

## TATA CAPITAL HOUSING FINANCE LIMITED

## STATEMENT OF PROFIT AND LOSS FOR THE HALF YEAR AND YEAR ENDED MARCH 31, 2018

(Rs in Lakh)

PARTICULARS	Half Year ended March 31, 2018	Half Year ended March 31, 2017	Year ended March 31, 2018	Year ended March 31, 2017
	(Audited) (Refer Note 5)	(Unaudited) (Refer Note 5)	(Audited)	(Audited)
I Revenue from operations	99,961	91,627	194,690	170,696
II Investment income	57	45	192	95
III Other income	2,387	754	3,473	1,527
<b>IV Total Revenue (I + II + III)</b>	<b>102,405</b>	<b>92,426</b>	<b>198,355</b>	<b>172,318</b>
<b>V Expenses :</b>				
Finance costs	64,084	59,806	124,664	113,743
Employee benefits expenses	5,420	5,260	11,416	10,431
Other operating expenses	16,265	11,261	28,179	19,935
Amortisation of expenses	379	334	746	615
Depreciation	222	151	418	272
<b>Total Expenses</b>	<b>86,370</b>	<b>76,812</b>	<b>165,423</b>	<b>144,996</b>
<b>VI Profit before tax ( IV - V)</b>	<b>16,035</b>	<b>15,614</b>	<b>32,932</b>	<b>27,322</b>
<b>VII Tax expense:</b>				
(1) Current tax	8,019	5,103	13,950	9,573
(2) Deferred tax	(2,402)	318	(2,438)	(68)
<b>VIII Profit after tax ( VI - VII)</b>	<b>10,418</b>	<b>10,193</b>	<b>21,420</b>	<b>17,817</b>
<b>IX Earnings per equity share:</b>				
(1) Basic ( in Rupees)	*2.11	*2.33	4.61	3.89
(2) Diluted ( in Rupees)	*2.11	*2.33	4.61	3.89
Face value of share (in Rupees)	10	10	10	10
* (not annualised)				



## TATA CAPITAL HOUSING FINANCE LIMITED

## BALANCE SHEET AS AT MARCH 31, 2018

PARTICULARS	As at	As at
	March 31, 2018	March 31, 2017
	Rs. in Lakh	Rs. in Lakh
<b>I. EQUITY AND LIABILITIES</b>		
<b>1. Shareholders' funds</b>		
(a) Share Capital	137,833	107,733
(b) Reserves and surplus	39,437	27,713
	<b>177,270</b>	<b>135,446</b>
<b>2 Non-current liabilities</b>		
(a) Long-term borrowings	1,041,115	865,745
(b) Other long-term liabilities	213	92
(c) Long-term provisions	23,956	15,809
	<b>1,065,284</b>	<b>881,646</b>
<b>3 Current liabilities</b>		
(a) Short-term borrowings	540,745	357,918
(b) Trade payables		
(i) Total outstanding dues of micro enterprises and small enterprises	-	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	4,914	3,769
(c) Other current liabilities	274,553	339,027
(d) Short-term provisions	4,113	2,759
	<b>824,325</b>	<b>703,473</b>
<b>TOTAL</b>	<b>2,066,880</b>	<b>1,720,565</b>
<b>II. ASSETS</b>		
<b>1. Non-Current assets</b>		
(a) Property, plant and equipment		
(i) Tangible assets	1,897	1,396
(ii) Intangible assets	-	-
(iii) Capital work-in-progress	174	138
(iv) Intangible assets under development	725	326
(b) Non-current Investments	257	245
(c) Deferred tax assets (net)	4,192	1,754
(d) Long-term loans and advances - financing activity	1,859,197	1,586,515
(e) Long-term loans and advances - others	153	377
(f) Other non-current assets	4,234	4,369
	<b>1,870,829</b>	<b>1,595,120</b>
<b>2. Current assets</b>		
(a) Current Investments	-	-
(b) Trade receivables	396	5
(c) Cash and bank balances	6,933	8,303
(d) Short-term loans and advances - financing activity	184,742	113,807
(e) Short-term loans and advances - others	1,198	454
(f) Other current assets	2,782	2,876
	<b>196,051</b>	<b>125,445</b>
<b>TOTAL</b>	<b>2,066,880</b>	<b>1,720,565</b>

**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 April 30, 2018.
- The financial statements of the Company have been prepared in accordance with the Generally Accepted Accounting Principles in India ("Indian GAAP") to comply with the Accounting Standards specified under Section 133 of the Companies Act, 2013 (the "Act") read with Rule 7 of the Companies (Accounts) Rules, 2014 and the relevant provisions of the Act, as applicable.
- The National Housing Bank had, vide Notification No. NHB.HFC.DIR.18/MD&CEO/2017 dated August 2, 2017, amended Paragraph 28 of Master Circular - The Housing Finance Companies (NHB) Directions, 2010 by revising the provision on Standard Assets in respect of Individual Housing Loans from 0.40% to 0.25%. As per the Notification, the revised provisioning would be effective prospectively but the provisions held at present, towards Individual Housing Loans should not be reversed. However, in future, if by applying the revised provisioning norms, any provisions are required over and above the level of provisions currently held for the standard category of such loans, these should be duly provided for. During the year, the Company has complied with the said Notification.



