

**Addendum to Disclosure Document dated 28<sup>th</sup> October, 2015  
Pricing Supplement Dated 12<sup>th</sup> April, 2016 ✓**

**Private Placement of Secured, Redeemable, Non-Convertible debenture issue of Tata Capital Housing Finance Limited pursuant to Disclosure Document dated 28<sup>th</sup> October, 2015**

Private Placement of 1200 Secured, Redeemable, Non-Convertible (the "Secured NCDs") of the Face Value of Rs. 10,00,000 (Rupees Ten Lacs Only) each aggregating Rs. 120,00,00,000/- (Rupees One Hundred Twenty Crore only) to be listed on the WDM Segment of the NSE. ✓

Security Name	TCHFL NCD "A" FY 2016-17 ✓
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.09 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 AA+ /Stable" by CRISIL LIMITED
Issue Size	Rs. 120,00,00,000/- (Rupees One Hundred Twenty Crore only) ✓
Option to retain oversubscription (Amount)	-
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	8.73% p.a. ✓
Step Up / Step Down Coupon Rate	Not Applicable
Coupon Payment Frequency	Annually & on Maturity
Coupon Payment Dates	12/04/2017, 12/04/2018, 12/04/2019, 13/04/2020, 12/04/2021 ✓
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	1826 days ✓
Days from Deemed date of allotment	
Redemption Date	12/04/2021 ✓
Redemption Amount per NCD	Rs. 10,00,000/- (Rupees Ten Lacs only) ✓
Redemption Premium / Discount	Nil
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	Not Applicable
Put Option Price	Not Applicable
Call Option Date	Not Applicable
Call Option Price	Not Applicable

**TATA CAPITAL HOUSING FINANCE LIMITED**

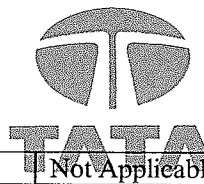
Corporate Identity Number U67190MH2008PLC187552

Tower A 1101 Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013 India

Tel 91 22 6606 9000 Web www.tatacapital.com

Registered Office One Forbes Dr V B Gandhi Marg Fort Mumbai 400 001 India Tel 91 22 6745 9000

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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	12 <sup>th</sup> April, 2016	
Issue Closing Date	12 <sup>th</sup> April, 2016 ✓	
Pay-in Date	12 <sup>th</sup> April, 2016	
Deemed Date of Allotment	12 <sup>th</sup> April, 2016	
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.21 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.27 of the Disclosure Document	
Security Cover	“1.00” time Security for entire tenure of this issue. ✓	
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.31 of the Disclosure Document	
Governing Law and Jurisdiction	India	
Arrangers /Broker's Name	Derivium Tradition Securities (India) Private Limited, A.K. Capital Services Limited ✓	
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 No	00600310034373
	Branch	Fort Branch
	Address of Bank / Branch	Motwani Chambers, Fort, Mumbai 400001
	IFSC Code	HDFC0000060

### Redemption / Payment of Interest

If the Coupon payment date of the debt securities, falls on a Sunday or a holiday the coupon payment shall be made on the next workingday.

If the maturity date of the debt securities, falls on a Sunday or a holiday, the redemption proceeds shall be paid on the previous working day. The Interest will be calculated and paid upto the previous day of redemption. The accrued interest and redemption amount will change accordingly. (Refer SEBI Circular CIR/IMD/DF/18/2013 dated October 29, 2013).

*[Handwritten signature]*

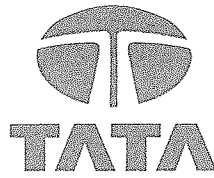
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Redemption amount payable to each debenture holder shall be paid by warrants bearing the redemption payment dates or by way of RTGS where such details have been provided. Such warrants shall be dispatched to the debenture holders whose names appear on the register of debenture holders on the record date i.e. 15 dys, 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.


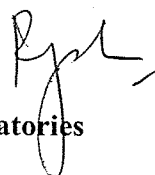
The interest payable to each Debenture Holder(s) / Investor(s) shall be paid by interest warrants bearing the interest payment dates or by way of RTGS where such details have been provided. Such warrants shall be dispatched to the Debenture Holder(s) / Investor(s) whose names appear on the register of 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).

The Interest shall be computed on the basis of actual number of days elapsed in a year, for this purpose a year to comprise of a period of 365 days. If the interest period from start date to end date includes Feb 29, then interest shall be paid on the basis of (end date – start date)/366 days.

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**



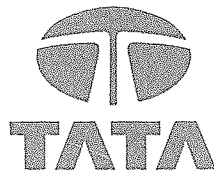
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Cashflow Sheet - TCHFL NCD "A" Series FY 2016-17

Date	Event	From	To	Number of Days	Coupon Rate	Face Value per NCD	Amount in Rupees - Per NCD
12-Apr-17	Interest	12-Apr-16	11-Apr-17	365	8.73%	10,00,000	87,300
12-Apr-18	Interest	12-Apr-17	11-Apr-18	365	8.73%	10,00,000	87,300
12-Apr-19	Interest	12-Apr-18	11-Apr-19	365	8.73%	10,00,000	87,300
13-Apr-20	Interest	12-Apr-19	12-Apr-20	367	8.73%	10,00,000	87,539
12-Apr-21	Interest	13-Apr-20	11-Apr-21	364	8.73%	10,00,000	87,061
12-Apr-21	Principal						10,00,000
	<b>Total</b>			<b>1,826</b>			<b>14,36,500</b>

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