

TATA CAPITAL FINANCIAL SERVICES LIMITED

Registered Office: - One Forbes, Dr. V. B. Gandhi Marg, Fort, Mumbai - 400 001.

Tel - 91 22 6745 9000

Corporate Identity Number: U67100MH2010PLC210201

Website: www.tatacapital.com

Audited Financial Results for the half year ended September 30, 2016

(Rs. in lakh)

Particulars	Six months ended September 30,		Year ended March 31,
	2016	2015	2016
	Audited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	188,302	155,724	323,980
(a) Interest/disc. on advances/ bills	168,348	141,518	294,492
(b) Income on investments	4,805	3,159	6,155
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-
(d) Others	15,149	11,047	23,333
2. Other Income	14,278	10,854	23,155
3. Total Income (1+2)	202,580	166,578	347,135
4. Interest Expended	111,112	94,646	194,116
5. Operating Expenses (i)+(ii)	49,762	37,673	80,877
(i) Employee cost	17,461	13,115	27,840
(ii) Other operating expenses	32,301	24,558	53,037
6. Total Expenditure (4+5) excluding provisions and contingencies	160,874	132,319	274,993
7. Operating Profit before Provisions and Contingencies (3-6)	41,706	34,259	72,142
8. Provisions (other than tax) and Contingencies	26,032	17,213	33,094
9. Exceptional Items	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	15,674	17,046	39,048
11. Tax expense	5,596	5,693	12,469
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	10,078	11,353	26,579
13. Extraordinary items (net of tax expense)	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	10,078	11,353	26,579
15. Paid-up share capital :			
- Equity Shares (Face value : Rs. 10 per share)	129,755	129,755	129,755
- Compulsorily Convertible Cumulative Preference Shares (Face value : Rs. 10 per share)	54,500	3,500	16,000
16. Reserves excluding revaluation reserves (As per balance sheet of previous accounting year)			213,309
17. Analytical Ratios:			
(i) Capital Adequacy Ratio	16.18%	17.22%	16.34%
(ii) Earnings Per Share (EPS) (In Rupees)			
- Basic EPS	* 0.65	* 0.87	2.03
- Diluted EPS	* 0.65	* 0.87	2.03
18. Non Performing Advances (NPA) Ratios:			
(a) Gross NPA	191,186	161,659	153,655
(b) Net NPA	70,239	98,388	88,130
(c) % of Gross NPA to Gross Advances	6.25%	6.50%	5.34%
(d) % of Net NPA to Net Advances	2.39%	4.06%	3.13%
(e) Return on Assets	* 0.33%	* 0.44%	0.96%
* (not annualised)			

Notes: -

- 1) The financial results of the Company for the half year ended September 30, 2016, which have been audited by the Company's Statutory Auditors, have been reviewed by the Audit Committee of the Board and have been approved and taken on record by the Board of Directors.

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- 2) During the half year ended September 30, 2016, the Company has made an incremental standard asset provision of Rs. 1,363 lakh being 0.35% (FY 15-16: 0.30%) of Standard Assets as of March 31, 2016, as specified by RBI Notification No.DNBR.009/CGM(CDS)-2015 dated March 27, 2015.
- 3) During the half year ended September 30, 2016, the Company has changed its NPA provisioning policy based on the RBI Notification No. DNBR.009/CGM(CDS)-2015 dated March 27, 2015 pursuant to which loans outstanding for a period exceeding 120 days are classified as sub-standard assets and sub-standard assets for a period exceeding 14 months are classified as doubtful assets. The impact in the financials on account of this change is Rs. 2,801 lakh and Rs. 2,312 lakh respectively.
- 4) The Company has made a provision for diminution in the carrying value of investments acquired in settlement of claim of Rs. 14,667 Lakh, provision for loans and credit substitutes Rs. 31,789 Lakh and has impaired goodwill of Rs. 7,804 lakh during the half year ended September 30, 2016 in its Statement of Profit and Loss.