- 4 During the previous year ended March 31, 2017, the Company changed its accounting policy with respect to amortization of deferred revenue expenditure for share issue expenses. The Company now charges off the share issue expenses against amount standing to the credit of the Securities Premium Account. Prior to this change, the Company amortized the said share issue expenses over a period of 36 months from the month in which the expenses were incurred. The change in accounting policy is in accordance with the provisions of Section 52 of the Act, and it would result in a more appropriate presentation of financial statements of the Company. On account of the change in the accounting policy, the profit before tax of the Company is higher by Rs. 12 lakh (net of taxes, as applicable) for the year ended on March 31, 2017 and deferred revenue expenditure is lower by Rs. 15 lakh (net of taxes, as applicable) as on March 31, 2017.
- 5 The figures for the half year ended March 31, 2018 and March 31, 2017 represent the difference between the audited figures for the year ended March 31, 2018 and March 31, 2017 and the audited figures for the half year ended September 30, 2017 and September 30, 2016, respectively.
- 6 Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is as per "Annexure 1" attached.
- 7 Previous period's / year's figures have been regrouped/reclassified wherever necessary to correspond with the current period's / year's classification/ disclosure.
- 8 The figures for the year ended March 31, 2017 were audited by previous statutory auditors.

For Tata Capital Housing Finance Limited

  
R. Vaithianathan  
Managing Director  
DIN: 05267804

Place: Mumbai  
Date: April 30, 2018





**Annexure 1****Additional Information as per Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

(a) CRISIL and ICRA have assigned rating as follows :

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

\*There has been no change in the Credit Ratings of the instruments of the Company during the year ended March 31, 2018. The Company has additionally obtained A1+ rating from ICRA for Commercial Papers raised during the year ended March 31, 2018.

(b) The Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on March 31, 2018. The Asset Coverage Ratio is 2.04 times.

(c) Debt Equity Ratio: 10.88 times (Debt equity ratio is (long term borrowings + short term borrowings + current maturities of long term borrowings + Interest accrued but not due on borrowings ) / Net worth.)

(d) Previous due date for the payment of Interest / repayment of Principal of Non-Convertible Debt Securities and whether the same has been paid or not: Set out in Annexure "A". The Company has not issued any Non-Convertible Redeemable Preference Shares.

(e) Next due date for the payment of interest/principal along with the amount of interest and the redemption amount for Non-Convertible Debt Securities: Set out in Annexure "A" . The Company has not issued any Non-Convertible Redeemable Preference Shares.

(f) Debt Service Coverage Ratio: 0.08 times.

(g) Interest Service Coverage Ratio: 1.26 times.

(h) Outstanding Redeemable Preference Shares (Quantity & value): Not Applicable

(i) Capital Redemption Reserve/ Debenture Redemption Reserve: Not Applicable

(j) Net Worth : Rs. 1,69,878 lakh (Net Worth is equal to share capital plus reserves & surplus less deferred revenue expenditure).

(k) Net profit after tax: Rs. 21,420 lakh.

(l) Earning per share  
- Basic : Rs. 4.61  
- Diluted : Rs. 4.61

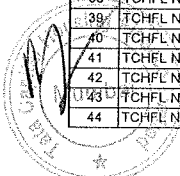
(m) There was no material deviation in the use of proceeds of issue of Non-Convertible Debt Securities.



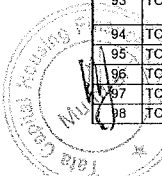
## TATA CAPITAL HOUSING FINANCE LIMITED

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, 2018 with respect to NCDs issued on a private placement basis

