA/AAA/Stable by ICGRA Limited	August 6, 2018	(Paid)	August 5, 2019	173.12	Not Applicable	-	March 13, 2026	2,000
114	TOHFL NCD 'C' FY 2019-20	INE033.0J7F-Z2	ICGRA/AAA/Stable by ICGRA Limited							August 4, 2026	20,000



November 26, 2018

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 September 30, 2018.**

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 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.

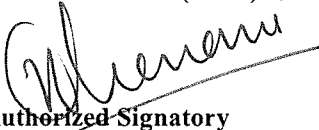
With reference to above, we have received the following documents from the Company with respect to the Financial Results of the Company for the half year ended September 30, 2018 and have noted its contents.

1. Statement of Profit and Loss for the half year ended September 30, 2018 and Statement of Balance Sheet as at September 30, 2018.
2. Auditors Report for the half year ended September 30, 2018.
3. Additional Information as per Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as at September 30, 2018 with respect to NCDs issued by the Company (Annexure 1).

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. 8036/ITSL/OPR/2018-19

November 26, 2018

**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,

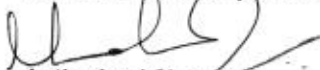
**Certificate for receipt and noting of information**

**[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 half year ended September 30, 2018.

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