

Tata Capital Housing Finance Limited

Statement of Profit and Loss

for the year ended March 31, 2020

(Rs. in lakh)

Particulars	For the half year ended March 31, 2020	For the half year ended March 31, 2019	For the year ended March 31, 2020	For the year ended March 31, 2019
I Revenue from operations				
(i) Interest Income	1,48,552	1,24,918	2,92,631	2,33,013
(ii) Dividend Income	-	-	-	-
(iii) Rental Income	-	-	-	-
(iv) Fees and commission Income	1,679	1,555	3,349	3,281
(v) Net gain on fair value changes	306	2,004	2,097	2,467
(vi) Net gain on derecognition of investment	-	-	-	-
(vii) Sale of services	-	-	-	-
II Other income	1,054	2,792	3,003	5,240
III Total Income (I+II)	1,51,591	1,31,269	3,01,080	2,44,001
IV Expenses				
(i) Finance costs	91,495	95,049	2,02,127	1,77,451
(ii) Fees and commission expense	-	-	-	-
(iii) Net loss on fair value changes	-	-	-	-
(iv) Impairment of investment	-	-	-	-
(v) Impairment on financial instruments	25,297	10,129	42,487	20,210
(vi) Employee benefits expense	6,392	8,683	14,168	16,967
(vii) Depreciation, amortisation expense and impairment	1,026	328	1,503	590
(viii) Other expenses	7,140	8,499	15,342	16,046
Total expenses (IV)	1,31,350	1,22,688	2,75,627	2,31,264
V Profit/(loss) before exceptional items and tax (III-IV)	20,241	8,581	25,453	12,737
VI Exceptional Items	-	-	-	-
VII Profit/(loss) before tax (V-VI)	20,241	8,581	25,453	12,737
VIII Tax expense				
(1) Current tax	7,000	6,220	11,315	8,797
(2) Deferred tax	377	(896)	(1,096)	(1,109)
Net tax expense	7,377	5,324	10,219	7,688
IX Profit from continuing operations (VII-VIII)	12,864	3,257	15,234	5,049
X Profit from discontinued operations before tax	-	-	-	-
XI Tax expense of discontinued operations	-	-	-	-
XII Profit from discontinued operations (after tax) (X-XI)	-	-	-	-
XIII Profit for the period (IX+XII)	12,864	3,257	15,234	5,049
XIV Other Comprehensive Income				
(i) Items that will be reclassified subsequently to statement of profit or loss				
(a) The effective portion of gains and loss on hedging instruments in a cash flow hedge	(645)	-	128	-
(b) Income tax relating to effective portion of loss on hedging instrument in a cash flow hedge reserve	238	-	(32)	-
(ii) Items that will not be reclassified subsequently to statement of profit or loss				
(a) Remeasurement of defined employee benefit plans	(125)	(46)	(194)	(76)
(b) Income tax relating to items that will not be reclassified to profit or loss	25	17	49	27
Total Other Comprehensive Income/(Losses)	(507)	(29)	(49)	(49)
XV Total Comprehensive Income for the period (XIII+XIV)(Comprising Profit/(Loss) and Other Comprehensive Income for the period)	12,357	3,228	15,185	5,000
XVI Earnings per equity share (for continuing operation):				
(1) Basic (Rs.) *	1.12	0.84	3.11	2.58
(2) Diluted (Rs.) *	1.12	0.84	3.11	2.58
XVII Earnings per equity share (for discontinuing operation):				
(1) Basic (Rs.)	-	-	-	-
(2) Diluted (Rs.)	-	-	-	-
XVIII Earnings per equity share(for discontinued and continuing operations)				
(1) Basic (Rs.) *	1.12	0.84	3.11	2.58
(2) Diluted (Rs.) *	1.12	0.84	3.11	2.58

* (not annualised for half year ended March 2020 and March 2019)

Tata Capital Housing Finance Limited

Balance Sheet

as at March 31, 2020

(Rs. in lakh)

