

Addendum to Disclosure Document dated March 01, 2019

Pricing Supplement Dated April 04, 2019 ✓

Private Placement of Secured, Redeemable, Non-Convertible debenture issue of Tata Capital Housing Finance Limited pursuant to Disclosure Document dated March 01, 2019 ✓

ISIN Number	INE033L07GB2 ✓
Security Name	TCHFL NCD "D" FY 2018-19 ✓
Date of Allotment	19/03/2019 ✓
Rate of Interest	8.1650% p.a. ✓
Date of Maturity	26/06/2020 ✓
Amount Allotted	Rs. 75,00,00,000/- (Rupees Seventy Five Crores only) ✓

Further issuance of securities under the ISIN number INE033L07GB2 by way of Private Placement of 5050 Secured, Redeemable, Non-Convertible, Debentures of the Face Value of Rs. 10,00,000 each aggregating to Rs. 505,00,00,000 (Rupees Five Hundred and Five Crores only) to be listed on the WDM Segment of the NSE. ✓

Security Name	TCHFL NCD "D" FY 2018-19 ✓
Issuer / Company	Tata Capital Housing Finance Limited
Type of Instrument	Secured, Redeemable Non-Convertible, Debentures
Nature of Instrument	Secured
Seniority	Senior Debt
Mode of Issue	Private Placement
Eligible Investors	Refer (IX) Offering Information in Point No.12 of the Disclosure Document
Listing (including name of stock Exchange(s) where it will be listed and timeline for listing	On the Wholesale Debt Market (WDM) segment of National Stock Exchange of India Limited
Rating of the instrument	"CRISIL AAA / Stable" by CRISIL LIMITED
Issue Size	Rs. 405,00,00,000 /- (Rupees Four Hundred and Five Crore only) Rs. 100,00,00,000 /- (Rupees One Hundred Crore only) Green Shoe Option
Option to retain oversubscription (Amount)	The Green shoe parameter set for EBP Bidding was Rs 100 Crore. We have received and accepted bids for an amount of Rs 100 Crore under the Green Shoe Option ✓
Issue Price	Clean Price : Rs 10,00,994.00 Accrued Interest : Rs 3,803.00 ✓ Dirty Price : Rs 10,04,797.00
Total Consideration (5050 NCDs of FV Rs. 10,00,000 each)	Consideration : Rs 505,50,19,700.00 Accrued Interest : Rs 19,20,51,50.00 ✓ Dirty Price : Rs 507,42,24,850.00
Object of the Issue	Refer (VII) Offering Information of the Disclosure Document
Details of the utilization of the proceeds	Refer (VII) Offering Information of the Disclosure Document
Coupon Rate	8.1650% p.a. ✓
Step Up / Step Down Coupon Rate	Not Applicable
Coupon Payment Frequency	First interest payment date on 26/06/2019 and on maturity
Coupon Payment Dates	26-06-2019, 26-06-2020 ✓

TATA CAPITAL HOUSING FINANCE LIMITED

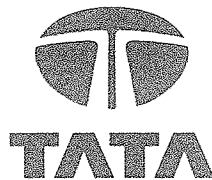
Corporate Identity Number U67190MH2008PLC187552

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

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Coupon Type	Fixed Rate
Coupon Reset Process (including rates, Spread, effective date, interest rate cap and floor etc.	Not Applicable
Days Count Basis	Actual by Actual
Interest on Application Money	Not Applicable
Default Interest Rate	-
Tenor days from Deemed date of allotment	465 days
Residual Tenor of further issuance	448 days from the date of allotment
Redemption Date	26-06-2020
Redemption Amount per NCD	Rs. 10,00,000/- per NCD (Rupees Ten lacs Only)
Redemption Premium / Discount	Nil
Discount at which security is issued and the effective yield as a result of such discount	-
Put Option Date	Not Applicable
Put Option Price	Not Applicable
Call Option Date	Not Applicable
Call Option Price	Not Applicable
Put Notification Time	Not Applicable
Call Notification Time	Not Applicable
Face Value	Rs. 10,00,000 (Rupees Ten Lacs only)
Minimum Application and in multiples of Debt securities thereafter	Minimum Subscription of 1 NCD's (Face Value Per NCD Rs. 10,00,000/-)
Issue Timing Issue Opening Date Issue Closing Date Pay-in Date Deemed Date of Allotment	04 th April, 2019 (EBP Portal – Bidding Open – 10.00 AM) 04 th April, 2019 (EBP Portal – Bidding Close – 11.00 AM) 05 th April, 2019 05 th April, 2019
Funds Transfers Details	Kindly Transfer Fund / RTGS to NSCCL Virtual Account as per EBP guidelines
Bank Account details in case of application amount remitted by Real Time Gross Settlement (RTGS)	Name of beneficiary : Tata Capital Housing Finance Limited
	Name of Bank : HDFC Bank Limited
	Account Number : 00600310034373
	Branch : Fort Branch
	Address of Bank / Branch : Motwani Chambers, Fort, Mumbai 400 001
	IFSC Code : HDFC0000060
Issuance mode of the Instrument	Demat only
Trading mode of the Instrument	Demat only
Settlement mode of the Instrument	Refer (IX) Offering Information in Point No.24 of the Disclosure Document
Depository	National Securities Depository Limited & Central Depository Services (India) Limited
Business Day Convention	Refer (IX) Offering Information of the Disclosure Document
Record Date	15 Days prior to the relevant event.
Security	Refer (IX) Offering Information in Point No.30 of the Disclosure Document