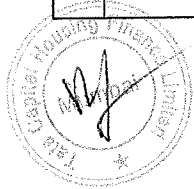
Sr No	Series under which the NCDs are held	ISIN No.	Credit rating	Previous due date for payment of interest	Whether the previous interest has been paid or not	Next due date for payment of interest	Next Interest amount (Rs. in Lakh)	Previous due date for payment of principal	whether the previous principal payment has been paid or not	Next due date for payment of principal	Next Redemption amount (Rs. In Lakh)
1	TCHFL NCD 'G' FY 2011-12	INE033L07074	"CRISIL AA+/Stable" by CRISIL Limited	November 20, 2017	Paid	November 16, 2018	101.38	Not Applicable	-	November 16, 2018	1,000
2	TCHFL NCD 'G' FY 2012-13	INE033L07413	"CRISIL AA+/Stable" by CRISIL Limited	May 18, 2017	Paid	May 18, 2018	101.00	Not Applicable	-	May 18, 2022	1,000
3	TCHFL NCD 'K' FY 2012-13	INE033L07462	"CRISIL AA+/Stable" by CRISIL Limited	October 3, 2017	Paid	October 3, 2018	100.50	Not Applicable	-	October 3, 2019	1,000
4	TCHFL NCD 'Q' FY 2012-13	INE033L07520	"CRISIL AA+/Stable" by CRISIL Limited	December 28, 2017	Paid	December 28, 2018	96.00	Not Applicable	-	December 28, 2022	1,000
5	TCHFL NCD 'R' FY 2012-13	INE033L07538	"CRISIL AA+/Stable" by CRISIL Limited	January 18, 2018	Paid	January 18, 2019	142.50	Not Applicable	-	January 18, 2023	1,500
6	TCHFL NCD 'U' FY 2012-13	INE033L07561	"CRISIL AA+/Stable" by CRISIL Limited	March 12, 2018	Paid	March 12, 2019	95.00	Not Applicable	-	March 10, 2023	1,000
7	TCHFL NCD 'C' FY 2013-14	INE033L07611	"CRISIL AA+/Stable" by CRISIL Limited	April 24, 2017	Paid	April 23, 2018	92.75	Not Applicable	-	April 23, 2018	1,000
8	TCHFL NCD 'N' FY 2013-14	INE033L07728	"CRISIL AA+/Stable" by CRISIL Limited	January 22, 2018	Paid	January 18, 2019	49.20	Not Applicable	-	January 18, 2019	500
9	TCHFL NCD 'A' FY 2014-15 Option-II	INE033L07926	"CRISIL AA+/Stable" by CRISIL Limited	June 13, 2017	Paid	June 13, 2018	95.50	Not Applicable	-	June 13, 2019	1,000
10	TCHFL NCD 'B' FY 2014-15 Option II	INE033L07959	"CRISIL AA+/Stable" by CRISIL Limited	July 24, 2017	Paid	July 23, 2018	95.74	Not Applicable	-	July 22, 2019	1,000
11	TCHFL NCD 'D' FY 2014-15 Option II	INE033L07AB5	"CRISIL AA+/Stable" by CRISIL Limited	August 22, 2017	Paid	August 22, 2018	96.50	Not Applicable	-	August 22, 2019	1,000
12	TCHFL NCD 'G' FY 2014-15	INE033L07AF6	"CRISIL AA+/Stable" by CRISIL Limited	October 23, 2017	Paid	October 22, 2018	526.55	Not Applicable	-	October 22, 2019	5,500
13	TCHFL NCD 'J' FY 2014-15 Option II	INE033L07AK6	"CRISIL AA+/Stable" by CRISIL Limited	November 13, 2017	Paid	Not Applicable	Nil	November 13, 2017	Paid	Not Applicable	Nil
14	TCHFL NCD 'K' FY 2014-15	INE033L07AL4	"CRISIL AA+/Stable" by CRISIL Limited	November 1, 2017	Paid	Not Applicable	Nil	November 1, 2017	Paid	Not Applicable	Nil
15	TCHFL NCD 'M' FY 2014-15 Option II	INE033L07AO8	"CRISIL AA+/Stable" by CRISIL Limited	November 24, 2017	Paid	Not Applicable	Nil	November 24, 2017	Paid	Not Applicable	Nil
16	TCHFL NCD 'N' FY 2014-15	INE033L07AP5	"CRISIL AA+/Stable" by CRISIL Limited	November 21, 2017	Paid	Not Applicable	Nil	November 21, 2017	Paid	Not Applicable	Nil
17	TCHFL NCD 'O' FY 2014-15	INE033L07AQ3	"CRISIL AA+/Stable" by CRISIL Limited	November 22, 2017	Paid	Not Applicable	Nil	November 22, 2017	Paid	Not Applicable	Nil
18	TCHFL NCD 'R' FY 2014-15	INE033L07AU5	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA" AA+/Stable" by ICRA Limited	December 11, 2017	Paid	December 10, 2018	1838.95	Not Applicable	-	December 9, 2024	20,000
19	TCHFL NCD 'T' FY 2014-15	INE033L07AX9	"CRISIL AA+/Stable" by CRISIL Limited	January 10, 2018	Paid	Not Applicable	Nil	January 10, 2018	Paid	Not Applicable	Nil
20	TCHFL NCD 'U' FY 2014-15	INE033L07AY7	"CRISIL AA+/Stable" by CRISIL Limited	January 24, 2018	Paid	Not Applicable	Nil	January 24, 2018	Paid	Not Applicable	Nil