Particulars	As at March 31, 2020	As at March 31, 2019
ASSETS		
(1) Financial assets		
(a) Cash and cash equivalents	1,67,561	13,276
(b) Bank balances other than (a) above	30	51,708
(c) Derivative financial instruments	4,419	347
(d) Receivables		
(i) Trade receivables	366	462
(ii) Other receivables	-	-
(e) Loans	26,84,996	26,08,400
(f) Investments	452	369
(g) Other financial assets	443	482
Total Financial assets	28,58,267	26,75,044
(2) Non-Financial assets		
(a) Current tax assets (Net)	688	312
(b) Deferred tax assets (Net)	13,127	12,001
(c) Investment Property	378	397
(d) Property, plant and equipment	5,373	1,827
(e) Capital work-in-progress	24	66
(f) Intangible assets under development	-	9
(g) Goodwill	-	-
(h) Other intangible assets	603	714
(i) Other non-financial assets	905	982
Total Non-Financial assets	21,098	16,308
Total Assets	28,79,365	26,91,352
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial instruments	2,447	372
(b) Payables		
(i) Trade payables		
- Total outstanding dues of micro enterprises and small enterprises	25	-
- Total outstanding dues of creditors other than micro enterprises and small enterprises	8,485	6,617
(c) Debt Securities	9,05,263	6,52,493
(d) Borrowings (Other than debt securities)	15,77,545	18,43,122
(e) Deposits	-	-
(f) Subordinated liabilities	70,030	62,283
(g) Other financial liabilities	33,119	23,844
Total Financial liabilities	25,96,914	25,88,731
(2) Non-Financial liabilities		
(a) Current tax liabilities (Net)	2,928	2,900
(b) Provisions	527	401
(c) Other non-financial liabilities	1,818	1,426
Total Non-Financial liabilities	5,273	4,727
(3) Equity		
(a) Share capital	54,756	30,971
(b) Other equity	2,22,422	66,923
Total equity	2,77,178	97,894
Total Liabilities and Equity	28,79,365	26,91,352

Notes: -

- The above results have been reviewed by the Audit Committee and have been approved and taken on record by the Board of Directors at their respective meetings held on June 25, 2020. The Statutory Auditors of the Company have carried out audit of the aforesaid results.
- These financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India. The financial results have been prepared on historical cost basis except for certain financial instruments measured at fair value in accordance with the requirement of Ind AS.

- 3 The Government of India, on September 20, 2019, vide the Taxation Laws (Amendment) Ordinance dated September 20, 2019 inserted a new section 115BAA in the Income Tax Act, 1961, which provides an option to the Company for paying income tax at reduced rates as per the provisions / conditions defined in the said section. The Company has a one-time option to opt for a reduced maximum marginal tax rate (MMR) of 25.17% (Base tax - 22%, Surcharge - 10% and Health & education cess - 4%) instead of 34.94% (Base tax - 30%, Surcharge - 12% and Health & education cess - 4%) in the current financial year or in the future financial years. As on March 31, 2020, the Company has elected to exercise the option of lower MMR, accordingly there is charge of Rs. 715 lakh in the statement of profit and loss for the year ended March 31, 2020 comprising of gain arising due to reduction in income tax rate of Rs 2,645 lakh offset by a charge of Rs. 3,360 lakh on account of re-measurement of opening deferred tax asset (DTA).
- 4 The COVID-19 pandemic and the long-drawn lock-down has resulted in a significant decrease in the economic activities globally as well as across our country. The extent of impact of COVID-19 on economic growth of the country is difficult to predict and will mainly depend on the future developments in containment of COVID-19 and the actions taken for resumption of operations, which is highly uncertain.
In order to address this risk and to seamlessly carry out normal operations, the Company immediately activated its Business Continuity Plan (BCP). The Company has honoured all its debt obligations on time. The Company's capital and liquidity positions remain strong and would continue to be an area of focus during this period.
In accordance with relief packages announced by RBI on March 27, 2020 and May 23, 2020, the Company has extended the option of payment moratorium, based on customers request, for amounts falling due between March 1, 2020 and August 31, 2020 to its borrowers. In line with RBI guidelines issued on April 17, 2020, in respect of all accounts classified as standard as on February 29, 2020, even if overdue, the moratorium period, wherever granted, shall be excluded from the number of days past-due for the purpose of asset classification and for the purpose of determining the staging of such loans and the corresponding expected credit loss provision.
The extent to which the global pandemic will impact the Company's assessment and resultant loss provisions is uncertain. The Company has assessed the potential impact of COVID-19 on the carrying value of its assets based on relevant internal and external factors / information available, up to the date of approval of these financial results. In order to cover the impact of COVID-19 on the future expected credit losses, the Company has made a provision of Rs. 11,000 lakhs.
- 5 Effective April 1, 2019 the Company has adopted Ind AS 116 - Leases, which requires any lease arrangement to be recognised in the balance sheet of the lessee as a 'right-of-use' (ROU) asset with a corresponding lease liability. Accordingly, depreciation has been charged on ROU assets as against lease rental expenses in the earlier years. Similarly, interest expense has been recognised on lease liabilities under finance costs. As per the requirements of this standard, right-of-use assets amounting to Rs. 3,461 lakhs and lease liabilities amounting to Rs. 3,724 lakhs have been included within the line items "Property, plant and equipment" and "Other financial liabilities" respectively in the Balance sheet as at 31 March 2020. Also in relation to those leases under Ind AS 116, the Company has recognised depreciation and interest costs, instead of operating lease expense. During the year ended March 31, 2020, the Company recognised Rs. 766 lakh of depreciation charges and Rs. 303 lakh of interest costs from these leases.
- 6 The Company is engaged in the business of Housing Finance and hence only one "business segment".
- 7 The figures for the half year ended March 31, 2020 and March 31, 2019 represent the difference between the audited figures for the year ended March 31, 2020 and March 31, 2019 and the audited figures for the half year ended September 30, 2019 and September 30, 2018, respectively.
- 8 Previous period's / year's figures have been regrouped / reclassified, wherever necessary, to correspond with the current period's /year's classification/ disclosure.

