

TRACK RECORD OF THE PUBLIC ISSUES MANAGED BY THE MERCHANT BANKER IN THE LAST 3 FINANCIAL YEARS

TATA CAPITAL HOUSING FINANCE LIMITED

1. Type of Issue Public Issue by Tata Capital Housing Finance Limited, (“Company” or “Issuer”) of Secured Redeemable Non- Convertible Debentures of the face value of Rs.1,000 each, (“NCDs”), for an amount of ₹ 500 crores (“Base Issue”) with an option to retain oversubscription upto Rs.1,500 crores aggregating to 2,00,00,000 secured NCDs amounting to ₹ 2000 crores (“Tranche I issue limit”) (“Tranche I issue”) which is within the shelf limit of ₹ 5000 crores

2. Issue size (Rs crores) INR 500 crores with an option to retain over-subscription upto INR 1,500 crores aggregating to a total of upto INR 2,000 crores *

* The Company raised INR 2000 Crores

Source: Minutes of the Meeting between the Company, Registrar to the Issue and Lead Managers to the Issue dated January 13, 2020

3. Rating of instrument along with name of the rating agency

Particular	Rating Agency	Rating
(i) As disclosed in the offer document#	CRISIL Limited	“CRISIL AAA (Stable)”
	ICRA Limited	“ICRA AAA (Stable)”
(ii) At the end of 1 st FY (March 31, 2020)	CRISIL Limited	“CRISIL AAA (Stable)”
	ICRA Limited	“ICRA AAA (Stable)”
(iii) At the end of 2 nd FY (March 31, 2021)	CRISIL Limited	“CRISIL AAA (Stable)”
	ICRA Limited	“ICRA AAA (Stable)”
(iv) At the end of 3 rd FY (March 31, 2022) #	CRISIL Limited	“CRISIL AAA (Stable)”
	ICRA Limited	“ICRA AAA (Stable)”

#Source: Audited Financial Results for the Financial Year ended March 31, 2022

4. Whether the security created is adequate to ensure 100% asset cover for the debt securities: Yes*

* Source – Audited Financial Results for the Financial Year ended March 31, 2021

5. Subscription level (number of times)* : The Issue was subscribed 4.1108 times of the Base Issue Size and 1.0277 times of the overall Issue Size (after Considering the technical rejection cases).

* Source – Minutes of the Meeting between the Company, Registrar to the Issue and Lead Managers to the Issue dated January 13, 2020

6. Financials of the issuer (as per the annual financial results submitted to stock exchanges under Clause 29 of the listing agreement or debt securities)

Parameters	(Rs In Lakhs)		
	1st FY (March 31, 2020)	2nd FY (March 31, 2021)	3rd FY (March 31, 2022) #
Income from operations	3,01,175	2,91,914	2,85,690
Net Profit for the period	15,234	35,525	56,853
Paid-up equity share capital	54,756	54,756	54,756
Reserves excluding revaluation reserves	2,22,422	2,53,148	54,756

* Source – Audited Financial Results for the Financial Year ended March 31, 2022

7. Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.)

Particular	
(i) At the end of 1st FY (March 31, 2020)#	Traded
(ii) At the end of 2nd FY (March 31, 2021)#	Traded
(iii) At the end of 3rd FY (March 31, 2022) #	Traded

NCDs are listed on the BSE Limited and National Stock Exchange of India Limited w.e.f January 16, 2020

8. Change, if any, in directors of issuer from the disclosures in the offer document

Particular	Name of Director	Appointment / Resignation
(i) At the end of 1st FY (March 31, 2020)	Nil	Nil
(ii) At the end of 2nd FY (March 31, 2021)	Nil	Nil
(iii) At the end of 3rd FY (March 31, 2022)#	Mr. Sujit Kumar Varma	Appointment
	Ms. Malvika Sinha	Appointment

#Stock Exchange filing dated January 21, 2022

9. Status of utilization of issue proceeds

(i) As disclosed in the offer document	<p>The Net Proceeds raised through the Issue will be utilized for following activities in the ratio provided as below:</p> <p>I. For the purpose of onward lending, financing & repayment /prepayment of interest & principal of existing borrowings of the Company – at least 75% of the Net Proceeds of the Issue.</p> <p>II. For General Corporate Purposes – up to 25% of the Net Proceeds of the Issue.</p>
(ii) Actual utilization	<p>The funds raised through the issue of Non-Convertible Debt Securities, after meeting the expenditures of and related to the issue, have been used for our various activities, including lending and investments, to repay the existing loans, business operations including capital expenditure and working capital requirements. Also as per investment policy of the company, approved by the Board of Directors of the Company, the Company has invested funds in interest bearing liquid instruments pending utilisation of the proceeds for the purpose described in debenture trustee deeds.</p>
(iii) Reasons for deviation, if any	NA

Source: Audited Financial Results for the Financial Year ended March 31, 202

10. Delay or default in payment of interest/ principal amount (Yes/ No) (If yes, further details of the same may be given)

(i)	Disclosures in the offer document on terms of issue	No
(ii)	Delay in payment from the due date	No
(iii)	Reasons for delay/ non-payment, if any	--

#Stock Exchange intimation dated January 06, 2023

11. Any other material information

Announcement	Date
Company has informed Stock Exchange that a Meeting of the Board of Directors of the Company will be held on January 21, 2022 to approved issuance of Unsecured, Redeemable, Non-Convertible Bonds in the nature of Debentures qualifying as Subordinated Debt (Tier II capital) upto an amount not exceeding Rs. 300 crore, on a private placement basis in one or more tranches.	January 21, 2022
Appointment of Ms. Malvika Sinha (DIN: 08373142), as an Additional Director and Independent Director of the Company for an initial term of five years with effect from December 31, 2022, subject to approval of the shareholders of the Company; and Appointment of Ms. Sanna Gupta (ACS: A57346) as the Company Secretary and Key Managerial Personnel of the Company, with immediate effect i.e. December 6, 2022. Further, Ms. Gupta is also appointed as the Compliance Officer under the SEBI Listing Regulations, with immediate effect i.e. December 6, 2022. The Board has also noted the retirement of Ms. Anuradha E. Thakur as an Independent Director of the Company, on completion of her second term, with effect from the end of day on December 30, 2022.	December 06, 2022

All the above information is updated as on February 28, 2023 unless indicated otherwise.