21	TCHFL NCD 'V' FY 2014-15	INE033L07AZ4	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA" AA+/Stable" by ICRA Limited	January 23, 2018	Paid	January 23, 2019	1357.50	Not Applicable	-	January 23, 2025	15,000
22	TCHFL NCD 'W' FY 2014-15 Option I	INE033L07BB3	"CRISIL AA+/Stable" by CRISIL Limited	February 14, 2018	Paid	Not Applicable	Nil	February 14, 2018	Paid	Not Applicable	Nil
23	TCHFL NCD 'Y' FY 2014-15	INE033L07BD9	"CRISIL AA+/Stable" by CRISIL Limited	February 2, 2018	Paid	Not Applicable	Nil	February 2, 2018	Paid	Not Applicable	Nil
24	TCHFL NCD 'Z' FY 2014-15	INE033L07BE7	"CRISIL AA+/Stable" by CRISIL Limited	February 12, 2018	Paid	February 12, 2019	90.50	Not Applicable	-	February 12, 2020	1,000
25	TCHFL NCD 'AA' FY 2014-15 Option I	INE033L07BF4	"CRISIL AA+/Stable" by CRISIL Limited	February 12, 2018	Paid	Not Applicable	Nil	February 12, 2018	Paid	Not Applicable	Nil
26	TCHFL NCD 'AC' FY 2014-15 Option II	INE033L07BJ6	"CRISIL AA+/Stable" by CRISIL Limited	March 9, 2018	Paid	Not Applicable	Nil	March 9, 2018	Paid	Not Applicable	Nil
27	TCHFL NCD 'AD' FY 2014-15 Option II	INE033L07BL2	"CRISIL AA+/Stable" by CRISIL Limited	March 12, 2018	Paid	Not Applicable	Nil	March 12, 2018	Paid	Not Applicable	Nil
28	TCHFL NCD 'AE' FY 2014-15	INE033L07BM0	"CRISIL AA+/Stable" by CRISIL Limited	March 26, 2018	Paid	April 10, 2018	12.54	Not Applicable	-	April 10, 2018	3,400
29	TCHFL NCD 'A' FY 2015-16 Option III	INE033L07BP3	"CRISIL AA+/Stable" by CRISIL Limited	April 10, 2017	Paid	April 10, 2018	491.28	Not Applicable	-	April 10, 2018	5,520
30	TCHFL NCD 'C' FY 2015-16 Option III	INE033L07BW9	"CRISIL AA+/Stable" by CRISIL Limited	April 17, 2017	Paid	April 10, 2018	78.12	Not Applicable	-	April 10, 2018	900
31	TCHFL NCD 'F' FY 2015-16	INE033L07CC9	"CRISIL AA+/Stable" by CRISIL Limited	April 27, 2017	Paid	April 27, 2018	184.38	Not Applicable	-	April 27, 2018	2,100
32	TCHFL NCD 'K' FY 2015-16 Option I	INE033L07CO4	"CRISIL AA+/Stable" by CRISIL Limited	June 1, 2017	Paid	June 1, 2018	2340.00	Not Applicable	-	June 1, 2018	26,000
33	TCHFL NCD 'K' FY 2015-16 Option II	INE033L07CP1	"CRISIL AA+/Stable" by CRISIL Limited	January 2, 2018	Paid	Not Applicable	Nil	January 2, 2018	Paid	Not Applicable	Nil
34	TCHFL NCD 'K' FY 2015-16 Option III	INE033L07CQ9	"CRISIL AA+/Stable" by CRISIL Limited	June 1, 2017	Paid	May 29, 2018	312.41	Not Applicable	-	May 29, 2018	3,500
35	TCHFL NCD 'K' FY 2015-16 Option IV	INE033L07CR7	"CRISIL AA+/Stable" by CRISIL Limited	June 1, 2017	Paid	June 1, 2018	225.00	Not Applicable	-	June 20, 2018	2,500
36	TCHFL NCD 'L' FY 2015-16	INE033L07CS5	"CRISIL AA+/Stable" by CRISIL Limited	June 5, 2017	Paid	June 4, 2018	88.76	Not Applicable	-	June 4, 2018	1,000
37	TCHFL NCD 'N' FY 2015-16 Option I	INE033L07CU1	"CRISIL AA+/Stable" by CRISIL Limited	June 12, 2017	Paid	June 12, 2018	417.78	Not Applicable	-	June 12, 2018	4,710
38	TCHFL NCD 'O' FY 2015-16	INE033L07CW7	"CRISIL AA+/Stable" by CRISIL Limited	June 16, 2017	Paid	June 18, 2018	177.97	Not Applicable	-	June 16, 2025	2,000
39	TCHFL NCD 'P' FY 2015-16 Option I	INE033L07CX5	"CRISIL AA+/Stable" by CRISIL Limited	June 27, 2017	Paid	June 18, 2018	99.83	Not Applicable	-	June 18, 2018	1,150
40	TCHFL NCD 'P' FY 2015-16 Option II	INE033L07CY3	"CRISIL AA+/Stable" by CRISIL Limited	June 27, 2017	Paid	June 19, 2018	174.10	Not Applicable	-	June 19, 2018	2,000
41	TCHFL NCD 'P' FY 2015-16 Option III	INE033L07CZ0	"CRISIL AA+/Stable" by CRISIL Limited	June 27, 2017	Paid	June 25, 2018	44.21	Not Applicable	-	January 7, 2019	500
42	TCHFL NCD 'T' FY 2015-16 Option I	INE033L07DG8	"CRISIL AA+/Stable" by CRISIL Limited	July 10, 2017	Paid	July 9, 2018	89.26	Not Applicable	-	July 9, 2020	1,000
43	TCHFL NCD 'V' FY 2015-16	INE033L07DJ2	"CRISIL AA+/Stable" by CRISIL Limited	July 17, 2017	Paid	July 16, 2018	391.41	Not Applicable	-	July 26, 2018	4,400
44	TCHFL NCD 'W' FY 2015-16	INE033L07DK0	"CRISIL AA+/Stable" by CRISIL Limited	July 24, 2017	Paid	July 19, 2018	175.56	Not Applicable	-	July 19, 2018	2,000