For Tata Capital Housing Finance Limited

Sd/-

Mumbai
25 June 2020

Anil Kaul
Managing Director
(DIN No. : 00644761)

Annexure 1

Additional Information

a) Credit rating

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

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

b) Asset Cover available for non convertible debt securities : 1.29 times.

c) Debt Equity ratio: 9.68 times (Outstanding Debt - Compulsorily Convertible Cumulative Preference shares (CCCPS) and dividend accrued thereon) / (Networth).

d) Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares/ non convertible debt securities and whether the same has been paid or not; (Refer Annexure "A"). The Company has not issued any non-convertible redeemable preference shares.

e) Next due date for the payment of interest/ dividend of non-convertible preference shares/ principal along with the amount of interest/ dividend of non-convertible preference shares payable and the redemption amount (Refer Annexure "A"). The Company has not issued any non-convertible redeemable preference shares.

f) Debt service coverage ratio: 0.07 times

g) Interest service coverage ratio: 1.13 times

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

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

j) Net worth : Rs. 2,66,668 lakh

k) Net profit after tax: Rs. 15,234 lakh. Total Comprehensive Income: Rs. 15,185 lakh.

l) Earnings per share: Rs. 3.11 (Basic and Diluted)

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

TATA CAPITAL HOUSING FINANCE LIMITED

Information as per Regulation 58 (d) and 52 (4) & (5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, information as at March 31, 2020 with respect to NCDs issued on a private placement basis

