



April 21, 2023

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

To,
The Listing Department
National Stock Exchange of India Ltd.,
Exchange Plaza, Bandra Kurla Complex,
Bandra (East),
Mumbai – 400051

Dear Sir / Madam,

Sub.: Outcome of the Board Meeting

Ref.: Tata Capital Housing Finance Limited ("the Company")

Pursuant to Regulations 51(2) and 52 read with Part B of Schedule III of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we wish to inform you that the Board of Directors of the Company, at its Meeting held today i.e. April 21, 2023, have, *inter alia*, approved the Audited Financial Results of the Company for the quarter and year ended March 31, 2023.

Accordingly, please find enclosed the following:

- (i) Audited Financial Results of the Company for the quarter and year ended March 31, 2023 along with the Auditors Report issued by the Joint Statutory Auditors of the Company, M/s. CNK & Associates LLP, Chartered Accountants and M/s. T R Chadha & Co LLP, Chartered Accountants; and
- (ii) Declaration by the Managing Director pursuant to Regulation 52(3)(a) of the SEBI Listing Regulations.

Further, please find enclosed the following:

- (i) Large Corporate Disclosures pursuant to Chapter XII of the Operational Circular No. SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended from time to time, issued by the SEBI, for March 31, 2023; and
- (ii) Disclosure of Related Party Transactions pursuant to Regulation 23(9) of the SEBI Listing Regulations for the year ended March 31, 2023.

In terms of Regulation 54 of the SEBI Listing Regulations, the Security Cover Certificate in the prescribed format is annexed to the Financial Results.

Further, pursuant to Regulation 52(7) and 52(7A) of SEBI Listing Regulations and circular issued by SEBI in this regard, a statement indicating the utilization of issue proceeds of Non-Convertible Debentures and statement indicating Nil deviation and variation is also annexed to the Financial Results.

TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

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

Toll Free 1860 267 6060 Web www.tatacapital.com customercare@tatacapital.com

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



You are requested to take the same on record.

Thanking you,

Yours faithfully,

For **Tata Capital Housing Finance Limited**

Sanna Gupta
Company Secretary

Encl: as above

CC: IDBI Trusteeship Services Limited

Universal Insurance Building,
Ground Floor, Sir P.M. Road,
Fort, Mumbai – 400 001.

CC: Vistra ITCL (India) Limited

The IL&FS Financial Centre
Plot No. C-22, G Block, 7th Floor,
Bandra Kurla Complex, Bandra (E)
Mumbai - 400 051

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Tata Capital Housing Finance Limited

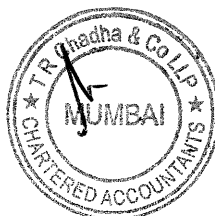
Registered Office : 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013
Corporate Identity Number: U67190MH2008PLC187552
Website: www.tatacapital.com

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023

(Rs. in lakh)

Particulars	Quarter ended		Year ended		
	March 31, 2023	December 31, 2022	March 31, 2022	March 31, 2023	March 31, 2022
	(Audited) (Refer note 12)	(Unaudited)	(Audited) (Refer note 12)	(Audited)	(Audited)
1 Revenue from operations					
(i) Interest Income	1,03,274	95,443	73,635	3,61,048	2,72,251
(ii) Fees and commission Income	2,043	1,859	1,821	7,408	5,291
(iii) Net gain on fair value changes	1,895	1,377	829	4,743	2,492
(iv) Net gain on derecognition of financial instruments measured at amortised cost	-	-	-	-	87
2 Other income	3,565	1,451	2,554	8,634	6,148
3 Total Income (1+2)	1,10,777	1,00,130	78,839	3,81,833	2,86,269
4 Expenses					
(i) Finance costs	58,844	54,903	39,692	2,05,154	1,53,219
(ii) Impairment on financial instruments	2,981	462	(1,580)	3,214	16,301
(iii) Employee benefits expenses	9,048	7,732	5,844	30,563	19,144
(iv) Depreciation, amortisation and impairment	993	702	488	2,786	1,814
(v) Other expenses	9,870	7,307	7,185	30,018	19,757
Total expenses (4)	81,736	71,106	51,629	2,71,735	2,10,235
5 Profit before exceptional items and tax (3-4)	29,041	29,024	27,210	1,10,098	76,034
6 Exceptional Items	-	-	-	-	-
7 Profit before tax (5-6)	29,041	29,024	27,210	1,10,098	76,034
8 Tax expense					
(1) Current tax	7,122	6,331	6,151	26,934	19,336
(2) Deferred tax	246	1,044	591	1,079	(155)
Total tax expense	7,368	7,375	6,742	28,013	19,181
9 Profit for the period/year (7-8)	21,673	21,649	20,468	82,085	56,853
10 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	855	254	179	1,037	415
(b) Income tax relating to effective portion of gain and loss on hedging instrument in a cash flow hedge	(215)	(43)	(45)	(261)	(104)
(ii) Items that will not be reclassified subsequently to statement of profit or loss					
(a) Remeasurement of defined employee benefit plans	(129)	-	56	(233)	52
(b) Income tax relating to items that will not be reclassified to profit or loss	33	-	(14)	59	(13)
Total Other Comprehensive Income (i+ii)	544	211	176	602	350
11 Total Comprehensive Income for the period/year (9+10) (Comprising Profit and Other Comprehensive Income for the period/year)	22,217	21,860	20,644	82,687	57,203
12 Earnings per equity share (Face value : Rs. 10 per share):					
(1) Basic (Rs.)*	3.94	3.95	3.74	14.98	10.38
(2) Diluted (Rs.)*	3.94	3.95	3.74	14.98	10.38
13 Debt equity ratio (No. of Times)	7.41	7.99	7.80	7.41	7.80
14 Debt service coverage ratio	N.A.	N.A.	N.A.	N.A.	N.A.
15 Interest service coverage ratio	N.A.	N.A.	N.A.	N.A.	N.A.
16 Outstanding redeemable preference shares (Nos. in Lakhs)	-	-	-	-	-
17 Outstanding redeemable preference shares (Values)	-	-	-	-	-
18 Capital redemption reserve/debenture redemption reserve	-	-	-	-	-
19 Net worth (Note 10)	4,72,959	4,02,333	3,48,933	4,72,959	3,48,933
20 Current ratio	N.A.	N.A.	N.A.	N.A.	N.A.
21 Long term debt to working capital	N.A.	N.A.	N.A.	N.A.	N.A.
22 Bad debts to account receivable ratio	N.A.	N.A.	N.A.	N.A.	N.A.
23 Current liability ratio	N.A.	N.A.	N.A.	N.A.	N.A.
24 Total debts to total assets (%)	86.16	87.46	87.11	86.16	87.11
25 Debtors turnover ratio	N.A.	N.A.	N.A.	N.A.	N.A.
26 Inventory turnover	N.A.	N.A.	N.A.	N.A.	N.A.
27 Operating margin (%)	N.A.	N.A.	N.A.	N.A.	N.A.
28 Net profit margin (%)	20.22	21.94	26.83	21.99	20.30
29 Gross Non Performing Assets % ("GNPA")	1.55	1.75	1.60	1.55	1.60
30 Net Non Performing Assets % ("NNPA")	0.63	0.87	0.73	0.63	0.73
31 Provision Coverage Ratio % ("PCR")	59.58	50.84	54.71	59.58	54.71
32 Security Cover (No. of Times)	1.36	1.25	1.40	1.36	1.40

