

LETTER OF OFFER

PART I

PROPOSED DATE OF ISSUE	May 9, 2024 ✓	Tenor 321 Days	DUE DATE	March 26, 2025 ✓
CREDIT RATING	"A1+"		RECORD DATE	March 25, 2025 ✓
❖DATE OF RATING	April 30, 2024 & May 02, 2024 ✓		ISSUED BY	CRISIL & ICRA
❖VALIDITY FOR ISSUANCE	June 28, 2024 & Aug 01, 2024 ✓			
❖VALIDITY PERIOD OF RATING	June 28, 2025 & Aug 01, 2025 ✓			
❖FOR AMOUNT	Rs. 8,000 crores			
❖CONDITIONS(if any)	-----			
❖EXACT PURPOSE OF ISSUE OF CP	Refer Sr.No. 4.4 of Key Information Document			
❖CREDIT SUPPORT (if any)	-----			
❖DESCRIPTION OF INSTRUMENT	Commercial Papers			
❖AMOUNT	Rs 3,00,00,00,000 ✓			
❖ISSUED BY	TATA CAPITAL HOUSING FINANCE LIMITED ✓			
❖IN FAVOUR OF	INVESTORS IN COMMERCIAL PAPER			
❖NETWORTH OF GUARANTOR CO.	N.A.			
❖CONDITIONS IF ANY	-----			
❖DETAILS OF CURRENT TRANCHE	Refer Sr.No. 4.1 of Key Information Document			
Name and Address of the Trustee	: N.A.			
LISTING	: Proposed to be Listed			
ISSUING AND PAYING AGENT	: HDFC BANK LTD			
MARKET CONVENTIONS	: FIMMDA CONVENTIONS			
CP BORROWING LIMIT	: Rs. 8,000 crores ✓			
SUPPORTING BOARD RESOLUTION	: Dtd : February 05, 2024 ✓			
TOTAL CP outstanding (as on date)	: Rs. 4200 Crore ✓			
Details of CPs issued last 2 years *	: Refer Sr.No. 4.3 of Key Information Document			
Details of CPs and Other Debt Instruments O/S	: Refer Annexure 'A'			
Bank Fund based facilities from Banks/FI	: Refer Annexure 'B'			
Material Litigations and Regulatory Strictures, if any	: Refer Sr.No. 5.2 of Key Information Document			
Details of Default of CPs and Other Borrowings, including Technical /delay in Redemption during Past Three years	: Refer Sr.No. 5.1 of Key Information Document			
Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any	: Refer Sr.No. 12.7 of General Information Document			
Long term credit rating, if any, obtained by the issuer	: Refer Sr.No. 6.2 of Key Information Document			
Unaccepted credit ratings, if any, assigned to the issuer	: Refer Sr.No. 6.3 of Key Information Document			
Any material event/development having implications on the financials/credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the Commercial Papers.	: Refer Sr.No. 5.3 of Key Information Document			
Details of statutory auditor and changes thereof in the last three financial years	: Refer Sr.No. 13.6 of General Information Document			
An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities	: Refer Sr.No. 13.17 of General Information Document			

* Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP is in demat

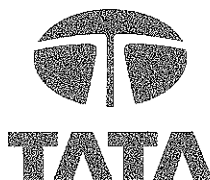
TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

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

Toll Free 1860 267 6060 Web www.tatacapital.com customercare@tatacapital.com

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



NAME AND ADDRESS OF ISSUER

TATA Capital Housing Finance Limited. (Reg. Office Address)
Tower A, 11th Floor, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel,
Mumbai 400 013. Tel. : 6606 9000 Fax : 6656 2698

LINE OF BUSINESS

Managing Director

GROUP AFFILIATION (if any)

FINANCIAL SUMMARY

HFC

Mr. Sarosh Amaria

Wholly Owned Subsidiary of TATA Capital Ltd

	Audited as on 31/03/2024 (Rs. Crores)	Audited as on 31/03/2023 (Rs. Crores)	Audited as on 31/03/2022 (Rs. Crores)	Audited as on 31/03/2021 (Rs. Crores)
❖EQUITY	596.15	570.75	547.56	547.56
❖NET WORTH	6,507.78	4,729.59	3,489.33	2,998.03
❖INVESTMENT IN SUBSIDIARIES/AFFILIATES		-	-	-
❖TOTAL DEBT OUTSTANDING				
-SHORT TERM (< 1 YEAR)	14,302.45	9,506.48	10,044.73	7,472.53
-OTHER DEBT	32,968.53	25,526.02	17,172.89	16,008.94
❖GROSS INCOME	5,189.20	3,818.33	2,856.90	2,919.14
❖OPERATING PROFIT (PBITD)	4,518.65	3,180.38	2,310.67	2,283.29
❖GROSS PROFIT (PBTD)	1,583.52	1,128.84	778.48	493.82
❖NET PROFIT (POST TAX)	1,147.67	820.85	568.53	355.25
AUDIT QUALIFICATIONS (if any) : ----				