Sr No	Series under which the NCDs are held	ISIN No.	Credit rating	Previous due date for payment of interest	Whether the previous interest has been paid or not	Next due date for payment of interest	Next Interest amount (Rs. in Lakh)	Previous due date for payment of principal	whether the previous principal payment has been paid or not	Next due date for payment of principal	Next Redemption amount (Rs. in Lakh)
1	TCHFL NCD 'G' FY 2012-13	INE033L07413	"CRISIL AAA/Stable" by CRISIL Limited	May 20, 2019	(Paid)	May 18, 2020	100.45	Not Applicable	-	May 18, 2022	1,000.00
2	TCHFL NCD 'K' FY 2012-13	INE033L07462	"CRISIL AAA/Stable" by CRISIL Limited	October 3, 2019	(Paid)	Not Applicable	Nil	October 3, 2019	(Paid)	Not Applicable	Nil
3	TCHFL NCD 'Q' FY 2012-13	INE033L07520	"CRISIL AAA/Stable" by CRISIL Limited	December 30, 2019	(Paid)	December 29, 2020	95.74	Not Applicable	-	December 28, 2022	1,000.00
4	TCHFL NCD 'R' FY 2012-13	INE033L07538	"CRISIL AAA/Stable" by CRISIL Limited	January 20, 2020	(Paid)	January 18, 2021	141.72	Not Applicable	-	January 18, 2023	1,500.00
5	TCHFL NCD 'U' FY 2012-13	INE033L07561	"CRISIL AAA/Stable" by CRISIL Limited	March 12, 2020	(Paid)	March 12, 2021	95.00	Not Applicable	-	March 10, 2023	1,000.00
6	TCHFL NCD 'G' FY 2014-15	INE033L07AF6	"CRISIL AAA/Stable" by CRISIL Limited	October 22, 2019	(Paid)	Not Applicable	Nil	October 22, 2019	(Paid)	Not Applicable	Nil
7	TCHFL NCD 'R' FY 2014-15	INE033L07AU5	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	December 9, 2019	(Paid)	December 9, 2020	1844.00	Not Applicable	-	December 9, 2024	20,000.00
8	TCHFL NCD 'V' FY 2014-15	INE033L07AZ4	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	January 23, 2020	(Paid)	January 25, 2021	1364.94	Not Applicable	-	January 23, 2025	15,000.00
9	TCHFL NCD 'Z' FY 2014-15	INE033L07BE7	"CRISIL AAA/Stable" by CRISIL Limited	February 12, 2020	(Paid)	Not Applicable	Nil	February 12, 2020	(Paid)	Not Applicable	Nil
10	TCHFL NCD 'O' FY 2015-16	INE033L07CW7	"CRISIL AAA/Stable" by CRISIL Limited	June 17, 2019	(Paid)	June 16, 2020	176.52	Not Applicable	-	June 16, 2025	2,000.00
11	TCHFL NCD 'T' FY 2015-16 Option I	INE033L07DG8	"CRISIL AAA/Stable" by CRISIL Limited	July 9, 2019	(Paid)	July 9, 2020	89.50	Not Applicable	-	July 9, 2020	1,000.00
12	TCHFL NCD 'X' FY 2015-16	INE033L07DL8	"CRISIL AAA/Stable" by CRISIL Limited	July 29, 2019	(Paid)	July 29, 2020	674.25	Not Applicable	-	July 29, 2022	7,500.00
13	TCHFL NCD 'Z' FY 2015-16	INE033L07DO2	"CRISIL AAA/Stable" by CRISIL Limited	August 7, 2019	(Paid)	August 7, 2020	265.80	Not Applicable	-	August 7, 2020	3,000.00
14	TCHFL NCD 'AA' FY 2015-16	INE033L07DP9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	August 19, 2019	(Paid)	August 17, 2020	880.16	Not Applicable	-	August 17, 2020	10,000.00
15	TCHFL NCD 'AB' FY 2015-16	INE033L07DQ7	"CRISIL AAA/Stable" by CRISIL Limited	August 20, 2019	(Paid)	August 20, 2020	88.50	Not Applicable	-	August 20, 2020	1,000.00
16	TCHFL NCD 'AE' FY 2015-16	INE033L07DU9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	September 3, 2019	(Paid)	August 31, 2020	175.95	Not Applicable	-	August 29, 2025	2,000.00
17	TCHFL NCD 'AG' FY 2015-16	INE033L07DW5	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	October 9, 2019	(Paid)	October 8, 2020	65.07	Not Applicable	-	October 8, 2025	750.00
18	TCHFL NCD 'AH' FY 2015-16	INE033L07DX3	"CRISIL AAA/Stable" by CRISIL Limited	October 14, 2019	(Paid)	October 14, 2020	174.00	Not Applicable	-	October 14, 2020	2,000.00
19	TCHFL NCD 'AI' FY 2015-16	INE033L07DY1	"CRISIL AAA/Stable" by CRISIL Limited	October 16, 2019	(Paid)	October 16, 2020	435.00	Not Applicable	-	October 16, 2020	5,000.00
20	TCHFL NCD 'AM' FY 2015-16 Option I	INE033L07EC5	"CRISIL AAA/Stable" by CRISIL Limited	November 6, 2019	(Paid)	November 6, 2020	301.00	Not Applicable	-	November 6, 2025	3,500.00
21	TCHFL NCD 'AM' FY 2015-16 Option II	INE033L07ED3	"CRISIL AAA/Stable" by CRISIL Limited	November 6, 2019	(Paid)	November 6, 2020	43.00	Not Applicable	-	November 6, 2020	500.00
22	TCHFL NCD 'AP' FY 2015-16 Option I	INE033L07EG6	"CRISIL AAA/Stable" by CRISIL Limited	January 13, 2020	(Paid)	January 12, 2021	130.14	Not Applicable	-	January 12, 2023	1,500.00