*(Not annualised for quarter ended March 31, 2023 December 31, 2022 and March 31, 2022)

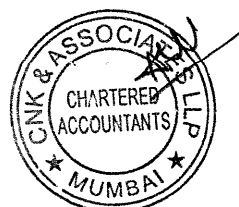
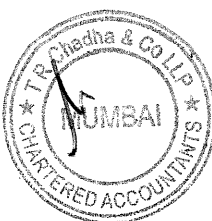


Notes: -

1 Statement of assets and liabilities as at March 31, 2023

(Rs. in lakh)

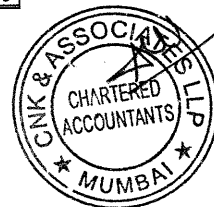
Particulars	As at March 31, 2023	As at March 31, 2022
	(Audited)	(Audited)
ASSETS		
(1) Financial assets		
(a) Cash and cash equivalents	69,828	70,526
(b) Bank balances other than (a) above	52	47
(c) Derivative financial instruments	4,513	-
(d) Receivables		
(i) Trade receivables	2,535	1,626
(ii) Other receivables	-	-
(e) Loans	36,91,671	28,49,575
(f) Investments	2,64,843	1,78,616
(g) Other financial assets	1,624	399
Total Financial assets	40,35,066	31,00,789
(2) Non-Financial assets		
(a) Current tax assets (Net)	1,383	442
(b) Deferred tax assets (Net)	13,630	14,970
(c) Investment Property	321	348
(d) Property, plant and equipment	4,629	2,187
(e) Capital work-in-progress	1,016	352
(f) Intangible assets under development	18	56
(g) Other intangible assets	801	602
(h) Right of use assets	7,638	3,625
(i) Other non-financial assets	1,537	1,297
Total Non-Financial assets	30,973	23,879
Total Assets	40,66,039	31,24,668
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial instruments	16	1,143
(b) Payables		
(i) Trade payables		
- Total outstanding dues of micro enterprises and small enterprises	227	118
- Total outstanding dues of creditors other than micro enterprises and small enterprises	13,120	10,062
(ii) Other payables		
- Total outstanding dues of micro enterprises and small enterprises	-	-
- Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(c) Debt Securities	16,28,743	12,37,868
(d) Borrowings (Other than debt securities)	17,63,949	13,78,404
(e) Subordinated liabilities	1,10,558	1,05,490
(f) Lease Liabilities	7,893	4,041
(g) Other financial liabilities	41,546	20,538
Total Financial liabilities	35,66,052	27,57,664
(2) Non-Financial liabilities		
(a) Current tax liabilities (Net)	5,931	4,643
(b) Provisions	3,994	2,834
(c) Other non-financial liabilities	3,658	2,846
Total Non-Financial liabilities	13,583	10,323
(3) Equity		
(a) Equity share capital	57,075	54,756
(b) Other equity	4,29,329	3,01,925
Total equity	4,86,404	3,56,681
Total Liabilities and Equity	40,66,039	31,24,668



2 Statement of cash flows for the year ended March 31, 2023

(Rs. in lakh)

