



**LETTER OF OFFER**

**PART I**

PROPOSED DATE OF ISSUE September 19, 2018 Tenor 61 Days DUE DATE\* November 19, 2018  
 CREDIT RATING "A1+" ISSUED BY CRISIL & ICRA  
 ❖DATE OF RATING August 16, 2018 & August 24, 2018  
 ❖VALIDITY FOR ISSUANCE October 15, 2018 & November 23, 2018  
 ❖VALIDITY PERIOD OF RATING October 15, 2019 & November 23, 2019  
 ❖FOR AMOUNT Rs. 8,000 crores  
 ❖CONDITIONS(if any) ----  
 ❖EXACT PURPOSE OF ISSUE OF CP Refer Sr.No. 9 of Offer Document  
 ❖CREDIT SUPPORT (if any) ----  
 ❖DESCRIPTION OF INSTRUMENT Commercial Papers  
 ❖AMOUNT Rs 2,50,00,00,000  
 ❖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

ISIN	Amount (Rs.)	Maturity Date	Current Credit Rating	Validity Period of Rating	CRA
INE033L14IZ3	2,50,00,00,000	November 19, 2018	"A1+"	October 15, 2019 & November 23, 2019	CRISIL & ICRA

ISSUING AND PAYING AGENT : HDFC BANK LTD  
 MARKET CONVENTIONS : FIMMDA CONVENTIONS  
 CP BORROWING LIMIT : Rs. 8,000 crores  
 SUPPORTING BOARD RESOLUTION : Dtd : February 28, 2018  
 TOTAL CP outstanding (as on date) : Rs. 3300 Crore  
 Details of CPs issued last 15 months : Refer Annexure 'A'  
 Details of Other Debt Instruments O/S : Refer Annexure 'B'  
 Bank Fund based facilities from Banks/FI : Refer Annexure 'C'  
 Material Litigations and Regulatory Strictures, if any : Refer Sr.No. 8 of Offer Document  
 Details of Default of CPs and Other Borrowings, : Refer Sr.No. 10 of Offer 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 d-mat  
 NAME AND ADDRESS OF ISSUER TATA Capital Housing Finance Limited. (Reg. Office Address)  
 Tower A, 11th Floor., Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel, Mumbai 400 013. Tel. : 6606 9000 Fax : 6656 2698  
 HFC

**LINE OF BUSINESS**

Managung Director Mr. Anil Kaul  
 GROUP AFFILIATION (if any) Wholly Owned Subsidiary of TATA Capital Ltd

**FINANCIAL SUMMARY**

	Audited As on 31/03/2018 (Rs. Crores)	Audited As on 31/03/2017 (Rs. Crores)	Audited As on 31/03/2016 (Rs. Crores)	Audited As on 31/03/2015 (Rs. Crores)
❖EQUITY	1,378.33	1,077.33	912.33	667.33
❖NET WORTH	1,698.78	1,281.21	1,011.07	780.00
❖INVESTMENT IN SUBSIDIARIES	-	-	-	-
❖TOTAL DEBT OUTSTANDING				
-SHORT TERM (< 1 YEAR)	7833.51	6550.33	3738.21	2791
-OTHER DEBT	10411.15	8657.45	7866.88	5307
❖GROSS INCOME	1,983.55	1,723.07	1,265.45	910.00
❖OPERATING PROFIT (PBITD)	1,580.14	1,413.37	1,037.43	752.07
❖GROSS PROFIT (PBTD)	329.32	273.22	173.03	103.30
❖NET PROFIT (POST TAX)	214.20	178.17	112.61	67.93
AUDIT QUALIFICATIONS (if any)	: ----			

For TATA Capital Housing Finance Limited

**TATA CAPITAL HOUSING FINANCE LIMITED**

Corporate Identity Number U67190MH2008PLC187552

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

Tel 91 22 6606 9000 Web www.tatacapital.com

Authorised Signatories

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