

Addendum to Disclosure Document dated January 24th2020 ✓

Pricing Supplement Dated 17th February 2020 ✓

Private Placement of Secured, Redeemable, Non-Convertible debenture issue of Tata Capital Financial Services Limited pursuant to Disclosure Document dated January 24th2020 ✓

Private Placement of 1000 Secured, Redeemable, Non-Convertible, Debentures of the Face Value of Rs. 10,00,000 each aggregating to Rs. 100,00,00,000 (Rupees One Hundred Crores Only) to be listed on the WDM Segment of the NSE. ✓

Security Name	TCFSL NCD "K" FY 2019-20 ✓
Issuer / Company	Tata Capital Financial Services Limited ✓
Type of Instrument	Secured, Redeemable Non-Convertible, Debentures & (In the Nature of Zero Coupon) ✓
Nature of Instrument	Secured
Seniority	Senior Debt
Mode of Issue	Private Placement
Eligible Investors	Refer (X) Offering Information in Point No.09 of the Disclosure Document
Listing (including name of stock Exchange(s) where it will be listed and timeline for listing	On the Wholesale Deb Market(WDM) segment of National Stock exchange of India Limited ✓
Rating of the instrument	ICRA AAA (Stable) by ICRA LIMITED ✓
Issue Size	Rs. 50,00,00,000 (Rupees Fifty Crores Only) Rs. 50,00,00,000 (Rupees Fifty Crores Only) Green Shoe Option ✓
Option to retain oversubscription (Amount)	The Green Shoe parameter set for EBP Bidding was Rs 50.00 Crore. Company has received and accepted bids for an amount of Rs. 50.00 under the Green Shoe Option ✓
Object of the Issue	Refer (VIII) Offering Information of the Disclosure Document
Details of the utilization of the proceeds	Refer (VIII) Offering Information of the Disclosure Document
Coupon Rate	6.60% XIRR ✓
Step Up / Step Down Coupon Rate	Not Applicable
Coupon Payment Frequency	Not Applicable
Coupon Payment Dates	Not Applicable
Coupon Type	Not Applicable
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

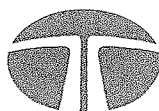
TATA CAPITAL FINANCIAL SERVICES LIMITED

Corporate Identity Number U67100MH2010PLC210201

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



Tenor from Deemed Date of allotment	393 Days	
Redemption Date	17-03-2021	
Redemption Amount per NCD	Rs 10,71,239 per NCD (Rs. Ten Lacs Seventy One Thousand Two Hundred and Thirty Nine Only)	
Redemption Premium / Discount	-	
Issue Price	At Par, 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 /Put Option Price	None	
Call Option Date	None	
Call Option Price	None	
Put Notification Time	None	
Call Notification Time	None	
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/-)	
Funds Transfers Details	Kindly Transfer Fund / RTGS to NSCCL Virtual account as per EBP guidelines	
Issue Timing		
Issue Opening Date	17 th Feb- 2020 (EBP Portal – Bidding Open – 11.00 am)	
Issue Closing Date	17 th Feb- 2020 (EBP Portal – Bidding Close – 12.00 pm)	
Pay-in Date	18 th Feb- 2020	
Deemed Date of Allotment	18 th Feb- 2020	
Bank Account details in case of application amount remitted by Real Time Gross Settlement (RTGS)	Name of beneficiary	Tata Capital Financial Services Limited
	Name of Bank	HDFC Bank Limited
	Account No	00600310030555
	Branch	Fort Branch
	Address of Bank / Branch	Motwani Chambers, Fort, Mumbai 400001
	IFSC Code	HDFC0000060
Issuance mode of the Instrument	Demat only	
Trading mode of the Instrument	Demat only	
Settlement mode of the Instrument	Refer (X) Offering Information in Point No.20 of the Disclosure Document	
Depository	National Securities Depository Limited & Central Depository Services (India) Limited	
Business Day Convention	Refer (X) Offering Information of the Disclosure Document	
Record Date	15 Days prior to the relevant event.	
Security	Specific immovable property and movable property of the Company (for details please refer to clause 26 on security / further borrowings under Section (X) – Offering Information of this Disclosure Document)	
Security Cover	1.00 time Security for entire tenure of this issue size.	
Transaction Documents	As per Mutual Agreement and Relevant Applicable Guidelines	

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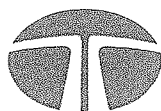
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Condition Precedent to Disbursement	None TATA
Condition Subsequent to Disbursement	None
Events of Default	-
Provision related to Cross Default Clause	-
Role and Responsibilities of Debenture Trustee	Refer (X) Offering Information in Point No.32 of the Disclosure Document
Governing Law and Jurisdiction	India
Arrangers / Broker's Name	Direct Deal <input checked="" type="checkbox"/>
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).

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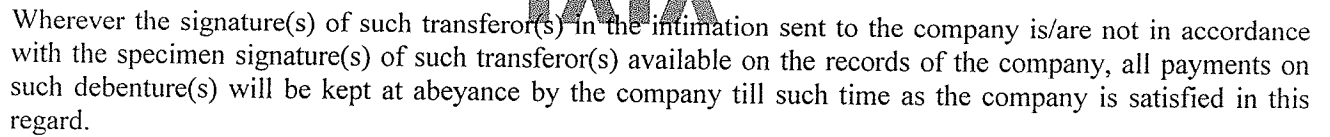
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(The Issuer reserves the right to vary any of the above dates at its sole discretion, without giving any reasons or prior notice)

For Tata Capital Financial Services Limited

Authorised Signatories

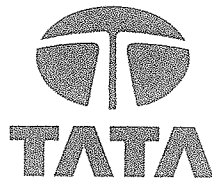
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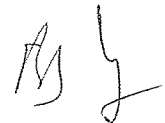
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Cashflow Sheet - TCFSL NCD "K" Series FY 2019-20
(Issued for in the Nature of Zero Coupon)

Date	Event	Redemption value per NCD	Number of NCD	Redemption Amount
17-Mar-21	Maturity	₹ 1,071,239	1000	₹ 1,071,239,000

By 

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