For TATA Capital Housing Finance Limited

Authorised Signatories

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TATA CAPITAL HOUSING FINANCE LIMITED								
Details of CPs Outstanding as on 08-05-2024					Annexure - A			
ISIN No	Issue Date	Amount Outstanding (Rs.)	Date of Maturity	IPA	CRA	Rating	Rated Amount (Rs. in Cr.)	
INE033L14ML5	17-May-23	1,25,00,00,000.00	16-May-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14ML5	17-May-23	1,00,00,00,000.00	16-May-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14ML5	17-May-23	50,00,00,000.00	16-May-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14ML5	17-May-23	15,00,00,000.00	16-May-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14ML5	17-May-23	10,00,00,000.00	16-May-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14ML5	17-May-23	2,00,00,00,000.00	16-May-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MM3	27-Jun-23	5,00,00,00,000.00	26-Jun-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MN1	19-Jul-23	65,00,00,000.00	18-Jul-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MN1	19-Jul-23	35,00,00,000.00	18-Jul-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MW2	15-Jan-24	2,50,00,00,000.00	14-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MW2	15-Jan-24	2,50,00,00,000.00	14-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MX0	31-Jan-24	1,50,00,00,000.00	30-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MX0	31-Jan-24	1,00,00,00,000.00	30-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MX0	31-Jan-24	2,00,00,00,000.00	30-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MX0	31-Jan-24	50,00,00,000.00	30-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MX0	31-Jan-24	50,00,00,000.00	30-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MX0	31-Jan-24	50,00,00,000.00	30-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MX0	31-Jan-24	50,00,00,000.00	30-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MX0	31-Jan-24	50,00,00,000.00	30-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MX0	31-Jan-24	50,00,00,000.00	30-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MX0	31-Jan-24	2,00,00,00,000.00	30-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MX0	31-Jan-24	1,00,00,00,000.00	30-Jan-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14ML5	15-Feb-24	5,00,00,00,000.00	16-May-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MY8	21-Feb-24	1,00,00,00,000.00	20-Feb-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MY8	21-Feb-24	1,50,00,00,000.00	20-Feb-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MY8	21-Feb-24	2,50,00,00,000.00	20-Feb-25	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MZ5	28-Feb-24	2,00,00,00,000.00	29-May-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MZ5	28-Feb-24	1,00,00,00,000.00	29-May-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MZ5	28-Feb-24	1,00,00,00,000.00	29-May-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
INE033L14MN1	18-Apr-24	2,00,00,00,000.00	18-Jul-24	HDFC Bank	CRISIL & ICRA	A1+	8,000.00	
Total		42,00,00,00,000.00						

Secured NCD as on 08-05-2024				
ISIN	Allotment Date	Amount Issued (Rs.)	Date of Maturity	Amount O/S (Rs.)
INE033L07AU5	09-12-2014	2,00,00,00,000.00	09-12-2024	2,00,00,00,000.00
INE033L07AZ4	23-01-2015	1,50,00,00,000.00	23-01-2025	1,50,00,00,000.00
INE033L07CW7	16-06-2015	20,00,00,000.00	16-06-2025	20,00,00,000.00
INE033L07DU9	31-08-2015	20,00,00,000.00	29-08-2025	20,00,00,000.00
INE033L07DW5	08-10-2015	7,50,00,000.00	08-10-2025	7,50,00,000.00
INE033L07EC5	06-11-2015	35,00,00,000.00	06-11-2025	35,00,00,000.00
INE033L07EM4	30-03-2016	15,00,00,000.00	30-03-2026	15,00,00,000.00
INE033L07EY9	30-06-2016	10,00,00,000.00	30-06-2026	10,00,00,000.00
INE033L07GJ5	18-11-2019	10,00,00,00,000.00	16-11-2029	10,00,00,00,000.00
INE033L07HC8	19-01-2021	85,00,00,000.00	19-01-2026	85,00,00,000.00
INE033L07HE4	18-05-2021	2,60,00,00,000.00	17-05-2024	2,60,00,00,000.00
INE033L07HF1	15-06-2021	1,70,00,00,000.00	15-06-2026	1,70,00,00,000.00
INE033L07HG9	23-06-2021	1,35,00,00,000.00	23-09-2024	1,35,00,00,000.00
INE033L07HH7	20-07-2021	1,85,00,00,000.00	19-07-2024	1,85,00,00,000.00
INE033L07HG9	08-09-2021	2,00,00,00,000.00	23-09-2024	2,00,00,00,000.00
INE033L07HI5	15-09-2021	5,00,00,00,000.00	13-09-2024	5,00,00,00,000.00
INE033L07HK1	09-11-2021	3,03,00,00,000.00	07-11-2031	3,03,00,00,000.00
INE033L07HM7	17-12-2021	1,50,00,00,000.00	17-12-2024	1,50,00,00,000.00
INE033L07HO3	16-02-2022	5,00,00,00,000.00	16-02-2032	5,00,00,00,000.00
INE033L07HQ8	18-05-2022	1,78,00,00,000.00	18-05-2027	1,78,00,00,000.00
INE033L07HR6	27-06-2022	81,10,00,000.00	25-06-2032	81,10,00,000.00
INE033L07HS4	06-07-2022	1,60,00,00,000.00	05-07-2024	1,60,00,00,000.00
INE033L07HQ8	13-07-2022	4,00,00,00,000.00	18-05-2027	4,00,00,00,000.00
INE033L07HR6	13-07-2022	26,50,00,000.00	25-06-2032	26,50,00,000.00
INE033L07HT2	05-08-2022	2,92,00,00,000.00	05-08-2025	2,92,00,00,000.00
INE033L07HU0	05-08-2022	2,00,00,00,000.00	05-08-2027	2,00,00,00,000.00
INE033L07HR6	26-08-2022	40,00,00,000.00	25-06-2032	40,00,00,000.00



