



May 9, 2025

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 LODR Regulations”), we wish to inform you that the Board of Directors of the Company has *inter-alia* at its Meeting held today i.e. May 9, 2025 approved the following:

- a. the Audited Financial Results of the Company for the quarter and year ended March 31, 2025 (“Financial Results”); and
- b. the Issue of Non - Convertible Debentures on a private placement basis, in one or more tranches up to Rs. 10,000 crore, subject to the approval of the Shareholders.

Accordingly, please find enclosed the following:

- (i) Audited Financial Results of the Company for the quarter and year ended March 31, 2025 along with the Auditor’s Report issued by the Joint Statutory Auditors of the Company, M/s. Kirtane & Pandit LLP, Chartered Accountants and M/s. G. D. Apte & Co., Chartered Accountants; and
- (ii) Declaration by the Managing Director pursuant to Regulation 52(3)(a) of the SEBI LODR Regulations.

Further, please find enclosed the following:

- (i) Initial Disclosure from the Company identified as a Large Corporate pursuant to Chapter XII of the Master Circular No. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, for March 31, 2025; and
- (ii) Disclosure of Related Party Transactions pursuant to Regulation 62K(9) of the SEBI LODR Regulations for the year ended March 31, 2025.

The disclosures in compliance with Regulation 52(4) of SEBI LODR Regulations are disclosed along with 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



Further, pursuant to Regulation 52(7) and 52(7A) of SEBI LODR 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.

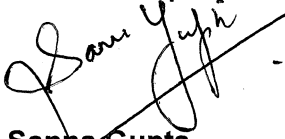
In terms of Regulation 54 of the SEBI LODR Regulations, the Security Cover Certificate in the prescribed format is annexed to the Financial Results.

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 Capital Building, B Wing,
5th Floor, Unit No 505 A2,
Bandra Kurla Complex, Bandra (East),
Mumbai, Maharashtra – 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

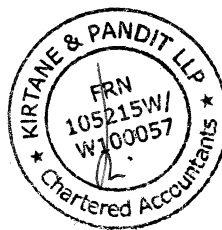
Website: www.tatacapital.com Email: tchfsecretarial@tatacapital.com Tel: 022-6606 9000

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

(Rs. in crore)

Particulars	Quarter ended			Year ended	
	March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
	(Audited) (Refer note 10)	(Audited)	(Audited) (Refer note 10)	(Audited)	(Audited)
1 Revenue from operations					
(i) Interest income	1,784.41	1,675.12	1,350.92	6,484.92	4,840.64
(ii) Fees and commission income	97.18	104.85	125.99	385.28	287.18
(iii) Net gain on fair value changes	12.27	14.30	7.12	63.29	56.57
(iv) Net gain on derecognition of financial instruments under amortised cost category	35.60	-	-	35.60	-
2 Other income	2.41	0.99	2.32	6.27	4.81
3 Total Income (1+2)	1,931.87	1,795.26	1,486.35	6,975.36	5,189.20
4 Expenses					
(i) Finance costs	1,124.25	1,070.65	833.94	4,141.83	2,935.13
(ii) (Reversal) / Impairment on financial instruments	19.76	(13.32)	1.96	(151.06)	(148.47)
(iii) Employee benefits expenses	119.40	116.02	115.12	467.17	446.76
(iv) Depreciation, amortisation and impairment	13.40	12.64	11.98	49.27	44.39
(v) Other expenses	125.82	109.46	106.50	455.41	372.26
Total expenses (4)	1,402.63	1,295.45	1,069.50	4,962.62	3,650.07
5 Profit before exceptional items and tax (3-4)	529.24	499.81	416.85	2,012.74	1,539.13
6 Exceptional Items	-	-	-	-	-
7 Profit before tax (5-6)	529.24	499.81	416.85	2,012.74	1,539.13
8 Tax expense					
(1) Current tax	111.10	112.16	91.62	435.24	332.23
(2) Deferred tax	24.20	15.69	14.56	78.57	59.23
Total tax expense	135.30	127.85	106.18	513.81	391.46
9 Profit for the period/year (7-8)	393.94	371.96	310.67	1,498.93	1,147.67
10 Other Comprehensive Income					
(i) Items that will not be reclassified subsequently to statement of profit or loss					
(a) Remeasurement of defined employee benefit plans	(3.29)	(2.63)	0.71	(4.26)	0.46
(b) Income tax relating to items that will not be reclassified to profit or loss	0.83	0.66	(0.18)	1.07	(0.12)
(ii) Items that will be reclassified subsequently to statement of profit or loss					
(a) The effective portion of gain / (loss) on hedging instruments in a cash flow hedge	(17.11)	4.49	(0.88)	(16.07)	(8.60)
(b) Income tax relating to effective portion of gain / (loss) on hedging instrument in a cash flow hedge	4.30	(1.13)	0.22	4.04	2.16
Total Other Comprehensive Income (i+ii)	(15.27)	1.39	(0.13)	(15.22)	(6.10)
11 Total Comprehensive Income for the period/year (9+10) (Comprising Profit and Other Comprehensive Income for the period/year)	378.67	373.35	310.54	1,483.71	1,141.57
12 Earnings per equity share (Face value : Rs. 10 per share):					
(1) Basic (Rs.)*	6.60	6.24	5.37	25.13	20.04
(2) Diluted (Rs.)*	6.60	6.24	5.37	25.13	20.04
13 Debt equity ratio (No. of Times)	7.14	7.57	7.27	7.14	7.27
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 crore)	-	-	-	-	-
17 Outstanding redeemable preference shares (Values)	-	-	-	-	-
18 Capital redemption reserve/debenture redemption reserve	-	-	-	-	-
19 Net worth	8,560.35	7,602.47	6,507.78	8,560.35	6,507.78
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 (%)	86.42	87.22	86.78	86.42	86.78
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 (%)	20.42	20.73	20.93	21.51	22.14
29 Gross Non Performing Assets % ("GNPA")	0.77	0.80	0.95	0.77	0.95
30 Net Non Performing Assets % ("NNPA")	0.32	0.35	0.40	0.32	0.40
31 Provision Coverage Ratio % ("PCR")	57.81	56.86	58.01	57.81	58.01
32 Security Cover (No. of Times)	1.43	1.40	1.50	1.43	1.50
33 Capital adequacy ratio % ("CAR")	19.01	17.58	18.80	19.01	18.80