Particulars	For the year ended March 31, 2023 (Audited)	For the year ended March 31, 2022 (Audited)
1 CASH FLOW FROM OPERATING ACTIVITIES		
Profit before tax	1,10,098	76,034
Adjustments for :		
Depreciation and amortisation	2,786	1,814
Net loss on derecognition of property, plant and equipment	-	4
Net gain on modification/derecognition of right of use assets	(11)	(99)
Interest expenses	2,05,154	1,53,219
Interest income	(3,61,048)	(2,72,251)
Net gain on fair value changes	(4,743)	(2,492)
Net gain on derecognition of investments measured at amortised cost	-	(87)
Remeasurement of defined employee benefit plans through OCI	(233)	52
Share based payments- Equity-settled	327	225
Provision for leave encashment	141	(11)
Provision for long-term service award	4	-
Impairment loss allowance on financial instruments	1,727	16,301
Provision against trade receivables	1,487	-
Interest paid	(1,83,385)	(1,40,141)
Interest received	3,48,319	2,61,122
Operating Profit before working capital changes	1,20,623	93,690
Adjustments for :		
Increase in trade receivables	(2,396)	(1,082)
Increase in Loans	(8,31,338)	(3,84,215)
Increase in Other financial asset	(1,661)	(28)
(Increase) / Decrease in Other non-financial assets	(14)	485
Increase in Trade payables	3,167	576
Increase in Other financial liabilities	20,893	2,196
(Decrease) / Increase in Other non-financial liabilities	813	588
Cash used in operations	(6,89,913)	(2,87,791)
Taxes paid (net off refunds)	(26,528)	(20,815)
Net Cash Used In Operating Activities (A)	(7,16,441)	(3,08,606)
2 CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant & equipment (including capital advances)	(4,713)	(1,768)
Proceeds from sale of property, plant & equipment	19	54
Purchase of mutual fund units	(1,00,49,527)	(49,54,452)
Proceeds from redemption of mutual fund units	99,88,887	49,56,924
Purchase of Investments	(1,67,376)	(53,785)
Proceeds from sale of investments	1,47,600	25,000
Net Purchase of fixed deposits with banks having maturity exceeding 3 month	-	(8)
Net Cash Used in Investing Activities (B)	(85,110)	(28,035)
3 CASH FLOW FROM FINANCING ACTIVITIES		
Share Issue Expenses	(3)	-
Proceeds from issue of Equity Share Capital	50,000	-
Payment of ancillary borrowing cost	(2,270)	(203)
Interim dividend paid on Equity	(3,231)	(8,651)
Proceeds from Borrowings (Other than debt securities)	13,84,429	11,82,799
Proceeds from Debt Securities	11,41,022	7,89,304
Proceeds from Subordinated Liabilities	12,900	32,100
Repayment of Borrowings (Other than debt securities)	(10,03,875)	(12,72,084)
Repayment of Debt Securities	(7,68,654)	(3,65,814)
Repayment of Subordinated Liabilities	(7,930)	(6,020)
Repayment of Lease Liabilities	(1,535)	(1,094)
Net Cash Generated From Financing Activities (C)	8,00,853	3,50,338
Net (Decrease) / Increase In Cash And Cash Equivalents (A+B+C)	(698)	13,697
Cash And Cash Equivalents As At The Beginning Of The Year	70,526	56,829
Cash And Cash Equivalents As At The End Of The Year	69,828	70,526
Reconciliation of cash and cash equivalents as above with cash and bank balances		
Cash and Cash equivalents at the end of the year as per above	69,828	70,526
Add : Restricted Cash	7	5
Add: Fixed deposits with original maturity over 3 months	45	42
Cash And Cash Equivalents And Other Bank Balances As At The End Of The Year	69,880	70,573



- 3 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 21, 2023. The financial results for the quarter and year ended March 31, 2023 have been subjected to an audit by the joint statutory auditors of the Company. The report thereon is unmodified.
- 4 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.
- 5 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 have been considered by the Company in preparing its financial statements.
- 6 The Company is engaged in the business of Housing Finance and hence there is only one "business segment".
- 7 The Board of Directors vide a resolution passed by circulation on September 16, 2022 and December 13, 2022 have declared and approved an interim equity dividend of Rs. 0.30 and Rs. 0.29 per equity share respectively and the dividend has been paid to the shareholders in the same period.
- 8 During the quarter ended March 31, 2023, the Company has raised funds through the right issue amounting to Rs. 50,000 lakhs through allotment of 2,31,91,094 equity shares of face value Rs. 10 each fully paid up, at a price of Rs. 215.60 each, including a premium of Rs. 205.60 each.
- 9 Details of resolution plan implemented under the Resolution Framework for COVID - 19-related Stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0), as at March 31, 2023 are given below:

(Rs. in lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year i.e September 30, 2022 (A)#	Of (A), aggregate debt that slipped into NPA during the half-year ended March 31, 2023	Of (A) amount written off during the half-year ended March 31, 2023	Of (A) amount paid by the borrowers during the half-year ended March 31, 2023**	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year i.e March 31, 2023#^
Personal Loans	1,27,597	11,595	418	15,953	1,08,895
Corporate persons*	3,878	285	-	378	3,469
Of which MSMEs	-	-	-	-	-
Others	5,453	965	-	496	4,433
Total	1,36,928	12,845	418	16,827	1,16,797

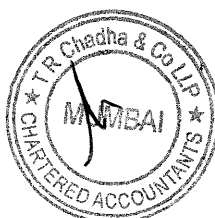
*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

includes entire exposure of the borrowers who have availed the resolution framework for COVID-19-related Stress.

** includes amounts paid by borrower towards interest capitalised during the half year.

^ includes restructuring implemented under the Resolution Framework 1.0

- 10 Net worth includes equity share capital plus other equity less deferred revenue expenditure.
- 11 Details of loans transferred / acquired during the quarter ended March 31, 2023 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:
- The Company has not transferred any non-performing assets (NPAs).
 - The Company has not transferred any Special Mention Account (SMA) and loan not in default.
 - The Company has not acquired loans not in default through assignment.
 - The Company has not acquired any stressed loan.
- 12 The figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial year.
- 13 Figures in the previous year/period have been regrouped wherever necessary, in order to make them comparable to current year/period.