INE033L07HW6	13-09-2022	7,22,00,00,000.00	13-09-2032	7,22,00,00,000.00
INE033L07HX4	19-10-2022	10,00,00,00,000.00	17-10-2031	10,00,00,00,000.00
INE033L07HV8	03-11-2022	8,00,00,00,000.00	03-11-2025	8,00,00,00,000.00
INE033L07HY2	03-11-2022	2,70,00,00,000.00	03-11-2027	2,70,00,00,000.00
INE033L07HY2	16-11-2022	4,30,00,00,000.00	03-11-2027	4,30,00,00,000.00
INE033L07HF1	24-01-2023	8,00,00,00,000.00	15-06-2026	8,00,00,00,000.00
INE033L07HZ9	08-02-2023	3,00,00,00,000.00	08-05-2026	3,00,00,00,000.00
INE033L07HF1	20-02-2023	1,50,00,00,000.00	15-06-2026	1,50,00,00,000.00
INE033L07HX4	29-03-2023	5,00,00,00,000.00	17-10-2031	5,00,00,00,000.00
INE033L07HQ8	18-05-2023	5,00,00,00,000.00	18-05-2027	5,00,00,00,000.00
INE033L07HZ9	18-05-2023	5,00,00,00,000.00	08-05-2026	5,00,00,00,000.00
INE033L07IC6	10-07-2023	2,50,00,00,000.00	18-09-2026	2,50,00,00,000.00
INE033L07IB8	13-12-2023	8,98,00,00,000.00	13-12-2028	8,98,00,00,000.00
INE033L07ID4	21-12-2023	5,00,00,00,000.00	19-03-2027	5,00,00,00,000.00
INE033L07ID4	24-01-2024	3,00,00,00,000.00	19-03-2027	3,00,00,00,000.00
INE033L07IE2	21-02-2024	9,01,00,00,000.00	19-02-2027	9,01,00,00,000.00
INE033L07HQ8	27-02-2024	4,00,00,00,000.00	18-05-2027	4,00,00,00,000.00
INE033L07IG7	22-03-2024	10,00,00,00,000.00	22-03-2034	10,00,00,00,000.00
	Total	1,55,44,10,00,000.00		1,55,44,10,00,000.00

MLD

ISIN	Allotment Date	Amount Issued (Rs.)	Date of Maturity	Amount O/S (Rs.)
	Total			

Unlisted Secured NCD Summary

ISIN	Allotment Date	Amount Issued (Rs.)	Date of Maturity	Amount O/S (Rs.)
INE033L07IA0	27-12-2022	11,25,00,00,000	27-12-2027	11,25,00,00,000
		11,25,00,00,000.00		11,25,00,00,000.00

Public NCDs Summary

ISIN	Allotment Date	Amount Issued (Rs.)	Date of Maturity	Amount O/S (Rs.)
INE033L07GN7	14-01-2020	5,18,92,000	14-01-2025	5,18,92,000
INE033L07GO5	14-01-2020	54,14,71,000	14-01-2025	54,14,71,000
INE033L07GP2	14-01-2020	33,59,25,000	14-01-2025	33,59,25,000
INE033L07GQ0	14-01-2020	2,34,80,32,000	14-01-2025	2,34,80,32,000
INE033L07GR8	14-01-2020	1,20,25,000	14-01-2028	1,20,25,000
INE033L07GS6	14-01-2020	38,27,76,000	14-01-2028	38,27,76,000
INE033L07GT4	14-01-2020	11,79,00,000	14-01-2028	11,79,00,000
INE033L07GU2	14-01-2020	90,56,97,000	14-01-2028	90,56,97,000
		4,69,57,18,000		4,69,57,18,000