* (Not annualised for quarter ended March 31, 2025, December 31, 2024 and March 31, 2024)

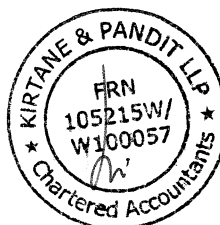


Notes: -

1 Statement of assets and liabilities as at March 31, 2025

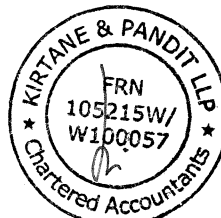
(Rs. in crore)

Particulars	As at March 31, 2025	As at March 31, 2024
	(Audited)	(Audited)
ASSETS		
(1) Financial assets		
(a) Cash and cash equivalents	2,630.91	1,658.11
(b) Bank balances other than (a) above	116.40	51.02
(c) Derivative financial instruments	65.46	49.50
(d) Receivables		
(i) Trade receivables	9.01	29.38
(ii) Other receivables	-	-
(e) Loans	66,405.25	51,401.88
(f) Investments	1,108.93	969.29
(g) Other financial assets	76.51	16.63
Total Financial assets	70,412.47	54,175.81
(2) Non-Financial assets		
(a) Current tax assets (Net)	35.17	5.27
(b) Deferred tax assets (Net)	4.71	79.23
(c) Investment Property	2.83	3.02
(d) Property, plant and equipment	63.00	69.50
(e) Capital work-in-progress	0.53	0.08
(f) Intangible assets under development	1.65	1.04
(g) Other intangible assets	20.11	8.56
(h) Right of use assets	114.44	114.72
(i) Other non-financial assets	21.70	18.11
Total Non-Financial assets	264.14	299.53
Total Assets	70,676.61	54,475.34
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial instruments	8.54	6.57
(b) Payables		
(i) Trade payables		
- Total outstanding dues of micro enterprises and small enterprises	0.24	1.27
- Total outstanding dues of creditors other than micro enterprises and small enterprises	228.59	157.14
(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	28,333.97	21,437.97
(d) Borrowings (Other than debt securities)	31,415.44	24,455.83
(e) Subordinated liabilities	1,327.59	1,377.18
(f) Lease Liabilities	127.30	122.32
(g) Other financial liabilities	263.35	85.36
Total Financial liabilities	61,705.02	47,643.64
(2) Non-Financial liabilities		
(a) Current tax liabilities (Net)	73.75	24.99
(b) Provisions	34.77	35.20
(c) Other non-financial liabilities	61.08	60.51
Total Non-Financial liabilities	169.60	120.70
(3) Equity		
(a) Equity share capital	608.82	596.15
(b) Other equity	8,193.17	6,114.85
Total equity	8,801.99	6,711.00
Total Liabilities and Equity	70,676.61	54,475.34