The Shareholders of the Company at its meeting held on June 24, 2016 approved a Reduction of Share Capital (Securities Premium Account) in accordance with Section 52 of the Companies Act, 2013 read with Sections 100 to 103 of the Companies Act, 1956. The Hon'ble High Court of Judicature at Mumbai approved the said arrangement by way of order dated August 5, 2016 which was filed with the Registrar of Companies on August 26, 2016. Pursuant to the order, the Company has credited its Statement of Profit and Loss at September 30, 2016 by appropriating an amount of Rs 40,558 lakh being the aggregate amount of aforementioned provisions and impairments (net of taxes as applicable) from the amount standing to the credit of Securities Premium Account.

- 5) Income on investments includes profit on sale of investments.
- 6) Figures relating to the previous period / year have been regrouped / reclassified/ recast where necessary to conform to the current period's classification / computation.

Place: Mumbai

Date: October 28, 2016



Praveen P. Kadle
Managing Director & CEO
DIN No. : 00016814

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7) Additional Information

a) Credit rating

Products	Rating
(a) Commercial Paper	ICRA A1+
(b) Debentures	Secured/Unsecured Non Convertible Debentures ICRA AA+, CRISIL AA+ and CARE AA+. Tier II Debentures ICRA AA+, CRISIL AA+ and CARE AA+ Perpetual Debentures CRISIL AA-, CARE AA and ICRA AA
(c) Bank Loan Facility	Short Term Bank Loans : ICRA A1+ Long Term Bank Loans : ICRA AA+ and CARE AA+

b) Debt Equity ratio: 7.59 times

c) Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares/ non convertible debt securities and whether the same has been paid or not: Refer Annexure A

d) Next due date for the payment of interest/ dividend of non-convertible preference shares/ principal along with the amount of interest/ dividend of non-convertible preference shares payable and the redemption amount: Refer Annexure A

e) Outstanding redeemable preference shares (Quantity & value) : Since the Company does not have Outstanding redeemable preference shares this clause is not applicable.

f) Debenture Redemption Reserve: Rs. 30,000 lakh

g) Net Worth : Rs. 352,202 lakh

h) Net profit after tax: Rs. 10,078 lakh

i) Earnings per share: Rs. 0.65 (Basic and Diluted, not annualised)

j) There was no material deviation in the use of the proceeds of the issue of Non Convertible debt securities.

Place: Mumbai

Date: October 28, 2016



Praveen P. Kadle
Managing Director & CEO
DIN No. : 00016814

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Tata Capital Financial Services Limited

Information as per Regulation 58 (d) and 52 (4) & (5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, information as at September 30, 2016 with respect to NCDs issued on a private placement basis