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)
45	TCHFL NCD 'X' FY 2015-16	INE033L07DL8	"CRISIL AA+/Stable" by CRISIL Limited	July 31, 2017	Paid	July 30, 2018	672.41	Not Applicable	-	July 29, 2022	7,500
46	TCHFL NCD 'Y' FY 2015-16 Option I	INE033L07DM6	"CRISIL AA+/Stable" by CRISIL Limited	July 31, 2017	Paid	August 21, 2018	203.32	Not Applicable	-	August 21, 2018	2,170
47	TCHFL NCD 'Y' FY 2015-16 Option II	INE033L07DN4	"CRISIL AA+/Stable" by CRISIL Limited	July 31, 2017	Paid	July 23, 2018	225.31	Not Applicable	-	July 23, 2018	2,600
48	TCHFL NCD 'Z' FY 2015-16	INE033L07DO2	"CRISIL AA+/Stable" by CRISIL Limited	August 7, 2017	Paid	August 7, 2018	265.80	Not Applicable	-	August 7, 2020	3,000
49	TCHFL NCD 'AA' FY 2015-16	INE033L07DP9	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	August 18, 2017	Paid	August 18, 2018	885.00	Not Applicable	-	August 17, 2020	10,000
50	TCHFL NCD 'AB' FY 2015-16	INE033L07DQ7	"CRISIL AA+/Stable" by CRISIL Limited	August 21, 2017	Paid	August 20, 2018	88.26	Not Applicable	-	August 20, 2020	1,000
51	TCHFL NCD 'AC' FY 2015-16 Option I	INE033L07DR5	"CRISIL AA+/Stable" by CRISIL Limited	August 24, 2017	Paid	August 24, 2018	44.00	Not Applicable	-	August 24, 2018	500
52	TCHFL NCD 'AC' FY 2015-16 Option II	INE033L07DS3	"CRISIL AA+/Stable" by CRISIL Limited	August 24, 2017	Paid	August 20, 2018	304.63	Not Applicable	-	August 20, 2018	3,500
53	TCHFL NCD 'AD' FY 2015-16	INE033L07DT1	"CRISIL AA+/Stable" by CRISIL Limited	August 28, 2017	Paid	August 16, 2018	135.23	Not Applicable	-	August 16, 2018	1,580
54	TCHFL NCD 'AE' FY 2015-16	INE033L07DU9	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	August 31, 2017	Paid	August 31, 2018	177.40	Not Applicable	-	August 29, 2025	2,000
55	TCHFL NCD 'AG' FY 2015-16	INE033L07DW5	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	October 9, 2017	Paid	October 8, 2018	65.07	Not Applicable	-	October 8, 2025	750
56	TCHFL NCD 'AH' FY 2015-16	INE033L07DX3	"CRISIL AA+/Stable" by CRISIL Limited	October 16, 2017	Paid	October 15, 2018	173.52	Not Applicable	-	October 14, 2020	2,000
57	TCHFL NCD 'AI' FY 2015-16	INE033L07DY1	"CRISIL AA+/Stable" by CRISIL Limited	October 16, 2017	Paid	October 16, 2018	435.00	Not Applicable	-	October 16, 2020	5,000
58	TCHFL NCD 'AJ' FY 2015-16	INE033L07DZ8	"CRISIL AA+/Stable" by CRISIL Limited	October 18, 2017	Paid	Not Applicable	Nil	October 18, 2017	Paid	Not Applicable	Nil
59	TCHFL NCD 'AK' FY 2015-16	INE033L07EA9	"CRISIL AA+/Stable" by CRISIL Limited	October 26, 2017	Paid	October 26, 2018	112.45	Not Applicable	-	October 26, 2018	1,300
60	TCHFL NCD 'AL' FY 2015-16	INE033L07EB7	"CRISIL AA+/Stable" by CRISIL Limited	November 2, 2017	Paid	November 2, 2018	103.80	Not Applicable	-	November 2, 2018	1,200
61	TCHFL NCD 'AM' FY 2015-16 Option I	INE033L07EC5	"CRISIL AA+/Stable" by CRISIL Limited	November 6, 2017	Paid	November 6, 2018	301.00	Not Applicable	-	November 6, 2025	3,500
62	TCHFL NCD 'AM' FY 2015-16 Option II	INE033L07ED3	"CRISIL AA+/Stable" by CRISIL Limited	November 6, 2017	Paid	November 6, 2018	43.00	Not Applicable	-	November 6, 2020	500
63	TCHFL NCD 'AN' FY 2015-16	INE033L07EE1	"CRISIL AA+/Stable" by CRISIL Limited	December 7, 2017	Paid	Not Applicable	Nil	December 7, 2017	Paid	Not Applicable	Nil
64	TCHFL NCD 'AO' FY 2015-16	INE033L07EF8	"CRISIL AA+/Stable" by CRISIL Limited	December 22, 2017	Paid	Not Applicable	Nil	December 22, 2017	Paid	Not Applicable	Nil
65	TCHFL NCD 'AP' FY 2015-16 Option I	INE033L07EG6	"CRISIL AA+/Stable" by CRISIL Limited	January 12, 2018	Paid	January 14, 2019	131.21	Not Applicable	-	January 12, 2023	1,500
66	TCHFL NCD 'AP' FY 2015-16 Option II	INE033L07EH4	"CRISIL AA+/Stable" by CRISIL Limited	January 12, 2018	Paid	January 14, 2019	131.21	Not Applicable	-	January 12, 2024	1,500
67	TCHFL NCD 'AQ' FY 2015-16	INE033L07E12	"CRISIL AA+/Stable" by CRISIL Limited	January 18, 2018	Paid	January 18, 2019	870.00	Not Applicable	-	January 18, 2019	10,000
68	TCHFL NCD 'AR' FY 2015-16	INE033L07EJ0	"CRISIL AA+/Stable" by CRISIL Limited	January 22, 2018	Paid	January 18, 2019	86.05	Not Applicable	-	January 18, 2019	1,000
69	TCHFL NCD 'AS' FY 2015-16	INE033L07EK8	"CRISIL AA+/Stable" by CRISIL Limited	January 22, 2018	Paid	January 22, 2019	174.00	Not Applicable	-	January 22, 2021	2,000
70	TCHFL NCD 'AT' FY 2015-16	INE033L07EL6	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	March 5, 2018	Paid	March 4, 2019	195.92	Not Applicable	-	May 16, 2019	2,200