2 Statement of cash flows for the year ended March 31, 2025

(Rs. in crore)		
Particulars	For the year ended March 31, 2025 (Audited)	For the year ended March 31, 2024 (Audited)
1 CASH FLOW FROM OPERATING ACTIVITIES		
Profit before tax	2,012.74	1,539.13
Adjustments for :		
Depreciation and amortisation	49.27	44.39
Net loss on derecognition of property, plant and equipment	0.11	0.14
Net gain on modification/derecognition of right of use assets	(0.03)	(0.49)
Net gain on derecognition of financial instruments under amortised cost category	(35.60)	-
Assets written off	0.02	0.04
Interest expenses	4,141.83	2,935.13
Interest income	(6,484.92)	(4,840.64)
Net gain on fair value changes	(63.29)	(56.57)
Remeasurement of defined employee benefit plans through OCI	(4.26)	0.46
Share based payments- Equity-settled	6.85	6.00
Provision for leave encashment	2.89	1.88
Provision for long-term service award	0.17	0.08
Reversal of impairment on financial instruments	(152.90)	(164.39)
Provision against trade receivables	1.84	15.91
Interest paid	(3,778.19)	(2,829.66)
Interest received	6,304.77	4,666.96
Operating Profit before working capital changes	2,001.30	1,318.37
Adjustments for :		
Decrease / (Increase) in Trade receivables	18.53	(19.94)
Increase in Loans	(14,644.59)	(14,166.85)
Increase in Other financial asset	(59.26)	(1.94)
Increase in Other non-financial assets	(3.79)	(4.64)
Increase in Trade payables	70.42	24.94
Increase / (Decrease) in Other financial liabilities	57.24	(330.64)
Increase in Other non-financial liabilities and provisions	4.39	23.92
Cash used in operations	(12,555.76)	(13,156.78)
Taxes paid (net off refunds)	(415.32)	(358.11)
Net Cash Used In Operating Activities (A)	(12,971.08)	(13,514.89)
2 CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant & equipment (including capital advances)	(32.67)	(36.62)
Proceeds from sale of property, plant & equipment	0.51	0.64
Purchase of mutual fund units	(1,91,971.83)	(1,17,565.86)
Proceeds from redemption of mutual fund units	1,92,033.12	1,19,773.76
Purchase of Investments	(361.21)	(1,648.16)
Proceeds from sale of investments	350.00	1,190.00
Purchase of Tri Party Repo (TREPS)	(74,089.93)	-
Proceeds from Tri Party Repo (TREPS)	73,990.05	-
Purchase of Equity Shares	(25.00)	-
Net Proceeds from / (Purchase of) fixed deposits with banks having maturity exceeding 3 month	49.56	(50.25)
Proceeds on settlement of derivative contracts	6.79	-
Net Cash (Used In) / Generated From Investing Activities (B)	(50.61)	1,663.51
3 CASH FLOW FROM FINANCING ACTIVITIES		
Share Issue Expenses	(0.03)	(0.03)
Proceeds from issue of Equity Share Capital	599.96	700.00
Payment of ancillary borrowing cost	(14.56)	(10.10)
Proceeds from Borrowings (Other than debt securities)	19,904.01	16,567.07
Proceeds from Debt Securities	16,575.22	12,196.70
Proceeds from Subordinated Liabilities	-	296.11
Repayment of Borrowings (Other than debt securities)	(12,986.01)	(9,777.53)
Repayment of Debt Securities	(10,008.88)	(7,100.70)
Repayment of Subordinated Liabilities	(48.00)	(36.20)
Repayment of Lease Liabilities	(27.22)	(24.11)
Net Cash Generated From Financing Activities (C)	13,994.49	12,811.21
Net Increase In Cash And Cash Equivalents (A+B+C)	972.80	959.83
Cash And Cash Equivalents As At The Beginning Of The Year	1,658.11	698.28
Cash And Cash Equivalents As At The End Of The Year	2,630.91	1,658.11
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	2,630.91	1,658.11
Add : Restricted Cash	0.24	0.24
Add: Fixed deposits with original maturity over 3 months	1.03	50.78
Add : Margin Money deposit towards derivative variation	115.13	-
Cash And Cash Equivalents And Other Bank Balances As At The End Of The Year	2,747.31	1,709.13



- 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 May 09, 2025. The financial results for the quarter and year ended March 31, 2025 have been subjected to an audit by the joint statutory auditors (Kirtane & Pandit LLP, Chartered Accountants and G D Apte & Co, Chartered Accountants) of the Company. The report thereon is unmodified. The financial results for the quarter and year ended March 31, 2024 were audited by CNK & Associates LLP, Chartered Accountants and T R Chadha & Co LLP, Chartered Accountants.
- 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 primarily in the business of financing and accordingly there are no separate reportable segments as per IND AS 108.
- 7 During the quarter ended March 31, 2025, the Company has raised funds through the right issue amounting to Rs. 599.96 crore through allotment of 1,26,70,739 equity shares of face value Rs. 10 each fully paid up, at a price of Rs. 473.50 each, including a premium of Rs. 463.50 each.
- 8 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, 2025 are given below:

(Rs. in crore)

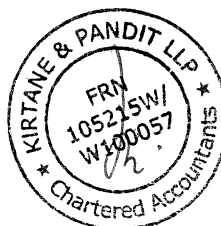
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year i.e September 30, 2024 (A)#	Of (A), aggregate debt that slipped into NPA during the half-year ended March 31, 2025	Of (A) amount written off during the half-year ended March 31, 2025	Of (A) amount paid by the borrowers during the half-year ended March 31, 2025**	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, 2025#^
Personal Loans	739.08	20.69	1.23	95.16	689.43
Corporate persons*	21.28	-	-	3.31	20.12
Of which MSMEs	-	-	-	-	-
Others	27.02	-	0.23	7.99	20.52
Total	787.38	20.69	1.46	106.46	730.07

*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



- 9 Details of loans transferred / acquired during the quarter ended March 31, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

(i) Details of stress loans transferred are given below:

Particulars	To permitted transferees Value
No of accounts	1.00
Aggregate principal outstanding of loans transferred (in crore)	8.13
Weighted average residual tenor of loans transferred (in years)	0.62
Net book value of loans transferred (at the time of transfer) (in crore)	4.34
Aggregate consideration (in crore)	5.00
Additional consideration realized in respect of accounts transferred in earlier years (in crore)	-
Excess provisions reversed to the profit and loss account on account of sale of stressed loans (Rs. in crore)	0.66

(ii) The Company has not transferred any Special Mention Account (SMA).

(iii) Details of loans not in default transferred are given below:

Particulars	Value
Aggregate amount of loans transferred (in crore)	822.77
Weighted average residual maturity (in years)	13.43
Weighted average holding period by originator (in years)	1.35
Retention of beneficial economic interest by the originator	10%
Tangible security coverage	100%
Rating-wise distribution of rated loans	NA

The loans transferred are not rated as these are to non-corporate borrowers.

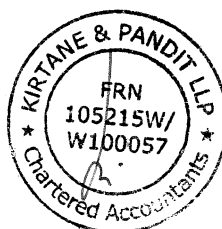
(iv) Details of loans not in default acquired through assignment are given below:

Particulars	Value
Aggregate amount of loans acquired (in crore)	140.11
Weighted average residual maturity (in years)	18.08
Weighted average holding period by originator (in years)	1.67
Retention of beneficial economic interest by the originator	10%
Tangible security coverage	100%
Rating-wise distribution of rated loans	NA

The loans acquired are not rated as these are to non-corporate borrowers.

(v) The Company has not acquired any stressed loan.

- 10 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 audited published year to date figures upto the end of the third quarter of the respective financial year.
- 11 The figures / ratios in the previous year / period have been regrouped wherever necessary, in order to make them comparable to the current year / period.



12 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) / Net Worth.

(ii) Net Worth = The aggregate value of the paid-up share capital and all reserves created out of the profits and securities premium account and debit or credit balance of profit and loss account, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off, but does not include reserves created out of revaluation of assets, write-back of depreciation and amalgamation.

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

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

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

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

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

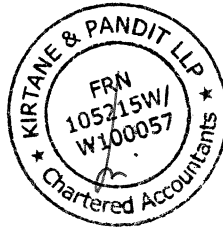
(viii) Capital adequacy ratio ("CAR") (%) = Total capital funds / Risk weighted assets, calculated as per NHB guidelines.

For Tata Capital Housing Finance Limited



Sarosh Amaria
Managing Director
(DIN No. : 08733676)

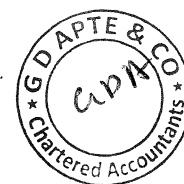
Mumbai
May 09, 2025



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/ general information documents/ key information documents, 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

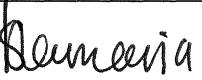
A. Statement of utilization of issue proceeds:

Name of the issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs. in crore)	Funds utilized (Rs. in crore)	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	INE033L07HU0	Private Placement	Non-Convertible Debentures	27-May-24	850	850	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IH5	Private Placement	Non-Convertible Debentures	18-Jun-24	550	550	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HU0	Private Placement	Non-Convertible Debentures	18-Jun-24	600	600	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IH3	Private Placement	Non-Convertible Debentures	08-Jul-24	580	580	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HY2	Private Placement	Non-Convertible Debentures	16-Jul-24	190	190	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IC6	Private Placement	Non-Convertible Debentures	16-Jul-24	150	150	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HY2	Private Placement	Non-Convertible Debentures	30-Jul-24	500	500	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IC6	Private Placement	Non-Convertible Debentures	30-Jul-24	400	400	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IH5	Private Placement	Non-Convertible Debentures	07-Aug-24	750	750	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IH3	Private Placement	Non-Convertible Debentures	07-Aug-24	270	270	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07HU0	Private Placement	Non-Convertible Debentures	22-Aug-24	160	160	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IJ1	Private Placement	Non-Convertible Debentures	23-Sep-24	1,000	1,000	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IH3	Private Placement	Non-Convertible Debentures	30-Sep-24	250	250	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IK9	Private Placement	Non-Convertible Debentures	16-Oct-24	1,176	1,176	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IL7	Private Placement	Non-Convertible Debentures	26-Dec-24	500	500	No	Not Applicable	Not Applicable
Tata Capital Housing Finance Limited	INE033L07IM5	Private Placement	Non-Convertible Debentures	14-Jan-25	905	905	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/ General Information Documents/ Key Information Documents, 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. 8,831 crore		
Report filed for quarter ended				March 31, 2025		
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: Sarosh Amaria						
Designation: Managing Director						
Date: May 09, 2025						



Annexure 3
Security Cover Certificate as on March 31, 2025
(Rs. in crore)

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		Exclusive Charge	Exclusive Charge	Part-Passu Charge	Part-Passu Charge	Part-Passu Charge	Assets not offered as Security	Column I Elimination (amount in negative)	(Total C to H)		Related to only those items covered by this certificate			
	Description of asset for which this certificate relate	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, DSRs 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, DSRs 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	Investment Property (Note 1)			Yes	0.20		65.63		65.83			1.13		1.13
Capital Work-in-Progress							0.53		0.53					-
Right of Use Assets							114.44		114.44					-
Goodwill							20.11		20.11					-
Intangible Assets							1.65		1.65					-
Intangible Assets under Development							1,108.93		1,108.93					-
Investments							216.23		216.23					-
Loans (Note 2)	Receivables under financing activities (Note 2)	9,925.79	Yes	30,883.27	25,415.10		66,440.39		66,440.39		9,925.79		56,298.37	66,224.16
Inventories							9.01		9.01					-
Trade Receivables							-		2,630.91				2,630.91	2,630.91
Cash and Cash Equivalents	Balances with bank in deposit accounts, current accounts and cheques on hand			Yes	2,630.91		116.40		116.40					-
Bank Balances other than Cash and Cash Equivalents							168.41		168.41					-
Others							70,676.61		70,676.61		9,925.79	1.13	58,929.28	68,856.20
Total		-	9,925.79		33,514.38	25,415.10	1,821.34		70,676.61	-	9,925.79	1.13	58,929.28	68,856.20
LIABILITIES														
Debt securities to which this certificate pertains				Yes	23,359.74		(15.82)		23,343.92					
Other debt sharing pari-passu charge with above debt (Note 3)						1,147.19	-		1,147.19					
Other Debt							3,842.86		3,842.86					
Subordinated debt							1,327.59		1,327.59					
Borrowings		9,023.44			22,000.46		391.54		31,415.44					
Bank							-		-					
Debt Securities							-		-					
Others							-		-					
Trade payables							228.83		228.83					
Lease Liabilities							127.30		127.30					
Provisions							34.77		34.77					
Others							406.72		406.72					
Total			9,023.44		23,359.74	23,147.65	6,343.79		61,874.62					
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio		1.10	Pari-Passu Security Cover Ratio	1.43	1.10								

Notes:

- The market value of Rs. 1.13 crore of the Investment Property is on the basis of valuation done for March 31, 2025.
- 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.





In reference to SEBI Master Circular No. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, the following details are provided for the financial year ended March 31, 2025:

Sr. No.	Particulars	Details
1.	Outstanding Qualified Borrowings at the start of the financial year (Rs. In crore)	44,785.04
2.	Outstanding Qualified Borrowings at the end of the financial year (Rs. In crore)	52,531.34
3.	Highest Credit rating of the Company (highest in case of multiple ratings) ("AA"/"AA+"/"AAA")	CRISIL AAA /Stable by CRISIL Ratings Limited, [ICRA] AAA (Stable) by ICRA Limited and IND AAA/Stable by India Ratings and Research Private Limited
4.	Incremental borrowing done during the year (qualified borrowings) (Rs. In crore)	20,721.00
5.	Borrowings by way of issuance of debt securities during the year (Rs. In crore)	8,831.00

For Tata Capital Housing Finance Limited


Sarosh Amaria
Managing Director
(DIN: 08733676)



Date: May 9, 2025

TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

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Mumbai - 400 028.

G D Apte & Co
Chartered Accountants
D-509, Neelkanth Business Park,
Nathani Road, Vidyavihar West,
Mumbai - 400 086.