14 Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

Formulae for Computation of Ratios are as follows:

(i) Debt equity ratio = (Debt Securities + Borrowings (other than debt securities) + Subordinated Debts - Unamortised Issue Expenses) / (Equity Share Capital + Other Equity - Deferred Revenue Expenditure).

(ii) Total debts to total assets (%) = (Debt Securities + Borrowings (other than debt securities) + Subordinated Debts) / Total Assets.

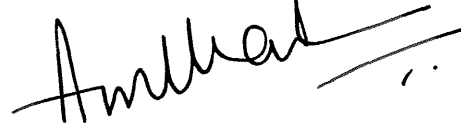
(iii) Net profit margin (%) = Profit after Tax / Revenue from Operations.

(iv) Gross Non Performing Assets ("GNPA") (%) = Gross Stage III Loans / Gross Loans.

(v) Net Non Performing Assets ("NNPA") (%) = (Gross Stage III Loans - Impairment loss allowance for Stage III) / (Gross Loans - Impairment loss allowance for Stage III)

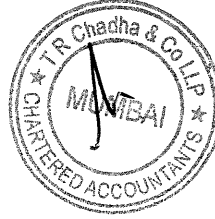
(vi) Provision Coverage Ratio ("PCR") (%) = Impairment loss allowance for Stage III / Gross Stage III Loans.

For Tata Capital Housing Finance Limited



Anil Kaul
Managing Director
(DIN No. : 00644761)

21 April 2023
Mumbai



Annexure 1

Additional Information

a) The funds raised through the issue of Non-Convertible Debt Securities, after meeting the expenditures of and related to the issue, have been used for various activities, including lending and investments, to repay the existing loans, business operations including capital expenditure and working capital requirements. Also the funds, pending utilisation of the proceeds for the purpose described in debenture trustee deeds/ shelf placement memorandum/ tranche placement memorandum, have been invested as per investment policy of the Company approved by the Board of Directors of the Company.

b) Privately Placed Non-Convertible Debentures are secured by pari passu charge on specified class of assets i.e. receivables and book debts arising out of Secured/Unsecured loans, investments in nature of credit substitutes, lease and hire purchase receivables, Trade advances & bill discounting facility extended to borrower and sundry debtors and other assets as identified by the Company from time to time.

c) Public issue of Non-Convertible Debentures are secured by way of a first ranking pari passu charge by way of mortgage over our Company's specific immovable property and any of the identified receivables, both present and future, in connection with business of the company, monies, cash flows and proceeds accruing to the company of any nature or arising out of said receivables.

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



Annexure 2

A. Statement of utilization of issue proceeds:

Name of the issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs. in lakh)	Funds utilized (Rs. in lakh)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Tata Capital Housing Finance Limited	INE033L07HQ8	Private Placement	Non-Convertible Debentures	18-May-22	17,800	17,800	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HR6	Private Placement	Non-Convertible Debentures	27-Jun-22	8,110	8,110	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HS4	Private Placement	Non-Convertible Debentures-ZCB	06-Jul-22	16,000	16,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HQ8	Private Placement	Non-Convertible Debentures	13-Jul-22	40,000	40,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HR6	Private Placement	Non-Convertible Debentures	13-Jul-22	2,650	2,650	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HT2	Private Placement	Non-Convertible Debentures	05-Aug-22	29,200	29,200	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HU0	Private Placement	Non-Convertible Debentures	05-Aug-22	20,000	20,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L08312	Private Placement	Non-Convertible Debentures	19-Aug-22	12,900	12,900	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HR6	Private Placement	Non-Convertible Debentures	26-Aug-22	4,000	4,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HW6	Private Placement	Non-Convertible Debentures	13-Sep-22	72,200	72,200	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HX4	Private Placement	Non-Convertible Debentures	19-Oct-22	1,00,000	1,00,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HV8	Private Placement	Non-Convertible Debentures	03-Nov-22	80,000	80,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HY2	Private Placement	Non-Convertible Debentures	03-Nov-22	27,000	27,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HY2	Private Placement	Non-Convertible Debentures	16-Nov-22	43,000	43,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HF1	Private Placement	Non-Convertible Debentures	24-Jan-23	80,000	80,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HZ9	Private Placement	Non-Convertible Debentures	08-Feb-23	30,000	30,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HF1	Private Placement	Non-Convertible Debentures	20-Feb-23	15,000	15,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HX4	Private Placement	Non-Convertible Debentures	29-Mar-23	50,000	50,000	No	Not Applicable	Not Applicable

Note:

The funds raised through the issue of Non-Convertible Debt Securities, after meeting the expenditures of and related to the issue, have been used for various activities, including lending and investments, to repay the existing loans, business operations including capital expenditure and working capital requirements. Also the funds, pending utilisation of the proceeds for the purpose described in debenture trustee deeds/ shelf placement memorandum/ tranche placement memorandum, have been invested as per investment policy of the Company approved by the Board of Directors of the Company.