71	TCHFL NCD 'AU' FY 2015-16 Option I	INE033L07EM4	"CRISIL AA+/Stable" by CRISIL Limited	March 30, 2017	Paid	April 3, 2018	133.14	Not Applicable	-	March 30, 2026	1,500
72	TCHFL NCD 'AU' FY 2015-16 Option II	INE033L07EN2	"CRISIL AA+/Stable" by CRISIL Limited	March 30, 2017	Paid	April 3, 2018	88.86	Not Applicable	-	April 18, 2019	1,000
73	TCHFL NCD 'A' FY 2016-17	INE033L07EO0	"CRISIL AA+/Stable" by CRISIL Limited	April 12, 2017	Paid	April 12, 2018	1047.60	Not Applicable	-	April 12, 2021	12,000
74	TCHFL NCD 'B' FY 2016-17	INE033L07EP7	"CRISIL AA+/Stable" by CRISIL Limited	April 18, 2017	Paid	April 18, 2018	130.50	Not Applicable	-	April 18, 2019	1,500
75	TCHFL NCD 'C' FY 2016-17	INE033L07EQ5	"CRISIL AA+/Stable" by CRISIL Limited	March 20, 2018	Paid	Not Applicable	Nil	March 20, 2018	Paid	Not Applicable	Nil
76	TCHFL NCD 'D' FY 2016-17	INE033L07ER3	"CRISIL AA+/Stable" by CRISIL Limited	March 20, 2018	Paid	Not Applicable	Nil	March 20, 2018	Paid	Not Applicable	Nil
77	TCHFL NCD 'E' FY 2016-17	INE033L07ES1	"CRISIL AA+/Stable" by CRISIL Limited	May 4, 2017	Paid	May 4, 2018	172.60	Not Applicable	-	May 4, 2023	2,000
78	TCHFL NCD 'F' FY 2016-17	INE033L07ET9	"CRISIL AA+/Stable" by CRISIL Limited	May 11, 2017	Paid	May 11, 2018	129.45	Not Applicable	-	May 11, 2018	1,500
79	TCHFL NCD 'G' FY 2016-17 Option I	INE033L07EU7	"CRISIL AA+/Stable" by CRISIL Limited	June 12, 2017	Paid	June 11, 2018	17.45	Not Applicable	-	June 24, 2019	200
80	TCHFL NCD 'G' FY 2016-17 Option II	INE033L07EV5	"CRISIL AA+/Stable" by CRISIL Limited	Not Applicable	-	December 23, 2019	449.01	Not Applicable	-	December 23, 2019	1,300
81	TCHFL NCD 'H' FY 2016-17	INE033L07EW3	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	June 14, 2017	Paid	June 14, 2018	43.75	Not Applicable	-	June 14, 2019	500
82	TCHFL NCD 'I' FY 2016-17	INE033L07EX1	"CRISIL AA+/Stable" by CRISIL Limited	March 15, 2018	Paid	Not Applicable	Nil	March 15, 2018	Paid	Not Applicable	Nil
83	TCHFL NCD 'J' FY 2016-17	INE033L07EY9	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	June 30, 2017	Paid	July 2, 2018	87.48	Not Applicable	-	June 30, 2026	1,000
84	TCHFL NCD 'K' FY 2016-17	INE033L07EZ6	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	July 5, 2017	Paid	July 5, 2018	174.00	Not Applicable	-	July 5, 2021	2,000
85	TCHFL NCD 'L' FY 2016-17	INE033L07FA6	"CRISIL AA+/Stable" by CRISIL Limited	January 8, 2018	Paid	Not Applicable	Nil	January 8, 2018	Paid	Not Applicable	Nil
86	TCHFL NCD 'M' FY 2016-17	INE033L07FB4	"CRISIL AA+/Stable" by CRISIL Limited	July 14, 2017	Paid	July 16, 2018	87.08	Not Applicable	-	July 12, 2019	1,000
87	TCHFL NCD 'N' FY 2016-17	INE033L07FC2	"CRISIL AA+/Stable" by CRISIL Limited	July 31, 2017	Paid	July 30, 2018	85.91	Not Applicable	-	July 29, 2019	1,000
88	TCHFL NCD 'O' FY 2016-17	INE033L07FD0	"CRISIL AA+/Stable" by CRISIL Limited	August 2, 2017	Paid	August 2, 2018	861.50	Not Applicable	-	August 2, 2018	10,000
89	TCHFL NCD 'P' FY 2016-17	INE033L07FE8	"CRISIL AA+/Stable" by CRISIL Limited	August 8, 2017	Paid	August 8, 2018	210.50	Not Applicable	-	August 8, 2019	2,500
90	TCHFL NCD 'Q' FY 2016-17	INE033L07FF5	"CRISIL AA+/Stable" by CRISIL Limited	August 18, 2017	Paid	August 16, 2018	1060.16	Not Applicable	-	August 16, 2018	13,000
91	TCHFL NCD 'R' FY 2016-17	INE033L07FG3	"CRISIL AA+/Stable" by CRISIL Limited	August 30, 2017	Paid	August 30, 2018	204.00	Not Applicable	-	August 30, 2019	2,500
92	TCHFL NCD 'S' FY 2016-17	INE033L07FH1	"CRISIL AA+/Stable" by CRISIL Limited	August 31, 2017	Paid	August 31, 2018	204.00	Not Applicable	-	August 31, 2018	2,500
93	TCHFL NCD 'T' FY 2016-17	INE033L07FI9	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	September 15, 2017	Paid	September 17, 2018	82.45	Not Applicable	-	September 15, 2021	1,000
94	TCHFL NCD 'U' FY 2016-17	INE033L07FJ7	"CRISIL AA+/Stable" by CRISIL Limited	March 28, 2018	Paid	Not Applicable	Nil	March 28, 2018	Paid	Not Applicable	Nil
95	TCHFL NCD 'V' FY 2016-17	INE033L07FK5	"CRISIL AA+/Stable" by CRISIL Limited	November 17, 2017	Paid	November 16, 2018	194.47	Not Applicable	-	November 16, 2018	2,500
96	TCHFL NCD 'W' FY 2016-17	INE033L07FL3	"CRISIL AA+/Stable" by CRISIL Limited	December 11, 2017	Paid	December 10, 2018	3086.20	Not Applicable	-	December 28, 2021	40,800
97	TCHFL NCD 'X' FY 2016-17	INE033L07FM1	"CRISIL AA+/Stable" by CRISIL Limited	February 12, 2018	Paid	February 11, 2019	399.38	Not Applicable	-	February 7, 2020	5,140
98	TCHFL NCD 'Y' FY 2016-17	INE033L07FN9	"CRISIL AA+/Stable" by CRISIL Limited	March 19, 2018	Paid	March 18, 2019	2280.00	Not Applicable	-	March 17, 2020	30,000