Private Placement Debentures

Annexure A

Sr No	Series under which the NCDs are held	ISIN	Previous due date for payment of interest	Whether the previous interest has been paid or not	Next due date for payment of interest	Next interest amount (Rs. in Lakh)	Previous due date for payment of Principal	Whether the previous principal payment has been paid or not	Next due date for payment of principal	Next Redemption amount (Rs. in Lakh)
1	TCFSL NCD 'A' FY 2011-12	INE976107781	April 27, 2016	(Paid)	Not Applicable	Nil	April 27, 2016	(Paid)	Not Applicable	Nil
2	TCFSL NCD 'M' FY 2011-12	INE976107906	August 17, 2016	(Paid)	August 17, 2017	70.70	August 17, 2016	Paid (Part redemption)	Not Applicable	700
3	TCFSL NCD 'R' FY 2011-12	INE976107955	September 23, 2016	(Paid)	September 23, 2017	101.50	Not Applicable	Not Applicable	September 23, 2018	1,000
4	TCFSL NCD 'AA' FY 2011-12	INE976107AE5	October 21, 2015	(Paid)	October 21, 2016	152.25	Not Applicable	Not Applicable	October 21, 2018	1,500
5	TCFSL NCD 'AM' FY 2011-12	INE976107AQ9	November 10, 2015	(Paid)	November 10, 2016	103.50	Not Applicable	Not Applicable	November 10, 2016	1,000
6	TCFSL NCD 'AE' FY 2012-13	INE306N07351	August 9, 2016	(Paid)	August 9, 2017	209.00	Not Applicable	Not Applicable	August 9, 2017	2,000
7	TCFSL NCD 'AG' FY 2012-13	INE306N07393	September 9, 2016	(Paid)	September 8, 2017	99.23	Not Applicable	Not Applicable	September 8, 2017	1,000
8	TCFSL NCD 'AH' FY 2012-13	INE306N07CS1	September 5, 2016	(Paid)	September 5, 2017	492.50	Not Applicable	Not Applicable	September 5, 2022	5,000
9	TCFSL NCD 'AI' FY 2012-13	INE306N07468	November 12, 2015	(Paid)	November 14, 2016	287.28	Not Applicable	Not Applicable	November 10, 2017	3,000
10	TCFSL NCD 'AJ' FY 2012-13	INE306N07500	November 9, 2015	(Paid)	November 9, 2016	5,050.00	Not Applicable	Not Applicable	November 9, 2017	50,000
11	TCFSL NCD 'AK' FY 2012-13	INE306N07559	December 7, 2015	(Paid)	December 5, 2016	236.70	Not Applicable	Not Applicable	December 5, 2017	2,500
12	TCFSL NCD 'AL' FY 2012-13	INE306N07587	January 18, 2016	(Paid)	January 16, 2017	614.13	Not Applicable	Not Applicable	January 16, 2018	6,500
13	TCFSL NCD 'AM' FY 2012-13	INE306N07575	January 22, 2016	(Paid)	January 23, 2017	4,813.11	Not Applicable	Not Applicable	January 22, 2018	50,000
14	TCFSL NCD 'AN' FY 2012-13	INE306N07587	January 22, 2016	(Paid)	January 23, 2017	235.64	Not Applicable	Not Applicable	January 22, 2018	2,500
15	TCFSL NCD 'AO' FY 2012-13	INE306N07617	May 10, 2016	(Paid)	Not Applicable	Nil	May 10, 2016	(Paid)	Not Applicable	Nil