23	TCHFL NCD 'AP' FY 2015-16 Option II	INE033L07EH4	"CRISIL AAA/Stable" by CRISIL Limited	January 13, 2020	(Paid)	January 12, 2021	130.14	Not Applicable	-	January 12, 2024	1,500.00
24	TCHFL NCD 'AS' FY 2015-16	INE033L07EK8	"CRISIL AAA/Stable" by CRISIL Limited	January 22, 2020	(Paid)	January 22, 2021	174.00	Not Applicable	-	January 22, 2021	2,000.00
25	TCHFL NCD 'AU' FY 2015-16 Option I	INE033L07EM4	"CRISIL AAA/Stable" by CRISIL Limited	March 30, 2020	(Paid)	March 30, 2021	131.70	Not Applicable	-	March 30, 2026	1,500.00
26	TCHFL NCD 'A' FY 2016-17	INE033L07EO0	"CRISIL AAA/Stable" by CRISIL Limited	April 12, 2019	(Paid)	April 13, 2020	1050.47	Not Applicable	-	April 12, 2021	12,000.00
27	TCHFL NCD 'E' FY 2016-17	INE033L07ES1	"CRISIL AAA/Stable" by CRISIL Limited	May 6, 2019	(Paid)	May 4, 2020	171.66	Not Applicable	-	May 4, 2023	2,000.00
28	TCHFL NCD 'G' FY 2016-17 Option II	INE033L07EV5	"CRISIL AAA/Stable" by CRISIL Limited	December 23, 2019	(Paid)	Not Applicable	Nil	December 23, 2019	(Paid)	Not Applicable	Nil
29	TCHFL NCD 'J' FY 2016-17	INE033L07EY9	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	July 1, 2019	(Paid)	June 30, 2020	86.76	Not Applicable	-	June 30, 2026	1,000.00
30	TCHFL NCD 'K' FY 2016-17	INE033L07EZ6	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	July 5, 2019	(Paid)	July 6, 2020	174.48	Not Applicable	-	July 5, 2021	2,000.00
31	TCHFL NCD 'T' FY 2016-17	INE033L07F19	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	September 16, 2019	(Paid)	September 15, 2020	81.78	Not Applicable	-	September 15, 2021	1,000.00
32	TCHFL NCD 'W' FY 2016-17	INE033L07FL3	"CRISIL AAA/Stable" by CRISIL Limited	December 10, 2019	(Paid)	December 10, 2020	3095.19	Not Applicable	-	December 28, 2021	40,800.00
33	TCHFL NCD 'X' FY 2016-17	INE033L07FM1	"CRISIL AAA/Stable" by CRISIL Limited	February 7, 2020	(Paid)	Not Applicable	Nil	February 7, 2020	(Paid)	Not Applicable	Nil
34	TCHFL NCD 'Y' FY 2016-17	INE033L07FN9	"CRISIL AAA/Stable" by CRISIL Limited	March 17, 2020	(Paid)	Not Applicable	Nil	March 17, 2020	(Paid)	Not Applicable	Nil
35	TCHFL NCD 'C' FY 2017-18	INE033L07FQ2	"ICRA] AAA/Stable" by ICRA Limited	April 22, 2019	(Paid)	April 20, 2020	38.55	Not Applicable	-	April 29, 2020	500.00
36	TCHFL NCD 'E' FY 2017-18	INE033L07FS8	"ICRA] AAA/Stable" by ICRA Limited	June 7, 2019	(Paid)	June 8, 2020	38.75	Not Applicable	-	June 30, 2020	500.00
37	TCHFL NCD 'F' FY 2017-18	INE033L07FT6	"ICRA] AAA/Stable" by ICRA Limited	June 14, 2019	(Paid)	June 15, 2020	424.66	Not Applicable	-	June 15, 2020	5,500.00
38	TCHFL NCD 'I' FY 2017-18	INE033L07FW0	"ICRA] AAA/Stable" by ICRA Limited	September 3, 2019	(Paid)	August 31, 2020	2590.00	Not Applicable	-	August 31, 2020	35,000.00
39	TCHFL NCD 'C' FY 2018-19	INE033L07GA4	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	April 13, 2022	10094.15	Not Applicable	-	April 13, 2022	29,430.00
40	TCHFL NCD 'D' FY 2018-19	INE033L07GB2	"CRISIL AAA/Stable" by CRISIL Limited	June 26, 2019	(Paid)	June 26, 2020	4735.70	Not Applicable	-	June 26, 2020	58,000.00
41	TCHFL NCD 'A' FY 2019-20	INE033L07GC0	"CRISIL AAA/Stable" by CRISIL Limited	N.A. since Zero coupon Debentures	-	N.A. since Zero coupon Debentures	0.00	Not Applicable	-	July 8, 2020	12,500.00
42	TCHFL NCD 'B' FY 2019-20	INE033L07GD8	"CRISIL AAA/Stable" by CRISIL Limited	N.A. since Zero coupon Debentures	-	N.A. since Zero coupon Debentures	0.00	Not Applicable	-	July 2, 2021	5,000.00
43	TCHFL NCD 'C' FY 2019-20	INE033L07GE6	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	July 6, 2020	212.00	Not Applicable	-	July 4, 2022	2,500.00
44	TCHFL NCD 'D' FY 2019-20	INE033L07GF3	"CRISIL AAA/Stable" by CRISIL Limited	March 11, 2020	(Paid)	March 11, 2021	817.13	Not Applicable	-	March 11, 2022	10,000.00
45	TCHFL NCD 'E' FY 2019-20	INE033L07GH9	"CRISIL AAA/Stable" by CRISIL Limited	March 11, 2020	(Paid)	March 11, 2021	2371.56	Not Applicable	-	March 11, 2021	30,000.00
46	TCHFL NCD 'F' FY 2019-20	INE033L07GJ5	"CRISIL AAA/Stable" by CRISIL Limited	Not Applicable	-	November 18, 2020		Not Applicable	-	November 18, 2026	25,000.00
										November 18, 2027	25,000.00
										November 17, 2028	25,000.00