Independent Auditors' Report on Audited 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, as amended

To the Board of Directors
Tata Capital Housing Finance Limited

Report on the Audit of Financial Results

Opinion

We have audited the accompanying statement of financial results of **Tata Capital Housing Finance Limited** (hereinafter referred to as 'the Company') for the quarter and year ended March 31, 2025 together with notes thereon ('the Statement'), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations'), duly initialed by us for identification.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:

- (i) is presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- (ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS") prescribed under section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder, RBI guidelines and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2025.

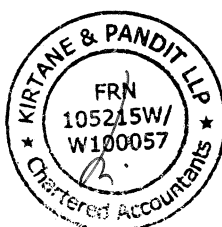
Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the 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 (the "ICAI") together with the ethical requirements that are relevant to our audit of the Statement under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

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 prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation and presentation of this Statement that gives a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the Ind AS prescribed under section 133 of the Act read with Companies (Indian Accounting Standards) Rules, 2015, as amended issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. The Board of Directors of the Company are responsible for maintenance of adequate accounting records in accordance with the provisions



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of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the 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 Board of Directors of the Company are responsible for assessing the ability of the Company 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.

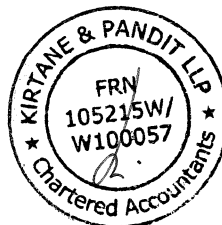
The Board of Directors of the Company is responsible for overseeing the financial reporting process of the Company.

Auditors' Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the financial results as a whole, is free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- 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 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 ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' 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 auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.



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- 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 of the Company regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

Other Matters

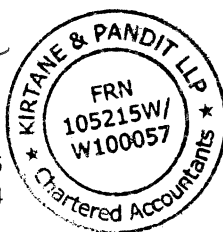
- The statement includes the results for the quarter ended March 31, 2025, being the balancing figure between the audited figures in respect of the full financial year and the published audited year to date figures upto the third quarter ended December 31, 2024, prepared in accordance with recognition and measurement principles laid down figures in accordance with Ind AS 34 "Interim Financial Reporting" which were subjected to audit by us.
- The annual financial statements of the Company for the year ended March 31, 2024, were audited by TR Chadha & Co LLP and CNK & Associates LLP, jointly as the predecessor auditor, whose audit report dated May 02, 2024, expressed an unmodified opinion on those annual financial statements. Accordingly, we do not, express any opinion on the figures reported in the Statements for the quarter and year ended March 31, 2024.

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

For Kirtane & Pandit LLP
Chartered Accountants
Firm Registration No: 105215W/W100057



Sandeep D. Welling
Partner
Membership Number: 044576
UDIN: 25044576BMQXT2754



Place: Mumbai
Date: May 09, 2025

For G D Apte & Co
Chartered Accountants
Firm Registration No: 100515W



C. M. Dixit
Partner
Membership Number: 017532
UDIN: 25017532BMUIEH5860



Place: Mumbai
Date: May 09, 2025



May 9, 2025

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 LODR Regulations”)

Pursuant to Regulation 52(3)(a) of the SEBI LODR Regulations, I, Sarosh Amaria, 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 – 400 013, do hereby declare that, the Joint Statutory Auditors of the Company, M/s. Kirtane & Pandit LLP, Chartered Accountants (ICAI Firm Registration No. 105215W/W100057) and M/s. G. D. Apte & Co., Chartered Accountants (ICAI Firm Registration No. 100515W), 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, 2025.

Kindly take this declaration on your records.

Yours faithfully,

For Tata Capital Housing Finance Limited


Sarosh Amaria
Managing Director



TATA CAPITAL HOUSING FINANCE LIMITED

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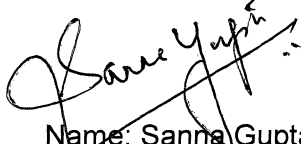
Annexure A

Initial Disclosure by the Company identified as a Large Corporate

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, 2025 as applicable (Rs. in crore)	61,077.00
4	Highest Credit Rating during the previous FY along with name of the Credit Rating Agency	Refer Annexure 1 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 Master Circular no. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, as amended from time to time.

Further, the aforesaid disclosure has been submitted to BSE Limited and National Stock Exchange of India Limited on April 29, 2025.