16	TCFSL NCD 'AP' FY 2012-13	INE306N07633	March 28, 2016	(Paid)	March 27, 2017	46.37	Not Applicable	Not Applicable	Not Applicable	Nil
17	TCFSL NCD 'AQ' FY 2012-13	INE306N07666	April 25, 2016	(Paid)	April 24, 2017	796.81	Not Applicable	Not Applicable	March 26, 2018	500
18	TCFSL NCD 'AR' FY 2013-14	INE306N07690	May 9, 2016	(Paid)	April 24, 2017	181.50	Not Applicable	Not Applicable	April 23, 2018	8,500
19	TCFSL NCD 'AS' FY 2013-14	INE306N07708	May 9, 2016	(Paid)	May 8, 2017	452.76	Not Applicable	Not Applicable	May 7, 2018	2,000
20	TCFSL NCD 'AT' FY 2013-14	INE306N07740	May 23, 2016	(Paid)	May 22, 2017	1,805.04	Not Applicable	Not Applicable	May 7, 2018	5,000
21	TCFSL NCD 'AU' FY 2013-14	INE306N07732	May 23, 2016	(Paid)	May 22, 2017	223.14	Not Applicable	Not Applicable	May 22, 2018	2,500
22	TCFSL NCD 'AV' FY 2013-14	INE306N07807	August 22, 2016	(Paid)	August 21, 2017	445.97	Not Applicable	Not Applicable	August 20, 2018	4,300
23	TCFSL NCD 'AW' FY 2013-14	INE306N07815	August 22, 2016	(Paid)	February 15, 2017	272.77	Not Applicable	Not Applicable	February 15, 2017	5,000
24	TCFSL NCD 'AX' FY 2013-14	INE306N07823	August 8, 2016	(Paid)	Not Applicable	Nil	August 8, 2016	(Paid)	Not Applicable	Nil
25	TCFSL NCD 'AY' FY 2013-14	INE306N07831	August 26, 2016	(Paid)	August 25, 2017	321.62	Not Applicable	Not Applicable	August 25, 2017	3,000
26	TCFSL NCD 'AZ' FY 2013-14	INE306N07856	August 22, 2016	(Paid)	Not Applicable	Nil	August 22, 2016	(Paid)	Not Applicable	Nil
27	TCFSL NCD 'AA' FY 2013-14	INE306N07864	August 30, 2016	(Paid)	Not Applicable	Nil	August 30, 2016	(Paid)	Not Applicable	Nil
28	TCFSL NCD 'AB' FY 2013-14	INE306N07880	September 2, 2016	(Paid)	Not Applicable	Nil	September 2, 2016	(Paid)	Not Applicable	Nil
29	TCFSL NCD 'AC' FY 2013-14	INE306N07880	September 5, 2016	(Paid)	Not Applicable	Nil	September 5, 2016	(Paid)	Not Applicable	Nil
30	TCFSL NCD 'AD' FY 2013-14	INE306N07898	September 2, 2016	(Paid)	Not Applicable	Nil	September 2, 2016	(Paid)	Not Applicable	Nil
31	TCFSL NCD 'AE' FY 2013-14	INE306N07906	Not Applicable	-	March 6, 2017	921.10	Not Applicable	Not Applicable	March 6, 2017	2,200
32	TCFSL NCD 'AF' FY 2013-14	INE306N07914	September 8, 2016	(Paid)	Not Applicable	Nil	September 8, 2016	(Paid)	Not Applicable	Nil
33	TCFSL NCD 'AG' FY 2013-14	INE306N07955	Not Applicable	-	November 11, 2016	181.81	Not Applicable	Not Applicable	November 11, 2016	550
34	TCFSL NCD 'AH' FY 2013-14	INE306N07989	December 2, 2015	(Paid)	November 7, 2016	47.05	Not Applicable	Not Applicable	November 7, 2016	500
35	TCFSL NCD 'AJ' FY 2013-14	INE306N07AC9	Not Applicable	(Paid)	December 5, 2016	147.86	Not Applicable	Not Applicable	December 5, 2016	450