47	TCHFL NCD "G" FY 2019-20	INE033L07GK3	"CRISIL AAA/Stable" by CRISIL Limited	N.A. since Zero coupon Debentures	-	N.A. since Zero coupon Debentures	8350.00			November 16, 2029	25,000.00
							0.00	Not Applicable	-	October 25, 2022	1,500.00
48	TCHFL Market Linked NCD "A" FY 2019-20	INE033L07GG1	CRISIL PP-MLD AAAr/Stable by CRISIL Limited	Not Applicable	-	August 22, 2022	253.92	Not Applicable	-	August 22, 2022	990.00
49	TCHFL Market Linked NCD "B" FY 2019-20	INE033L07G17	CRISIL PP-MLD AAAr/Stable by CRISIL Limited	Not Applicable	-	September 30, 2021	98.34	Not Applicable	-	September 30, 2021	614.00
50	TCHFL Tier II Bonds 'B' FY 2011-12	INE033L08023	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	September 30, 2019	(Paid)	September 29, 2020	252.31	Not Applicable	-	September 29, 2021	2,530
51	TCHFL Tier II Bonds 'C' FY 2011-12	INE033L08031	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	October 29, 2019	(Paid)	October 28, 2020	10.97	Not Applicable	-	October 28, 2021	110
52	TCHFL Tier II Bonds 'D' FY 2011-12	INE033L08049	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	November 4, 2019	(Paid)	November 4, 2020	101.00	Not Applicable	-	November 4, 2021	1,010
53	TCHFL Tier II Bonds 'E' FY 2011-12	INE033L08056	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	January 27, 2020	(Paid)	January 25, 2021	136.28	Not Applicable	-	January 25, 2022	1,350
54	TCHFL Tier II Bonds 'F' FY 2011-12	INE033L08064	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	March 12, 2020	(Paid)	March 12, 2021	103.53	Not Applicable	-	March 12, 2022	1,020
55	TCHFL Tier II Bonds 'A' FY 2012-13	INE033L08072	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	May 10, 2019	(Paid)	May 10, 2020	10.00	Not Applicable	-	May 10, 2022	100
56	TCHFL Tier II Bonds 'B' FY 2012-13	INE033L08098	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	May 30, 2019	(Paid)	May 30, 2020	3.00	Not Applicable	-	May 30, 2022	30
57	TCHFL Tier II Bonds 'C' FY 2012-13	INE033L08080	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	May 30, 2019	(Paid)	May 30, 2020	301.50	Not Applicable	-	May 30, 2022	3,000
58	TCHFL Tier II Bonds 'D' FY 2012-13	INE033L08106	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	August 22, 2019	(Paid)	August 22, 2020	338.25	Not Applicable	-	August 22, 2022	3,300
59	TCHFL Tier II Bonds 'E' FY 2012-13	INE033L08114	"CRISIL AAA/Stable" by CRISIL Limited	March 30, 2020	(Paid)	March 28, 2021	145.45	Not Applicable	-	March 28, 2023	1,500
60	TCHFL Tier II Bonds 'A' FY 2013-14	INE033L08122	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	April 15, 2019	(Paid)	April 15, 2020	242.50	Not Applicable	-	April 15, 2023	2,500
61	TCHFL Tier II Bonds 'B' FY 2013-14	INE033L08130	"CRISIL AAA/Stable" by CRISIL Limited	April 23, 2019	(Paid)	April 23, 2020	20.37	Not Applicable	-	April 23, 2023	210
62	TCHFL Tier II Bonds 'C' FY 2013-14	INE033L08148	"CRISIL AAA/Stable" by CRISIL Limited	May 20, 2019	(Paid)	May 20, 2020	9.30	Not Applicable	-	May 19, 2023	100
63	TCHFL Tier II Bonds 'D' FY 2013-14	INE033L08155	"CRISIL AAA/Stable" by CRISIL Limited	January 10, 2020	(Paid)	January 11, 2021	77.21	Not Applicable	-	January 10, 2024	770
64	TCHFL Tier II Bonds 'E' FY 2013-14	INE033L08163	"CRISIL AAA/Stable" by CRISIL Limited	March 18, 2020	(Paid)	March 18, 2021	4.00	Not Applicable	-	March 18, 2024	40
65	TCHFL Tier II Bonds 'A' FY 2014-15	INE033L08171	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	September 26, 2019	(Paid)	September 28, 2020	489.87	Not Applicable	-	September 26, 2024	4,800
66	TCHFL Tier II Bonds 'A' FY 2015-16	INE033L08189	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	April 30, 2019	(Paid)	April 28, 2020	367.98	Not Applicable	-	April 28, 2025	4,000
67	TCHFL Tier II Bonds 'B' FY 2015-16	INE033L08197	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	July 22, 2019	(Paid)	July 22, 2020	323.75	Not Applicable	-	July 22, 2025	3,500
68	TCHFL Tier II Bonds 'C' FY 2015-16	INE033L08205	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	September 16, 2019	(Paid)	September 16, 2020	92.00	Not Applicable	-	September 16, 2025	1,000
69	TCHFL Tier II Bonds 'D' FY 2015-16	INE033L08213	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	September 23, 2019	(Paid)	September 21, 2020	137.25	Not Applicable	-	September 19, 2025	1,500
70	TCHFL Tier II Bonds 'E' FY 2015-16	INE033L08221	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	November 4, 2019	(Paid)	November 4, 2020	269.70	Not Applicable	-	November 4, 2025	3,000
71	TCHFL Tier II Bonds 'F' FY 2015-16	INE033L08239	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	December 16, 2019	(Paid)	December 15, 2020	224.39	Not Applicable	-	December 15, 2025	2,500
72	TCHFL Tier II Bonds 'G' FY 2015-16	INE033L08247	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	December 17, 2019	(Paid)	December 17, 2020	225.00	Not Applicable	-	December 17, 2025	2,500
73	TCHFL Tier II Bonds 'H' FY 2015-16	INE033L08254	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	March 16, 2020	(Paid)	March 15, 2021	179.51	Not Applicable	-	March 13, 2026	2,000
74	TCHFL Tier II Bonds 'A' FY 2016-17	INE033L08262	"CRISIL AAA/Stable" by CRISIL Limited and "ICRA] AAA/Stable" by ICRA Limited	August 5, 2019	(Paid)	August 4, 2020	1779.12	Not Applicable	-	August 4, 2026	20,000
							48,105.91				4,97,454