Name: Sanna Gupta
Designation: Company Secretary
Contact: 022 6606 9000



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

Date: May 9, 2025

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Annexure 1

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, [ICRA] AAA (Stable) and IND AAA/Stable Short Term Bank Loans CRISIL A1+

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Tata Capital Housing Finance Limited
Related Party Transactions Disclosure for the half year ended March 31, 2025 under Regulation 23(9) of the SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015

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, deposits, advances or investments		Details of the loans, inter-corporate deposits, advances or investments		Amount in Crore															
		Name		PAN		Relationship of the counterparty with the listed entity or its subsidiary						Opening Balance		Closing Balance		Nature of indebtedness (loan/ advance/ deposit/ other etc.)		Cost		Tenure		Nature (secured/ unsecured/ interest free/ other)		Interest Rate (%)		Tenure		Secured/ unsecured		Purpose for which the funds will be utilised by the ultimate recipient of funds (business)			
1		Tata Capital Housing Finance Limited	AADCT0491L	Tata Sons Private Limited	AAACT0406A	Ultimate Holding Company	Expenditure - Tata Brand Equity and Business Promotion expenses	10.05	10.05																								
2		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Expenditure - Marketing & Managerial Service Fees	4.82	4.82																								
3		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Loan given	425.00	425.00								Loan	8.45%	1 Year	Unsecured												Business	
4		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Loan repayment	Not Applicable	425.00																								
5		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Income - Rent on lease out of property	2.63	2.63																								
6		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Income - Valuation services	0.89	0.89																								
7		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Income - Cost house recovery	0.07	0.07																								
8		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Income - Interest income on loan	0.19	0.19																								
9		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Expenditure - Rent on lease out of property	7.95	7.95																								
10		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Expenditure - Court house expenses	0.10	0.10																								
11		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Expenditure - Referral fees	0.29	0.29																								
12		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Expenditure - CBIL fees	0.22	0.22																								
13		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Sales of Fixed Asset (Owned use) / Market rates of Assets / Services	0.25	0.25																								
14		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Purchase of Fixed Asset (Owned use) / Market rates of Assets / Services	0.28	0.28																								
15		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Infusion in Equity Share (inclusive of securities premium)	599.96	599.96																								
16		Tata Capital Housing Finance Limited	AADCT0491L	Tata Consultancy Services Limited	AAACR6449R	Subsidiary of Ultimate Holding Company	Expenditure - Information Technology Expenses	24.00	24.00																								
17		Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3746C	Joint Venture of Ultimate Holding Company	Income - Fees on value added services and products	41.51	41.51																								
18		Tata Capital Housing Finance Limited	AADCT0491L	Tata AIA Life Insurance Company Limited	AABCT3746C	Joint Venture of Ultimate Holding Company	Expenditure - Insurance Expenses	0.00	0.00																								
19		Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT318Q	Subsidiary of Ultimate Holding Company	Income - Fees on value added services and products	33.86	33.86																								
20		Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT318Q	Subsidiary of Ultimate Holding Company	Expenditure - Insurance Expenses	11.18	11.18																								
21		Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT318Q	Subsidiary of Ultimate Holding Company	Repayment on Non-Convertible Debentures (NCDs)	Not Applicable	11.60																								
22		Tata Capital Housing Finance Limited	AADCT0491L	Tata AIG General Insurance Company Limited	AABCT318Q	Subsidiary of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	4.82	4.82																								
23		Tata Capital Housing Finance Limited	AADCT0491L	Tata Televisions Limited	AAACT243AA	Subsidiary of Ultimate Holding Company	Expenditure - Communication Expenses	0.01	0.01																								
24		Tata Capital Housing Finance Limited	AADCT0491L	Tata Televisions (Maharashtra) Limited	AAACT1439C	Subsidiary of Ultimate Holding Company	Expenditure - Communication Expenses	0.11	0.11																								
25		Tata Capital Housing Finance Limited	AADCT0491L	Tata Communications Limited	AAACV2809C	Subsidiary of Ultimate Holding Company	Expenditure - Information Technology Expenses	2.03	2.03																								
26		Tata Capital Housing Finance Limited	AADCT0491L	Volvo Limited	AAACV2809D	Associate of Ultimate Holding Company	Expenditure - Repairs and Maintenance	0.07	0.07																								
27		Tata Capital Housing Finance Limited	AADCT0491L	Volvo Limited	AAACV2809D	Associate of Ultimate Holding Company	Purchase of Fixed Asset (Owned use) / Market rates of Assets / Services	0.13	0.13																								