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	Tata Capital Housing Finance Limited
Mode of fund raising	Private placement
Type of instrument	Non-convertible Securities
Date of raising funds	As per Annexure 2(A)
Amount raised	As per Annexure 2(A) totalling to Rs. 6,478.60 crore
Report filed for quarter ended	March 31, 2023
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the deviation/ variation	Not Applicable
Comments of the audit committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable



Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable	Remarks, if any
Not Applicable						
Deviation could mean:						
a. Deviation in the objects or purposes for which the funds have been raised.						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						
Name of signatory: Anil Kaul Designation: Managing Director Date: 21 April 2023 						

Annexure 3
Security Cover Certificate as on March 31, 2023

(Rs. In lakh)														
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)				Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets [viii]	Carrying /book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value							Relating to Column F	
ASSETS														
Property, Plant and Equipment	Buildings (Note 1)			Yes	24	-	4,926.00		4,950			109		109
Capital Work-in-Progress							1,016.00		1,016					-
Right of Use Assets							7,638.00		7,638					-
Goodwill							-		-					-
Intangible Assets							801.00		801					-
Intangible Assets under Development							18.00		18					-
Investments	Mutual Funds			Yes	2,15,348		49,495.00		2,64,843				2,15,348	2,15,348
Loans (Note 2)	Receivables under financing activities (Note 2)		6,11,079	Yes	16,65,056	13,91,883	23,653.00		36,91,671		6,11,079		30,56,939	36,68,018
Inventories							-		-					-
Trade Receivables							2,535.00		2,535					-
Cash and Cash Equivalents	Balances with bank in deposit accounts, current accounts and cheques on hand			Yes	69,828		-		69,828				69,828	69,828
Bank Balances other than Cash and Cash Equivalents							52.00		52					-
Others							22,687.00		22,687					-
Total		-	6,11,079		19,50,256	13,91,883	1,12,821		40,66,039	-	6,11,079	109	33,42,115	39,53,303
LIABILITIES														
Debt securities to which this certificate pertains				Yes	14,35,639		(1,747)		14,33,892					
Other debt sharing pari-passu charge with above debt (Note 3)						1,14,719	-		1,14,719					
Other Debt							80,131		80,131					
Subordinated debt							1,10,558		1,10,558					
Borrowings			5,34,111			11,46,104	83,734		17,63,949					
Bank							-		-					
Debt Securities							-		-					
Others							-		-					
Trade payables							13,347		13,347					
Lease Liabilities							7,893		7,893					
Provisions							3,994		3,994					
Others							51,152		51,152					
Total			5,34,111		14,35,639	12,60,823	3,49,062		35,79,635					
Cover on Book Value														
Cover on Market Value														
Exclusive Security Cover Ratio				1.14	Pari-Passu Security Cover Ratio	1.36	1.10							

Notes:

- The market value of Rs. 109 lakhs of the building is on the basis of valuation done for March 31, 2023.
- Receivables under financing activities consist of loans which are carried at amortised cost. The business model for managing these loans is "hold to collect" cash flows that are solely principal and interest. Accordingly these loans are not fair valued and the book value of loans (after netting of Impairment) are considered as the value of security for the purposes of this certificate.
- This represents secured unlisted debt securities.



CNK & Associates LLP

Chartered Accountants

Narain Chambers, 5th Floor

M.G. Road

Vile Parle East

Mumbai-400057

Tel: 022-62507600

T R Chadha & Co LLP

Chartered Accountants

502, Marathon Icon,

Off. Ganpatrao Kadam Marg

Opp. Peninsula Corporate Park

Lower Parel, Mumbai – 400 013

Tel.: 022-49669000

**Independent Auditor's Report
To
The Board of Directors of
Tata Capital Housing Finance Limited**

Report on the Audit of the Financial Results

1. Opinion

We have audited the accompanying financial results of Tata Capital Housing Finance Limited (the "Company") for the quarter ended March 31, 2023 and the year-to-date results for the period from April 1, 2022 to March 31, 2023 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (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 Statement:

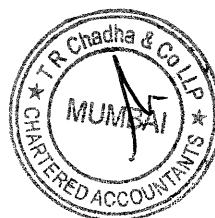
- i. are presented in accordance with the requirements of regulation 52 of the Listing Regulations; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian accounting standards ("Ind AS"), RBI guidelines and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the quarter ended March 31, 2023 and the year to date results for the period from April 1, 2022 to March 31, 2023.

2. 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 Standards are further described in the Auditor's Responsibilities for the Audit of 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 financial results, 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.

3. Management's and Board of Directors' Responsibility for the Financial Results

This Statement which is the responsibility of the Company's management and approved by the Board of Directors, has been compiled from the annual audited financial statements. The



Company's Management and Board of Directors are responsible for the preparation and presentation of the Statement that gives 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 Ind AS prescribed under section 133 of the Act read with relevant rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") 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 design, implementation and maintenance of adequate internal financial controls that are operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the statement, the management and 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.

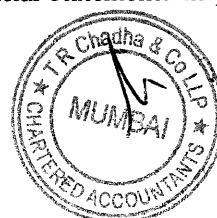
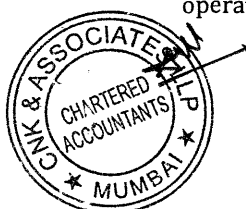
The Board of Directors are also responsible for overseeing the company's financial reporting process.

4. Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the statement as a whole is 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 the statement.

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

- Identify and assess the risks of material misstatement of the statement, 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.
- 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 made by the Board of Directors.
- Conclude on the appropriateness of the 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 company's ability to continue as a going concern. 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 statement 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 statement, including the disclosures, and whether the statement represent the underlying transactions and events in a manner that achieves fair presentation.

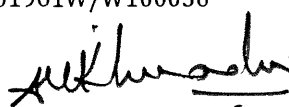
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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.

5. Other Matters

The statement includes the result for the quarter ended March 31, 2023, being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures upto the third quarter of the current financial year which were subject to limited review by us.