B S R & Co. LLP

Chartered Accountants

5th Floor, Lodha Excelus,
Apollo Mills Compound
N. M. Joshi Marg, Mahalaxmi
Mumbai - 400 011
India

Telephone +91 (22) 4345 5300
Fax +91 (22) 4345 5399

Independent Auditors' Report

To the Board of Directors of Tata Capital Housing Finance Limited

Report on the audit of the Annual Financial Results

Opinion

We have audited the accompanying annual financial results of Tata Capital Housing Finance Limited (hereinafter referred to as the 'Company') for the year ended 31 March 2020, attached herewith, being submitted by the Company pursuant to the requirement 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 annual financial results:

- a. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards, and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the year ended 31 March 2020.

Basis for Opinion

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

Emphasis of matter

As described in Note 4 to the annual financial results, in respect of accounts overdue but standard at 29 February 2020 where moratorium benefit has been granted, the staging of those accounts at 31 March 2020 is based on the days past due status as on 29 February 2020 in accordance with the Reserve Bank of India Covid-19 Regulatory Package.

B S R & Co (a partnership firm with
Registration No. BA61223) converted into
B S R & Co. LLP (a Limited Liability, Partnership
with LLP Registration No. AAB-8181)
with effect from October 14, 2013

Registered Office:
5th Floor, Lodha Excelus
Apollo Mills Compound
N. M. Joshi Marg, Mahalaxmi
Mumbai - 400 011, India

Independent Auditors' Report (*Continued*)

Tata Capital Housing Finance Limited

Emphasis of matter (*Continued*)

As described in Note 4 to the annual financial results, the extent to which the Covid-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain.

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

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

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

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

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

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

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

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

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

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

Independent Auditors' Report (*Continued*)

Tata Capital Housing Finance Limited

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

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

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

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

Other Matter

The annual financial results include the results for the half year ended 31 March 2020 and the corresponding previous period half year ended 31 March 2019 being the balancing figure between the audited figures in respect of the full financial year and the published audited year-to-date figures up to the half year ended 30 September 2019 and 30 September 2018 respectively.

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

Sd/-

Sagar Lakhani
Partner

Mumbai
25 June 2020

Membership No: 111855
UDIN: 20111855AAAAEJ8710



June 25, 2020

The National Stock Exchange of India Limited
Exchange Plaza
Plot No. C/1, G Block
Bandra-Kurla Complex
Bandra (E)
Mumbai - 400 001.

Dear Sir/Madam,

Sub: Declaration pursuant to Regulation 52(3)(a) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, I, Anil Kaul, Managing Director of Tata Capital Housing Finance Limited (CIN: U67190MH2008PLC187552) having its Registered Office at 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013, do hereby declare that, the Statutory Auditors of the Company, B S R & Co. LLP, Chartered Accountants (ICAI Firm Registration No. 101248W/W-100022) have issued an Audit Report with an unmodified opinion on the Audited Financial Results of the Company for the year ended March 31, 2020.

