

**Addendum to Disclosure Document dated September 27, 2019  
Pricing Supplement Dated November 15, 2019**

**Private Placement of Secured, Redeemable, Non-Convertible debenture issue of Tata Capital Housing Finance Limited pursuant to Disclosure Document dated September 27, 2019**

Private Placement of 10000 Secured, Redeemable, Non-Convertible (the "Secured NCDs") of the Face Value of Rs. 10,00,000 (Rupees Ten Lacs Only) each aggregating Rs 1,000,00,00,000/- (Rupees One Thousand Crore Only) to be listed on the WDM Segment of the NSE.

Security Name	TCHFL NCD "F" FY 2019-20
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.13 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. 500,00,00,000 /- (Rupees Five Hundred Crore only) Rs. 1,000,00,00,000 /- (Rupees One Thousand Crore only) Green Shoe Option
Option to retain oversubscription (Amount)	The Green shoe parameter set for EBP Bidding was Rs 1000 Crore. Company has received and accepted bids of Rs 500 Crore under the Green Shoe Option
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	8.35% p.a.
Step Up / Step Down Coupon Rate	Not Applicable
Coupon Payment Frequency	Annually & on Maturity (on O/S value of NCDs)
Coupon Payment Dates	Refer Cash-flow Sheet
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 Months from Deemed date of allotment	120 Months from deemed date of allotment
Redemption Date	16-11-2029
Principal Repayment Schedule	Rs. 250.00 Crores on 18 November 2026 Rs. 250.00 Crores on 18 November 2027 Rs. 250.00 Crores on 17 November 2028 Rs. 250.00 Crores on 16 November 2029

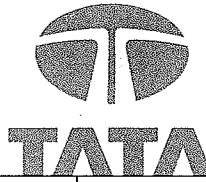
**TATA CAPITAL HOUSING FINANCE LIMITED**

Corporate Identity Number U67190MH2008PLC187552

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

Tel 91 22 6606 9000 Toll Free 1800 209 6060 Web [www.tatacapital.com](http://www.tatacapital.com) [customercare@tatacapital.com](mailto:customercare@tatacapital.com)

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Redemption Amount per NCD	Rs. 10,00,000/- per NCD (Rupees Ten lacs Only)	
Redemption Premium / Discount	Nil	
Issue Price	Rs. 10,00,000 (Rupees Ten Lacs only) per NCD	
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	15 <sup>th</sup> November, 2019 (EBP Portal – Bidding Open – 11.00 am)	
Issue Closing Date	15 <sup>th</sup> November, 2019 (EBP Portal – Bidding Close – 12.00 noon)	
Pay-in Date	18 <sup>th</sup> November 2019	
Deemed Date of Allotment	18 <sup>th</sup> November, 2019	
<b>Funds Transfers Details</b>	<b>Kindly Transfer Fund / RTGS to NSCCL Virtual Account as per EBP guidelines</b>	
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.31 of the Disclosure Document	
Security Cover	“1.25” time Security for entire tenure of this issue Size (on O/S value of NCDs).	
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.37 of the Disclosure Document	
Governing Law and Jurisdiction	India	

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Arrangers /Broker's Name	Direct Deal
Additional covenants	<p>Default in Payment: In case of default in payment of Interest and/or principal redemption on the due dates, additional interest of atleast @ 2% p.a. over the coupon rate shall be payable by the Company for the defaulting period</p> <p>Delay in Listing: In case of delay in listing of the debt securities beyond 20 days from the deemed date of allotment, the Company shall pay penal interest of atleast @ 1 % p.a. over the coupon rate from the expiry of 30 days from the deemed date of allotment till the listing of such debt securities to the investor.</p>

#### 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)

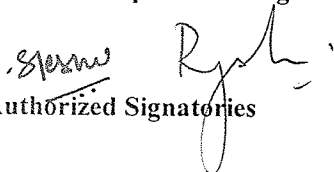
Redemption amount payable to each debenture holder shall be paid by warrants bearing the redemption payment dates or by way of RTGS where such details have been provided. Such warrants shall be dispatched to the debenture holders whose names appear on the register of debenture holders on the record date 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

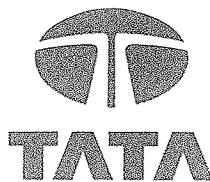
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**Cashflow Sheet - TCHFL NCD "F" Series FY 2019-20**

Date	Event	From	To	Number of Days	Coupon Rate	Face Value per NCD	Amount in Rupees - Per NCD
18-Nov-20	Interest	18-Nov-19	17-Nov-20	366	8.35%	1,000,000	83,500
18-Nov-21	Interest	18-Nov-20	17-Nov-21	365	8.35%	1,000,000	83,500
18-Nov-22	Interest	18-Nov-21	17-Nov-22	365	8.35%	1,000,000	83,500
20-Nov-23	Interest	18-Nov-22	17-Nov-23	365	8.35%	1,000,000	83,500
18-Nov-24	Interest	18-Nov-23	17-Nov-24	366	8.35%	1,000,000	83,500
18-Nov-25	Interest	18-Nov-24	17-Nov-25	365	8.35%	1,000,000	83,500
18-Nov-26	Interest	18-Nov-25	17-Nov-26	365	8.35%	1,000,000	83,500
18-Nov-27	Interest	18-Nov-26	17-Nov-27	365	8.35%	1,000,000	83,500
20-Nov-28	Interest	18-Nov-27	17-Nov-28	366	8.35%	1,000,000	83,500
16-Nov-29	Interest	18-Nov-28	15-Nov-29	363	8.35%	1,000,000	83,042
16-Nov-29	Principal						1,000,000
	<b>Total</b>			<b>3,651</b>			<b>1,834,542</b>

- (1) The interest amount has been calculated on the face value of Rs. 10 Lakh per NCD @ 8.35% p.a.
- (2) As per the terms of the Issue against the subscription received of Rs. 1000.00 crores, an amount of of Rs. 250.00 crores will be repaid at the end of 7th, 8th, 9th & 10th year respectively. Hence actual interest payment shall be computed on the basis of outstanding debenture amount each year based on partial redemption.
- (3) At the time of redemption if the event date falls on a sunday or a holiday the repayment alongwith interest will be effected on the previous working day and for the live NCDs if the interest payment date falls on a holiday, the payment will be made on the following working day (Refer SEBI Circular Ref. No. CIR/IMD/DF-1/122/2016 dated November 11, 2016)

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