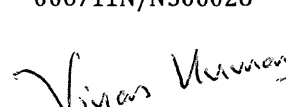
For **C N K & Associates LLP**
Chartered Accountants
ICAI Firm Registration No.
101961W/W100036



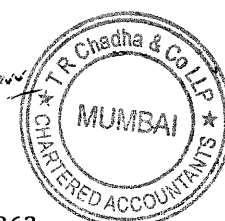
Himanshu Kishnadwala
Partner
Membership No. 037391
UDIN: 2303739189VLVV3526
Place: Mumbai
Date: April 21, 2023



For **T R Chadha & Co LLP**
Chartered Accountants
ICAI Firm Registration No.
006711N/N500028



Vikas Kumar
Partner
Membership No. 075363
UDIN: 23075363BG71DL3939
Place: Mumbai
Date: April 21, 2023





April 21, 2023

To,
The Listing Department
National Stock Exchange of India Ltd.,
Exchange Plaza,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400051

To,
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 (“SEBI Listing Regulations”)

Pursuant to Regulation 52(3)(a) of the SEBI Listing Regulations, 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 Joint Statutory Auditors of the Company, M/s. CNK & Associates LLP, Chartered Accountants (ICAI Firm Registration No. 101961W/W-100036) and M/s. T R Chadha & Co LLP, Chartered Accountants (ICAI Firm Registration No. 006711N/N-500028), have issued an Audit Report with an unmodified opinion on the Audited Financial Results of the Company for the quarter and year ended March 31, 2023.

Kindly take this declaration on your records.

Yours faithfully,

For Tata Capital Housing Finance Limited

Anil Kaul
Managing Director

TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

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

Toll Free 1860 267 6060 Web www.tatacapital.com customercare@tatacapital.com

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



Annexure A

**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, 2023 as applicable (Rs. in crore)	35,033
4	Highest Credit Rating during the previous FY along with name of the Credit Rating Agency	Refer Annexure C 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 Chapter XII of SEBI Operational circular no. SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended.

(Signature)

Name: Sanna Gupta

Designation: Company Secretary

Contact: 022 6606 9000

(Signature)

Name: Mahadeo Raikar

Designation: Chief Financial Officer

Contact: 022 6606 9000



Date: April 21, 2023

TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

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

Toll Free 1860 267 6060 Web www.tatacapital.com customercare@tatacapital.com

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

**Annexure B2****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)**

1. Name of the Company: Tata Capital Housing Finance Limited
2. CIN: U67190MH2008PLC187552
3. Report filed for FY: 2022-23
4. Details of the current block :

(Rs. in crore)

Sr. No.	Particulars	Details
i	3-year block period (specify financial years)	FY 2023, FY 2024 and FY 2025
ii	Incremental borrowing done in FY 2023 (a)	14,513
iii	Mandatory borrowing to be done through debt securities in FY 2023 (b) = (25% of (a))	3,628
iv	Actual borrowing done through debt securities in FY 2023 (c)	7,604
v	Shortfall in the borrowing through debt securities, if any, for FY 2022 carried forward to FY 2023. (d)	Nil
vi	Quantum of (d), which has been met from (c) (e)	Nil
vii	Shortfall, if any, in the mandatory borrowing through debt securities for FY 2023 {after adjusting for any shortfall in borrowing for FY (2022) which was carried forward to FY (2023)} (f) = (b) - [(c) - (e)] {If the calculated value is zero or negative, write "nil"}	Nil

5. Details of penalty to be paid, if any, in respect to previous block:

Sr. No.	Particulars	Details
i	3-year block period (specify financial years)	FY 2022 and FY 2023
ii	Amount of fine to be paid for the block, if applicable Fine = 0.2% of {(d)-(e)}	Nil

(Signature)
Name: Sanna Gupta
Designation: Company Secretary
Contact: 022 6606 9000

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



Date: April 21, 2023

TATA CAPITAL HOUSING FINANCE LIMITED

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Annexure C

Tata Capital Housing Finance Limited

Credit 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	ICRA A1+ and CRISIL A1+
Rating of Debentures	Secured Non-Convertible Debentures (Listed) CRISIL AAA /Stable and ICRA AAA (Stable) Secured Non-Convertible Debentures (Unlisted) CRISIL AAA /Stable Secured Non-Convertible Debentures - Market linked Debentures CRISIL PPMLD AAA/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

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TATA CAPITAL HOUSING FINANCE LIMITED

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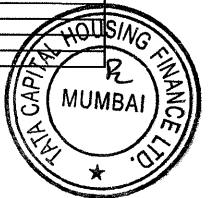
Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013

Tata Capital Housing Finance Limited

Related Party Transactions Disclosure for the year ended March 31, 2023 under Regulation 23(9) of the SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015