Public NCDs Summary

ISIN	Allotment Date	Amount Issued (Rs.)	Date of Maturity	Amount O/S (Rs.)
INE033L08270	14-01-2020	78,04,02,000	14-01-2030	78,04,02,000
		78,04,02,000		78,04,02,000

Sub-Debt NCD

ISIN	Allotment Date	Amount Issued (Rs.)	Date of Maturity	Amount O/S (Rs.)
INE033L08171	26-09-2014	48,00,00,000	26-Sep-24	48,00,00,000
INE033L08189	28-04-2015	40,00,00,000	28-Apr-25	40,00,00,000
INE033L08197	22-07-2015	35,00,00,000	22-Jul-25	35,00,00,000
INE033L08205	16-09-2015	10,00,00,000	16-Sep-25	10,00,00,000
INE033L08213	21-09-2015	15,00,00,000	19-Sep-25	15,00,00,000
INE033L08221	04-11-2015	30,00,00,000	04-Nov-25	30,00,00,000
INE033L08239	15-12-2015	25,00,00,000	15-Dec-25	25,00,00,000
INE033L08247	17-12-2015	25,00,00,000	17-Dec-25	25,00,00,000
INE033L08254	15-03-2016	20,00,00,000	13-Mar-26	20,00,00,000
INE033L08262	04-08-2016	2,00,00,00,000	04-Aug-26	2,00,00,00,000



INE033L08288	11-01-2021	50,00,00,000	10-Jan-31	50,00,00,000
INE033L08296	19-04-2021	1,50,00,00,000	18-Apr-31	1,50,00,00,000
INE033L08304	14-Mar-22	25,00,00,000	12-Mar-32	25,00,00,000
INE033L08304	29-Mar-22	1,46,00,00,000	12-Mar-32	1,46,00,00,000
INE033L08312	19-Aug-22	1,29,00,00,000	19-Aug-32	1,29,00,00,000
INE033L08312	15-Mar-24	3,00,00,00,000	19-Aug-32	3,00,00,00,000
Total		12,48,00,00,000.00		12,48,00,00,000.00

Tata Capital Housing Finance Limited

Annexure - B

Borrowings Position as on

30-Apr-24

A Working Capital Facility / Short Term Loan

Rs in Crores

Bank	Secured/ Unsecured	Sanctioned by Bank	O/s as on
Indian Bank	Secured	50.00	-
Axis Bank	Secured	350.00	-
Bank of India	Secured	100.00	100.00
Bank of Baroda	Secured & Unsecured	950.00	950.00
BNP Paribas	Secured	300.00	-
DBS Bank Limited	Secured	200.00	-
HDFC Bank Limited	Secured	50.00	-
HSBC Bank	Secured	100.00	-
ICICI Bank Limited	Secured	1,286.00	8.00
Punjab and Sind Bank	Secured	50.00	-
Punjab National Bank	Secured	100.00	95.00
The Karanataka Bank	Secured	50.00	-
Uco Bank	Secured	50.00	50.00
Union Bank of India	Secured	200.00	195.00
Industrial and Commercial Bank of China (ICBC)	Secured	80.00	80.00
Total Working Capital Facility		3,916.00	1,478.00

B Term Loans

Rs in Crores

Bank	Secured/ Unsecured	Sanctioned by Bank	O/s as on
Canara Bank	Secured	1,609.48	1,359.48
Bank of India	Secured	487.50	487.50
Bank of Baroda	Secured	2,000.00	2,000.00
HDFC Bank	Secured	4,087.50	4,087.50
ICICI Bank	Secured	342.00	342.00
IDBI Bank	Secured	225.00	225.00
Indian Bank	Secured	300.00	300.00
Uco Bank	Secured	405.56	405.56
Punjab National Bank	Secured	1,266.67	1,266.67
The Karanataka Bank	Secured	200.00	200.00
The Jammu & Kashmir Bank	Secured	400.00	400.00
Small Industries Development Bank of India	Secured	1,000.00	100.00
State Bank of India *	Secured	2,875.00	2,875.00
Union Bank of India	Secured	387.52	387.52
Total Term Loan		15,586.23	14,436.23
		19,502.23	15,914.23

C National Housing Bank Funding

NHB Funding

8,887.67

D ECB Loan

788.09

Total (A+B+C+D)			25,589.99
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