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)
99	TCHFL NCD "A" FY 2017-18	INE033L07FO7	"CRISIL AA+/Stable" by CRISIL Limited	Not Applicable	-	April 5, 2018	1969.88	Not Applicable	-	April 5, 2019	25,500
100	TCHFL NCD "B" FY 2017-18	INE033L07FP4	"ICRA AA+/Stable" by ICRA Limited	Not Applicable	-	April 17, 2018	1344.00	Not Applicable	-	April 17, 2019	17,500
101	TCHFL NCD "C" FY 2017-18	INE033L07FQ2	"ICRA AA+/Stable" by ICRA Limited	Not Applicable	-	April 20, 2018	38.55	Not Applicable	-	April 29, 2020	500
102	TCHFL NCD "D" FY 2017-18	INE033L07FR0	"ICRA AA+/Stable" by ICRA Limited	Not Applicable	-	May 30, 2018	194.25	Not Applicable	-	May 30, 2019	2,500
103	TCHFL NCD "E" FY 2017-18	INE033L07FS8	"ICRA AA+/Stable" by ICRA Limited	Not Applicable	-	June 7, 2018	38.75	Not Applicable	-	June 30, 2020	500
104	TCHFL NCD "F" FY 2017-18	INE033L07FT6	"ICRA AA+/Stable" by ICRA Limited	Not Applicable	-	June 14, 2018	423.50	Not Applicable	-	June 15, 2020	5,500
105	TCHFL NCD "G" FY 2017-18	INE033L07FU4	"ICRA AA+/Stable" by ICRA Limited	Not Applicable	-	July 13, 2018	760.00	Not Applicable	-	July 12, 2019	10,000
106	TCHFL NCD "H" FY 2017-18	INE033L07FV2	"ICRA AA+/Stable" by ICRA Limited	Not Applicable	-	July 23, 2018	942.50	Not Applicable	-	July 19, 2019	12,500
107	TCHFL NCD "I" FY 2017-18	INE033L07FW0	"ICRA AA+/Stable" by ICRA Limited	Not Applicable	-	August 31, 2018	2590.00	Not Applicable	-	August 31, 2020	35,000
108	TCHFL Tier II Bonds 'A' FY 2011-12	INE033L08015	"CRISIL AA+/Stable" by CRISIL Limited	July 31, 2017	Paid	July 29, 2018	252.86	Not Applicable	-	July 29, 2021	2,500
109	TCHFL Tier II Bonds 'B' FY 2011-12	INE033L08023	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	September 29, 2017	Paid	October 1, 2018	253.00	Not Applicable	-	September 29, 2021	2,530
110	TCHFL Tier II Bonds 'C' FY 2011-12	INE033L08031	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	October 30, 2017	Paid	October 28, 2018	10.94	Not Applicable	-	October 28, 2021	110
111	TCHFL Tier II Bonds 'D' FY 2011-12	INE033L08049	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	November 6, 2017	Paid	November 4, 2018	100.45	Not Applicable	-	November 4, 2021	1,010
112	TCHFL Tier II Bonds 'E' FY 2011-12	INE033L08056	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	January 25, 2018	Paid	January 25, 2019	137.03	Not Applicable	-	January 25, 2022	1,350
113	TCHFL Tier II Bonds 'F' FY 2011-12	INE033L08064	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	March 12, 2018	Paid	March 12, 2019	103.53	Not Applicable	-	March 12, 2022	1,020
114	TCHFL Tier II Bonds 'A' FY 2012-13	INE033L08072	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	May 11, 2017	Paid	May 10, 2018	9.97	Not Applicable	-	May 10, 2022	100
115	TCHFL Tier II Bonds 'B' FY 2012-13	INE033L08098	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	May 30, 2017	Paid	May 30, 2018	3.00	Not Applicable	-	May 30, 2022	30
116	TCHFL Tier II Bonds 'C' FY 2012-13	INE033L08080	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	May 30, 2017	Paid	May 30, 2018	301.50	Not Applicable	-	May 30, 2022	3,000
117	TCHFL Tier II Bonds 'D' FY 2012-13	INE033L08106	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	August 22, 2017	Paid	August 22, 2018	338.25	Not Applicable	-	August 22, 2022	3,300
118	TCHFL Tier II Bonds 'E' FY 2012-13	INE033L08114	"CRISIL AA+/Stable" by CRISIL Limited	March 28, 2018	Paid	March 28, 2019	146.25	Not Applicable	-	March 28, 2023	1,500
119	TCHFL Tier II Bonds 'A' FY 2013-14	INE033L08122	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	April 17, 2017	Paid	April 16, 2018	241.84	Not Applicable	-	April 15, 2023	2,500
120	TCHFL Tier II Bonds 'B' FY 2013-14	INE033L08130	"CRISIL AA+/Stable" by CRISIL Limited	April 24, 2017	Paid	April 23, 2018	20.31	Not Applicable	-	April 23, 2023	210
121	TCHFL Tier II Bonds 'C' FY 2013-14	INE033L08148	"CRISIL AA+/Stable" by CRISIL Limited	May 22, 2017	Paid	May 20, 2018	9.25	Not Applicable	-	May 19, 2023	100
122	TCHFL Tier II Bonds 'D' FY 2013-14	INE033L08155	"CRISIL AA+/Stable" by CRISIL Limited	January 10, 2018	Paid	January 10, 2019	77.00	Not Applicable	-	January 10, 2024	770
123	TCHFL Tier II Bonds 'E' FY 2013-14	INE033L08163	"CRISIL AA+/Stable" by CRISIL Limited	March 19, 2018	Paid	March 18, 2019	3.99	Not Applicable	-	March 18, 2024	40
124	TCHFL Tier II Bonds 'A' FY 2014-15	INE033L08171	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	September 26, 2017	Paid	September 26, 2018	487.20	Not Applicable	-	September 26, 2024	4,800
125	TCHFL Tier II Bonds 'A' FY 2015-16	INE033L08189	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	April 28, 2017	Paid	May 2, 2018	374.06	Not Applicable	-	April 28, 2025	4,000
126	TCHFL Tier II Bonds 'B' FY 2015-16	INE033L08197	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	July 24, 2017	Paid	July 23, 2018	322.86	Not Applicable	-	July 22, 2025	3,500
127	TCHFL Tier II Bonds 'C' FY 2015-16	INE033L08205	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	September 18, 2017	Paid	September 17, 2018	91.75	Not Applicable	-	September 16, 2025	1,000
128	TCHFL Tier II Bonds 'D' FY 2015-16	INE033L08213	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	September 21, 2017	Paid	September 21, 2018	138.00	Not Applicable	-	September 19, 2025	1,500
129	TCHFL Tier II Bonds 'E' FY 2015-16	INE033L08221	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	November 6, 2017	Paid	November 5, 2018	268.96	Not Applicable	-	November 4, 2025	3,000
130	TCHFL Tier II Bonds 'F' FY 2015-16	INE033L08239	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	December 15, 2017	Paid	December 17, 2018	226.23	Not Applicable	-	December 15, 2025	2,500
131	TCHFL Tier II Bonds 'G' FY 2015-16	INE033L08247	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	December 18, 2017	Paid	December 17, 2018	224.38	Not Applicable	-	December 17, 2025	2,500
132	TCHFL Tier II Bonds 'H' FY 2015-16	INE033L08254	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	March 15, 2018	Paid	March 15, 2019	180.00	Not Applicable	-	March 13, 2026	2,000
133	TCHFL Tier II Bonds 'A' FY 2016-17	INE033L08262	"CRISIL AA+/Stable" by CRISIL Limited and "ICRA] AA+/Stable" by ICRA Limited	August 4, 2017	Paid	August 6, 2018	1793.76	Not Applicable	-	August 4, 2026	20,000