Amount in Lakhs

Sr. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, intercorporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments					
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening Balance	Closing Balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/advance/ intercorporate deposit/investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-use)		
1	Tata Capital Housing Finance Limited	Tata Sons Private Limited	Ultimate Holding Company	Expenditure - Tata Brand Equity and Business Promotion expenses	576	576												
2	Tata Capital Housing Finance Limited	Tata Sons Private Limited	Ultimate Holding Company	Expenditure - Consultancy charges	4	4												
3	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Expenditure - Interest on Inter Corporate Deposits (ICDs) during the period	415	415												
4	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Expenditure - Marketing & Managerial Service Fees	791	791												
5	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Expenditure - Rent on lease out of property	99	99												
6	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Expenditure - Contribution towards Provident Fund	26	26												
7	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Expenditure - Professional Charges	10	10												
8	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Dividend paid on Equity Shares	1,588	1,588												
9	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Security Deposit paid	1,260	1,260												
10	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Inter Corporate Deposits (ICDs) placed during the period	1,90,828	1,90,828												
11	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Inter Corporate Deposits (ICDs) repaid during the period	Not Applicable	1,58,021												
12	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Infusion in Equity Share (inclusive of securities premium)	50,000	50,000												
13	Tata Capital Housing Finance Limited	Tata Capital Financial Services Limited	Subsidiary of Holding Company	Income - Rent on lease out of property	105	105												
14	Tata Capital Housing Finance Limited	Tata Capital Financial Services Limited	Subsidiary of Holding Company	Income - Guest house recovery	5	5												
15	Tata Capital Housing Finance Limited	Tata Capital Financial Services Limited	Subsidiary of Holding Company	Income - Valuation services	50	50												
16	Tata Capital Housing Finance Limited	Tata Capital Financial Services Limited	Subsidiary of Holding Company	Expenditure - Rent on lease out of property	333	333												
17	Tata Capital Housing Finance Limited	Tata Capital Financial Services Limited	Subsidiary of Holding Company	Expenditure - Guest house expenses	2	2												
18	Tata Capital Housing Finance Limited	Tata Capital Financial Services Limited	Subsidiary of Holding Company	Expenditure - Referral Fees	29	29												
19	Tata Capital Housing Finance Limited	Tata Consultancy Services Limited	Subsidiary of Ultimate Holding Company	Expenditure - Information Technology Expenses	853	853												
20	Tata Capital Housing Finance Limited	Tata AIA Life Insurance Company Limited	Joint Venture of Ultimate Holding Company	Expenditure - Insurance Expenses	2	2												
21	Tata Capital Housing Finance Limited	Tata AIG General Insurance Company Limited	Subsidiary of Ultimate Holding Company	Expenditure - Insurance Expenses	5	5												
22	Tata Capital Housing Finance Limited	Tata AIG General Insurance Company Limited	Subsidiary of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	1,015	1,015												
23	Tata Capital Housing Finance Limited	Tata Cleantech Capital Limited	Subsidiary of Holding Company	Expenditure - Guest house expenses*	0	0												
24	Tata Capital Housing Finance Limited	Tata Teleservices Limited	Subsidiary of Ultimate Holding Company	Expenditure - Communication Expenses	2	2												
25	Tata Capital Housing Finance Limited	Tata Teleservices (Maharashtra) Limited	Subsidiary of Ultimate Holding Company	Expenditure - Communication Expenses	1	1												
26	Tata Capital Housing Finance Limited	Tata Communications Limited	Subsidiary of Ultimate Holding Company	Expenditure - Information Technology Expenses	105	105												
27	Tata Capital Housing Finance Limited	Titam Company Limited	Associate of Ultimate Holding Company	Expenditure - Staff Welfare*	0	0												
28	Tata Capital Housing Finance Limited	Volta Limited	Associate Of Ultimate Holding Company	Expenditure - Repairs and Maintenance and AMC	1	1												
29	Tata Capital Housing Finance Limited	Volta Limited	Associate Of Ultimate Holding Company	Purchase of Fixed Asset (Owned use) Market rates of Assets Services	151	151												
30	Tata Capital Housing Finance Limited	Tata Capital Limited Employees Provident Fund	Retiral Plan of Holding Company	Employer's Contribution to Provident Fund	378	378												
31	Tata Capital Housing Finance Limited	Tata Capital Limited Employees Provident Fund	Retiral Plan of Holding Company	Employee Contribution to Provident Fund	592	592												
32	Tata Capital Housing Finance Limited	Tata Capital Limited Superannuation Scheme	Retiral Plan of Holding Company	Contribution to Superannuation Scheme	7	7												
33	Tata Capital Housing Finance Limited	Tata Securities Limited	Subsidiary of Holding Company	Income - Rent on lease out of property	19	19												
34	Tata Capital Housing Finance Limited	Tata Securities Limited	Subsidiary of Holding Company	Expenditure - Professional fees*	0	0												
35	Tata Capital Housing Finance Limited	Tata Technologies Limited	Associate of Holding Company	Expenditure - Information Technology Expenses	60	60												
36	Tata Capital Housing Finance Limited	The Indian Hotels Company Limited	Associate Of Ultimate Holding Company	Expenditure - Staff Welfare Expenses	50	50												
37	Tata Capital Housing Finance Limited	Piom Hotels Limited	Subsidiary of Associate Of Ultimate Holding Company	Expenditure - Staff Welfare	4	4												
38	Tata Capital Housing Finance Limited	Innovative Retail Concepts Private Limited	Subsidiary Of Ultimate Holding Company	Expenditure - Staff Welfare*	0	0												
39	Tata Capital Housing Finance Limited	Tata Motors Finance Limited	Subsidiary of Associate of Ultimate Holding Company	Expenditure - Rent expenses	49	49												
40	Tata Capital Housing Finance Limited	Indusface Private Limited	Associate of Holding Company	Expenditure - Information Technology expenses	2	2												
41	Tata Capital Housing Finance Limited	Tata Steel Ltd Provident Fund	Retiral Plan of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	61	61												
42	Tata Capital Housing Finance Limited	Tata Sons Consolidated Provident Fund	Retiral Plan of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	4	4												
43	Tata Capital Housing Finance Limited	Titam Industries Gratuity Fund	Retiral Plan of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	9	9												
44	Tata Capital Housing Finance Limited	Titam Welfare Provident Fund	Retiral Plan of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	14	14												
45	Tata Capital Housing Finance Limited	Key Management Personnel (KMP)	Key Management Personnel (KMP)	Remuneration paid to KMP	205	205												
46	Tata Capital Housing Finance Limited	Key Management Personnel (KMP)	Key Management Personnel (KMP)	Expenditure - Sitting fees and commission	21	21												
47	Tata Capital Housing Finance Limited	Key Management Personnel (KMP)	Key Management Personnel (KMP)	Interest paid on Non-Convertible Debentures (NCDs)	1	1												
48	Tata Capital Housing Finance Limited	KMP of Holding Company	KMP of Holding Company	Interest paid on Non-Convertible Debentures (NCDs)*	0	0												
49	Tata Capital Housing Finance Limited	Relative of KMP	Relative of KMP	Interest paid on Non-Convertible Debentures (NCDs)	1	1												
50	Tata Capital Housing Finance Limited	Tata Sons Private Limited	Ultimate Holding Company	Trade Payables			467	1,843										
51	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Trade Payables			82	137										
52	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Accrued Interest on Inter-Corporate Deposit Payable			63	9										
53	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Inter-Corporate Deposit Payable			11,360	44,367										
54	Tata Capital Housing Finance Limited	Tata Capital Limited	Holding Company	Security Deposit receivable			-	1,260										
55	Tata Capital Housing Finance Limited	Tata Capital Financial Services Limited	Subsidiary of Holding Company	Trade Payables			120	50										
56	Tata Capital Housing Finance Limited	Tata Consultancy Services Limited	Subsidiary of Ultimate Holding Company	Trade Payables			1,324	1,305										
57	Tata Capital Housing Finance Limited	Tata AIA Life Insurance Company Limited	Joint Venture of Ultimate Holding Company	Other Financial & Non Financial Assets			3	175										
58	Tata Capital Housing Finance Limited	Tata AIG General Insurance Company Limited	Subsidiary of Ultimate Holding Company	Other Financial & Non Financial Assets			1	9										
59	Tata Capital Housing Finance Limited	Tata AIG General Insurance Company Limited	Subsidiary of Ultimate Holding Company	Payable towards NCDs			12,446	12,446										
60	Tata Capital Housing Finance Limited	Titam Company Limited	Associate of Ultimate Holding Company	Other Financial & Non Financial Assets			1	1										
61	Tata Capital Housing Finance Limited	Tata Capital Limited Employees Provident Fund	Retiral Plan of Holding Company	Payable towards NCDs			50	50										
62	Tata Capital Housing Finance Limited	Tata Cleantech Capital Limited	Subsidiary of Holding Company	Trade Receivable*			0	-										
63	Tata Capital Housing Finance Limited	Tata Securities Limited	Subsidiary of Holding Company	Trade Receivable			7	3										
64	Tata Capital Housing Finance Limited	Tata Motors Finance Limited	Subsidiary of Associate of Ultimate Holding Company	Other Financial & Non Financial Assets			-	8										
65	Tata Capital Housing Finance Limited	Tata Steel Ltd Provident Fund	Retiral Plan of Associate of Ultimate Holding Company	Payable towards NCDs			3,750	3,750										
66	Tata Capital Housing Finance Limited	Tata Industries Superannuation Fund Trust	Retiral Plan of Associate of Ultimate Holding Company	Payable towards NCDs			100	100										