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

Tel 91 22 6606 9000 Web www.tatacapital.com

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



June 25, 2020

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

Dear Sir/Madam,

Sub: Declaration pursuant to Regulation 52(3)(a) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, I, Anil Kaul, Managing Director of Tata Capital Housing Finance Limited (CIN: U67190MH2008PLC187552) having its Registered Office at 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013, do hereby declare that, the Statutory Auditors of the Company, B S R & Co. LLP, Chartered Accountants (ICAI Firm Registration No. 101248W/W-100022) have issued an Audit Report with an unmodified opinion on the Audited Financial Results of the Company for the year ended March 31, 2020.

Kindly take this declaration on your records.

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

Sd/-

Anil Kaul
Managing Director

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

No. 16251/ITSL/OPR/2020-21

June 25, 2020

Tata Capital Housing Finance Limited

11th Floor, Tower A, Peninsula Business Park,
Senapati Bapat Marg, Lower Parel,
Mumbai – 400 013

Dear Sir,

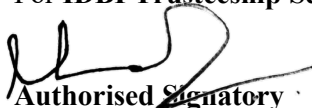
Certificate for receipt and noting of information

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

We, IDBI Trusteeship Services Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by Tata Capital Housing Finance Limited (“**the Company**”) for the financial year ended March 31, 2020.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **IDBI Trusteeship Services Limited**


Authorised Signatory

June 25, 2020

To,

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

Dear Sir,

Sub: Certificate of Debenture Trustee under Regulation 52(5) of SEBI (LODR) Regulations, 2015 for March 31, 2020.

In compliance of the requirements of Chapter V, Regulation 52, Sub – Regulation (4) and (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for Non – Convertible Debt Securities we would like to state as under:

We, Vistra ITCL (India) Limited, are acting as a Debenture Trustee for the Secured/Unsecured, Listed, Redeemable, Rated Non-Convertible Subordinated Debentures aggregating to Rs. 450 crores (Rs. 100 crores. + 200 crores + 75 crores + 75 crores) issued by Tata Capital Housing Finance Limited.

With reference to above, we have received the following documents and have noted its contents

1. Statement of Profit and Loss for the year ended March 31, 2020 and Statement of Assets and Liabilities as at March 31, 2020.
2. Additional Information as per Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (Annexure 1) along with Information as per Regulation 58 (d) and 52 (4) & (5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, information as at March 31, 2020 with respect to NCDs issued on a private placement basis.
3. Declarations by managing director that the Statutory Auditors of the company have issued and Audit Report with an unmodified opinion on the Financials Results of the company for the year ended March 31, 2020.
4. Independent Auditor's Report on the financial results for half year and year ended 31 March 2020.
5. Annexure A, as per SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

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

Thanking You.

Yours sincerely,

For Vistra ITCL (India) Limited



Authorized Signatory

Place: Mumbai

Registered office:

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

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

Vistra ITCL (India) Limited

Corporate Identity Number (CIN):U66020MH1995PLC095507



Annexure A

Format of the Initial Disclosure to be made by an entity identified as a Large Corporate (To be submitted to the Stock Exchange(s) within 30 days from the beginning of the FY)

Sr. No.	Particulars	Details
1	Name of the Company	Tata Capital Housing Finance Limited
2	CIN	U67190MH2008PLC187552
3	Outstanding borrowing of Company as on March 31, 2020 as applicable (in Rs. lakh)	25,52,838
4	Highest Credit Rating during the previous FY along with name of the Credit Rating Agency	Refer Annexure I attached herewith
5	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	National Stock Exchange of India Limited

We confirm that we are a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

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

(Signature)
Name: Ashish Monani
Designation: Deputy Chief Financial Officer and Compliance Officer
Contact: 022 6606 9000

Date: June 25, 2020

TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

Corporate Office I-Think Techno Campus A Wing Fourth Floor Off Pokhran Road No 2 Thane West 400 607 India

Tel 91 22 6182 8282 Web www.tatacapital.com

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



Annexure I

Tata Capital Housing Finance Limited

Details of Rating

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

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



Annexure B1

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

1. Name of the Company: Tata Capital Housing Finance Limited
2. CIN: U67190MH2008PLC187552
3. Report filed for FY: FY 2019-20
4. Details of the Borrowings (all figures in Rs. lakh): 25,52,838

S. No.	Particulars	Details (Rs. in lakh)
i.	Incremental borrowing done in FY (a)	6,66,104
ii.	Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	1,66,526
iii.	Actual borrowings done through debt securities in FY (c)	4,26,104
iv.	Shortfall in the mandatory borrowing through debt securities, if any (d) = (b) - (c) {If the calculated value is zero or negative, write "nil"}	Nil
v.	Reasons for short fall, if any, in mandatory borrowings through debt securities	None

(Signature)
Name: Jinesh Meghani
Designation: Company Secretary

Contact: 022 6606 9000

Date: June 25, 2020

(Signature)
Name: Ashish Monani
Designation: Deputy Chief Financial Officer and
Compliance Officer

Contact: 022 6606 9000

TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

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