28		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited Employees Provident Fund	AAAT0013A	Retiral Plans of Holding Company	Employer's Contribution to Provident Fund	5.98	5.98																								
29		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited Employees Provident Fund	AAAT0013A	Retiral Plans of Holding Company	Employees Contribution to Provident Fund	9.00	9.00																								
30		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited Superannuation Scheme	AAAT0009A	Retiral Plans of Holding Company	Contribution to Superannuation Scheme	0.11	0.11																								
31		Tata Capital Housing Finance Limited	AADCT0491L	Tata Securities Limited	AAACT150R	Subsidiary of Holding Company	Income - Rent on lease out of property	0.11	0.11																								
32		Tata Capital Housing Finance Limited	AADCT0491L	Tata Securities Limited	AAACT150R	Subsidiary of Holding Company	Expenditure - Referral Fees*	0.00	0.00																								
33		Tata Capital Housing Finance Limited	AADCT0491L	Tata Securities Limited	AAACT150R	Subsidiary of Holding Company	Expenditure - DP Cost*	0.00	0.00																								
34		Tata Capital Housing Finance Limited	AADCT0491L	Tata Technologies Limited	AAACT3902N	Subsidiary of Associate of Ultimate Holding Company	Expenditure - Information Technology Expenses	0.69	0.69																								
35		Tata Capital Housing Finance Limited	AADCT0491L	The Indian Hotels Company Limited	AAACT3902N	Associate of Ultimate Holding Company	Expenditure - Staff Welfare Expenses	0.01	0.01																								
36		Tata Capital Housing Finance Limited	AADCT0491L	Innovative Retail Concepts Private Limited	AACCT0355A	Subsidiary of Ultimate Holding Company	Expenditure - Staff Welfare Expenses	0.01	0.01																								
37		Tata Capital Housing Finance Limited	AADCT0491L	Induslens Private Limited	AABCT0262J	Associate of Holding Company	Expenditure - Information Technology expenses	0.01	0.01																								
38		Tata Capital Housing Finance Limited	AADCT0491L	Tata Ling Technologies Private Limited	AAACT2818D	Subsidiary of Ultimate Holding Company	Expenditure - Staff Welfare Expenses	0.01	0.01																								
39		Tata Capital Housing Finance Limited	AADCT0491L	Tata Steel Ltd Provident Fund	AAAT0013A	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	0.61	0.61																								
40		Tata Capital Housing Finance Limited	AADCT0491L	Titan Industries Group	AAAT0571B	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	0.09	0.09																								
41		Tata Capital Housing Finance Limited	AADCT0491L	Titan Industries Group	AAAT0571B	Retiral Plans of Associate of Ultimate Holding Company	Repayment on Non-Convertible Debentures (NCDs)	1.00	1.00																								
42		Tata Capital Housing Finance Limited	AADCT0491L	Titan Watches Provident Fund	AAAT0688B	Retiral Plans of Associate of Ultimate Holding Company	Interest paid on Non-Convertible Debentures (NCDs)	0.14	0.14																								
43		Tata Capital Housing Finance Limited	AADCT0491L	Titan Watches Provident Fund	AAAT0688B	Retiral Plans of Associate of Ultimate Holding Company	Repayment on Non-Convertible Debentures (NCDs)	1.50	1.50																								
44		Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRLL))	AACCH2488E	KMP of Ultimate Holding Company having Significant Influence	Expenditure - Other Marketing Cost	0.02	0.02																								
45		Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRLL))	AACCH2488E	KMP of Ultimate Holding Company having Significant Influence	Income - Interest on Loan	14.62	14.62																								
46		Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRLL))	AACCH2488E	KMP of Ultimate Holding Company having Significant Influence	Income - Processing Fees	4.25	4.25																								
47		Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRLL))	AACCH2488E	KMP of Ultimate Holding Company having Significant Influence	Loan given	425.00	425.00								Loan	12.50%	7 Year	Secured												Business	
48		Tata Capital Housing Finance Limited	AADCT0491L	TVS Emerald Limited (Formerly known as Emerald Haven Realty Limited (EHRLL))	AACCH2488E	KMP of Ultimate Holding Company having Significant Influence	Loan repayment	Not Applicable	90.00																								
49		Tata Capital Housing Finance Limited	AADCT0491L	Tata Motors Finance Limited	AAACR7043R	Subsidiary of Associate of Ultimate Holding Company	Paid towards purchase of loan	0.28	0.28																								
50		Tata Capital Housing Finance Limited	AADCT0491L	Key Management Personnel (KMP)	ZZZZZ999Z	Key Management Personnel (KMP)	Remuneration paid to KMP	5.89	5.89																								
51		Tata Capital Housing Finance Limited	AADCT0491L	Key Management Personnel (KMP)	ZZZZZ999Z	Key Management Personnel (KMP)	Expenditure - Slicing fees and commission	0.32	0.32																								
52		Tata Capital Housing Finance Limited	AADCT0491L	KMP of Holding Company	ZZZZZ999Z	KMP of Holding Company	Interest paid on Non-Convertible Debentures (NCDs)*	0.00	0.00																								
53		Tata Capital Housing Finance Limited	AADCT0491L	Tata Sons Private Limited	AAACT0406A	Ultimate Holding Company	Trade Payables		8.84	18.89																							
54		Tata Capital Housing Finance Limited	AADCT0491L	Tata Capital Limited	AADCP9147P	Holding Company	Security Deposit receivable		12.60	12.60																							

*Less than Rs.50,000/-