Tata Capital Housing Finance Limited

Related Party Transactions Disclosure for the year ended March 31, 2023 under Regulation 23(9) of the SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015

Amount in Lakhs

Sr. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, intercorporate deposits, advances or investments		Details of the loans, inter-corporate deposits, advances or investments					
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary	Opening Balance				Closing Balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/advance/ intercorporate deposit/investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-use)	
67	Tata Capital Housing Finance Limited	Tata Motors Limited Gratuity Fund	Retiral Plan of Associate of Ultimate Holding Company	Payable towards NCDs			820	820									
68	Tata Capital Housing Finance Limited	Tata Sons Consolidated Provident Fund	Retiral Plan of Associate of Ultimate Holding Company	Payable towards NCDs			90	90									
69	Tata Capital Housing Finance Limited	Tata Sons Consolidated Superannuation Fund	Retiral Plan of Associate of Ultimate Holding Company	Payable towards NCDs			160	160									
70	Tata Capital Housing Finance Limited	Titus Industries Gratuity Fund	Retiral Plan of Associate of Ultimate Holding Company	Payable towards NCDs			100	100									
71	Tata Capital Housing Finance Limited	Titus Watches Provident Fund	Retiral Plan of Associate of Ultimate Holding Company	Payable towards NCDs			150	150									
72	Tata Capital Housing Finance Limited	Volvas Limited Employee Superannuation Scheme	Retiral Plan of Associate of Ultimate Holding Company	Payable towards NCDs			200	200									
73	Tata Capital Housing Finance Limited	Volvas Limited Provident Fund	Retiral Plan of Associate of Ultimate Holding Company	Payable towards NCDs			200	200									
74	Tata Capital Housing Finance Limited	Volvas Managerial Staff Provident Fund	Retiral Plan of Associate of Ultimate Holding Company	Payable towards NCDs			400	400									
75	Tata Capital Housing Finance Limited	Tata Consulting Engineers Limited	Retiral Plan of Associate of Ultimate Holding Company	Payable towards NCDs			-	1,000									
76	Tata Capital Housing Finance Limited	Key Management Personnel (KMP)	Key Management Personnel (KMP)	Payable towards NCDs			10	10									
77	Tata Capital Housing Finance Limited	KMP of Holding Company	KMP of Holding Company	Payable towards NCDs			2	2									
78	Tata Capital Housing Finance Limited	Relative of KMP	Relative of KMP	Payable towards NCDs			10	10									
79	Tata Capital Housing Finance Limited	TCL Employee Welfare Trust	Subsidiary of Holding Company	Loan			237	237				Loan	0%	On Demand	Unsecured	General	

*Less than Rs.50,000/-