# 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  
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## **Independent Auditor's Report on the Half Yearly Financial Results of Tata Capital Housing Finance Limited pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

### **To the Board of Directors of Tata Capital Housing Finance Limited**

We have audited the accompanying Statement of half yearly financial results of Tata Capital Housing Finance Limited (the 'Company') for the six month period ended 31 March 2018 and the year to date financial results for the period from 1 April 2017 to 31 March 2018, attached herewith, ('the Financial Results'), being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015. These six month Financial Results as well as the year to date financial results have been prepared from the annual financial statements, which are the responsibility of the Company's management and have been approved by the Board of Directors on 30 April 2018. Attention is drawn to the fact that figures for the six month period ended 31 March 2018 and the corresponding six month period ended 31 March 2017 represent the difference between the audited figures in respect of the full financial years and the published audited figures for the six month period ended 30 September 2017 and 30 September 2016 respectively.

Our responsibility is to express an opinion on these Financial Results based on our audit of such financial statements, which have been prepared and presented in accordance with the recognition and measurement principles laid down in applicable accounting standards notified under Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the Financial Results are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as Financial Results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

Attention is drawn to the fact that the figures for the period ended 31 March 2017 as reported in these Financial Results were audited by another auditor who expressed an unmodified opinion, dated 28 April 2017 thereon.



**Independent Auditor's Report on the Half Yearly Financial Results of  
Tata Capital Housing Finance Limited pursuant to Regulation 52 of the  
Securities and Exchange Board of India (Listing Obligations and  
Disclosure Requirements) Regulations, 2015 (Continued)**

**Tata Capital Housing Finance Limited**

In our opinion and to the best of our information and according to the explanations given to us, these Financial Results:

- i. are presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, in this regard; and
- ii. give a true and fair view of the net profit and other financial information for the six month period ended 31 March 2018 as well as the year to date Financial Results for the period from 1 April 2017 to 31 March 2018.

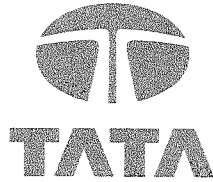
For **B S R & Co. LLP**  
*Chartered Accountants*  
Firm's Registration No: 101248W/W-100022



**Manoj Kumar Vijai**  
*Partner*

Membership No: 046882

Mumbai  
30 April 2018



The National Stock Exchange of India Limited  
Listing Department  
Exchange Plaza,  
Bandra Kurla Complex,  
Bandra (East), Mumbai- 400051

April 30, 2018


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, R. Vaithianathan, Managing Director of Tata Capital Housing Finance Limited (CIN: U67190MH2008PLC187552) having its Registered Office at 11<sup>th</sup> 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. 101248WW-100022) have issued an Audit Report with an unmodified opinion on the Audited Financial Results of the Company for the year ended March 31, 2018.

Kindly take this declaration on your records.

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

  
**R. Vaithianathan**  
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

No. 1028/ITSL/OPR/2018-19

April 30, 2018

**Tata Capital Housing Finance Limited**  
11<sup>th</sup> Floor, Tower A, Peninsula Business Park,  
Senapati Bapat Marg, Lower Parel,  
Mumbai - 400 013

Dear Sir,

**Certificate for receipt and noting of information**

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

We, IDBI Trusteeship Services Limited ("**Debenture Trustee**") hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("**Regulations**"), provided to us by Tata Capital Housing Finance Limited ("**the Company**") for the financial year ended March 31, 2018.

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

For IDBI Trusteeship Services Limited

  
Authorised Signatory

April 30, 2018

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

Dear Sir,

**Sub: Certificate of Debenture Trustee under Regulation 52(5) of SEBI (LODR) Regulations, 2015 for March 31, 2018.**

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

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

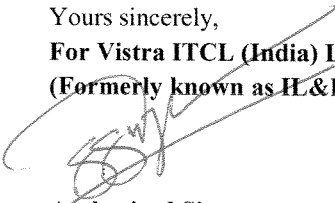
With reference to above, we have received the following documents and have noted its contents

1. Statement of Profit and Loss for the half year and year ended March 31, 2018 and Statement of Assets and Liabilities as at March 31, 2018.
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, 2018 with respect to NCDs issued on a private placement basis.
3. Audited financial result for the year ended March 31, 2018 to be published in newspaper
4. 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, 2018.
5. Independent Auditor's Report on the financial results for half year and year ended 31 March, 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**  
**(Formerly known as IL&FS Trust Company Limited)**

  
**Authorized Signatory**  
Place: Mumbai