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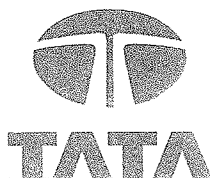
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Security Cover	"1.00" time Security for entire tenure of this issue.
Transaction Documents	As per Mutual Agreement and Relevant Applicable Guidelines
Condition Precedent to Disbursement	None
Condition Subsequent to Disbursement	None
Events of Default	-
Provision related to Cross Default Clause	-
Role and Responsibilities of Debenture Trustee	Refer (IX) Offering Information in Point No.36 of the Disclosure Document
Governing Law and Jurisdiction	India
Arrangers /Broker's Name	Derivium Tradition Securities (India) Private Limited

Redemption / Payment of Interest

In order to ensure uniformity for payment of interest / redemption with respect to debt securities, it has been decided that interest / redemption payments shall be made only on the days when the money market is functioning in Mumbai. (Refer SEBI Circular CIR/IMD/DF-1/122/2016 dated November 11, 2016)


Redemption amount payable to each debenture holder shall be paid by warrants bearing the redemption payment dates or by way of RTGS where such details have been provided. Such warrants shall be dispatched to the debenture holders whose names appear on the register of debenture holders on the record date i.e. 15 days, before the redemption payment date and in case of joint holders, to the one whose name appears first in the Register of debenture holders. In the event of the company not receiving any notice of transfer on the record date i.e. 15 days before the redemption payment date, the transferee(s) for the debentures shall not have any claim against the company in respect of amount so paid to the registered Debenture holders.

The interest payable to each Debenture Holder(s) / Investor(s) shall be paid by interest warrants bearing the interest payment dates or by way of RTGS where such details have been provided. Such warrants shall be dispatched to the Debenture Holder(s) / Investor(s) whose names appear on the register of Debenture Holder(s) / Investor(s) on the record date i.e. 15 days before the Interest payment date, and in case of joint holders, to the one whose name appears first in the Register of Debenture Holder(s) / Investor(s). In the event of the company not receiving any notice of transfer on the record date i.e. 15 days before the interest payment date, the transferee(s) for the NCDs shall not have any claim against the company in respect of amount so paid to the registered Debenture Holder(s) / Investor(s).

Wherever the signature(s) of such transferor(s) in the intimation sent to the company is/are not in accordance with the specimen signature(s) of such transferor(s) available on the records of the company, all payments on such debenture(s) will be kept at abeyance by the company till such time as the company is satisfied in this regard.

(The Issuer reserves the right to vary any of the above dates at its sole discretion, without giving any reasons or any prior notice)

For Tata Capital Housing Finance Limited


Authorized Signatories



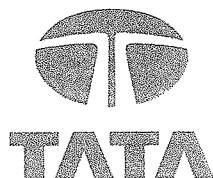
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Cashflow Sheet - TCHFL NCD "D" Series FY 2018-19

Date	Event	From	To	Number of Days	Coupon Rate	Face Value per NCD	Amount in Rupees - Per NCD
26-Jun-19	Interest	19-Mar-19	25-Jun-19	99	8.1650%	10,00,000	22,146
26-Jun-20	Interest	26-Jun-19	25-Jun-20	366	8.1650%	10,00,000	81,650
26-Jun-20	Principal						10,00,000
	Total			465			11,03,796

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