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35	TCFSL NCD 'A' FY 2014-15 - Option-I	INE306N07BY1	May 26, 2016	(Paid)	Not Applicable	Nil	May 26, 2016	(Paid)	Not Applicable	Nil
37	TCFSL NCD 'B' FY 2014-15	INE306N07CA9	June 21, 2016	(Paid)	Not Applicable	Nil	June 21, 2016	(Paid)	Not Applicable	Nil
38	TCFSL NCD 'C' FY 2014-15-Option-I	INE306N07CB7	July 11, 2016	(Paid)	July 10, 2017	237.85	Not Applicable	Not Applicable	July 10, 2017	2,500
39	TCFSL NCD 'C' FY 2014-15-Option-II	INE306N07CC5	July 11, 2016	(Paid)	July 10, 2017	335.43	Not Applicable	Not Applicable	July 9, 2019	3,500
40	TCFSL NCD 'D' FY 2014-15	INE306N07CD3	July 8, 2016	(Paid)	Not Applicable	Nil	July 8, 2016	(Paid)	Not Applicable	Nil
41	TCFSL NCD 'E' FY 2014-15	INE306N07CG6	July 14, 2016	(Paid)	July 14, 2017	95.00	Not Applicable	Not Applicable	July 14, 2017	1,000
42	TCFSL NCD 'G' FY 2014-15	INE306N07CH4	July 27, 2016	(Paid)	Not Applicable	Nil	July 27, 2016	(Paid)	Not Applicable	Nil
43	TCFSL NCD 'I' FY 2014-15 - Option I	INE306N07CJ0	August 2, 2016	(Paid)	Not Applicable	Nil	August 2, 2016	(Paid)	Not Applicable	Nil
44	TCFSL NCD 'I' FY 2014-15 - Option II	INE306N07CK8	August 2, 2016	(Paid)	Not Applicable	Nil	August 2, 2016	(Paid)	Not Applicable	Nil
45	TCFSL NCD 'J' FY 2014-15	INE306N07CL6	August 4, 2016	(Paid)	Not Applicable	Nil	August 4, 2016	(Paid)	Not Applicable	Nil
46	TCFSL NCD 'K' FY 2014-15 - Option I	INE306N07CM4	September 29, 2016	(Paid)	Not Applicable	Nil	September 29, 2016	(Paid)	Not Applicable	Nil
47	TCFSL NCD 'K' FY 2014-15 - Option II	INE306N07CN2	August 4, 2016	(Paid)	Not Applicable	Nil	August 4, 2016	(Paid)	Not Applicable	Nil
48	TCFSL NCD 'K' FY 2014-15 - Option III	INE306N07CO0	August 1, 2016	(Paid)	Not Applicable	Nil	August 1, 2016	(Paid)	Not Applicable	Nil
49	TCFSL NCD 'L' FY 2014-15-Option-I	INE306N07CP7	September 1, 2016	(Paid)	September 1, 2017	3,920.00	Not Applicable	Not Applicable	September 1, 2017	40,000
50	TCFSL NCD 'L' FY 2014-15-Option-II	INE306N07CQ5	September 1, 2016	(Paid)	October 26, 2016	12.28	Not Applicable	Not Applicable	October 26, 2016	850
51	TCFSL NCD 'M' FY 2014-15	INE306N07CR3	September 5, 2016	(Paid)	September 4, 2017	477.37	Not Applicable	Not Applicable	September 4, 2017	5,000
52	TCFSL NCD 'N' FY 2014-15	INE306N07CT9	September 13, 2016	(Paid)	Not Applicable	Nil	September 13, 2016	(Paid)	Not Applicable	Nil
53	TCFSL NCD 'O' FY 2014-15	INE306N07CU7	Not Applicable	-	October 5, 2016	667.13	Not Applicable	Not Applicable	October 5, 2016	3,200
54	TCFSL NCD 'P' FY 2014-15	INE306N07CV5	September 14, 2016	(Paid)	Not Applicable	Nil	September 14, 2016	(Paid)	Not Applicable	Nil
55	TCFSL NCD 'Q' FY 2014-15	INE306N07CW3	September 23, 2016	(Paid)	Not Applicable	Nil	September 23, 2016	(Paid)	Not Applicable	Nil
56	TCFSL NCD 'R' FY 2014-15-Option-I	INE306N07CY9	September 30, 2016	(Paid)	September 28, 2017	95.97	Not Applicable	Not Applicable	September 28, 2017	1,000
57	TCFSL NCD 'R' FY 2014-15-Option-II	INE306N07CZ5	September 30, 2016	(Paid)	September 29, 2017	47.87	Not Applicable	Not Applicable	September 29, 2017	500
58	TCFSL NCD 'S' FY 2014-15 - Option I	INE306N07DA7	October 9, 2015	(Paid)	October 10, 2016	48.13	Not Applicable	Not Applicable	October 9, 2017	500
59	TCFSL NCD 'S' FY 2014-15 - Option II	INE306N07DB5	September 21, 2016	(Paid)	Not Applicable	Nil	September 21, 2016	(Paid)	Not Applicable	Nil
60	TCFSL NCD 'S' FY 2014-15 - Option III	INE306N07DC3	September 26, 2016	(Paid)	Not Applicable	Nil	September 26, 2016	(Paid)	Not Applicable	Nil
61	TCFSL NCD 'S' FY 2014-15 - Option IV	INE306N07DD1	Not Applicable	-	October 17, 2016	81.13	Not Applicable	Not Applicable	October 17, 2016	400
62	TCFSL NCD 'S' FY 2014-15 - Option V	INE306N07DE9	Not Applicable	-	September 27, 2017	68.84	Not Applicable	Not Applicable	September 27, 2017	220
63	TCFSL NCD 'T' FY 2014-15 - Option I	INE306N07DF6	October 13, 2015	(Paid)	October 13, 2016	1,432.50	Not Applicable	Not Applicable	September 20, 2017	15,000
64	TCFSL NCD 'T' FY 2014-15 - Option III	INE306N07DH2	October 13, 2015	(Paid)	October 13, 2016	96.11	Not Applicable	Not Applicable	October 18, 2017	1,000
65	TCFSL NCD 'T' FY 2014-15 - Option IV	INE306N07DI0	N/A. since zero coupon Debentures	-	N/A. since zero coupon Debentures	-	Not Applicable	Not Applicable	October 18, 2016	1,500
66	TCFSL NCD 'T' FY 2014-15 - Option V	INE306N07DJ8	October 13, 2015	(Paid)	October 13, 2016	241.50	Not Applicable	Not Applicable	September 26, 2017	2,500
67	TCFSL NCD 'U' FY 2014-15	INE306N07DK6	October 21, 2015	(Paid)	October 21, 2016	94.70	Not Applicable	Not Applicable	October 20, 2017	1,000
68	TCFSL NCD 'V' FY 2014-15 - Option I	INE306N07DL4	Not Applicable	-	October 20, 2016	282.85	Not Applicable	Not Applicable	October 20, 2016	1,450

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69	TCFSL NCD 'V' FY 2014-15 - Option II	INE306N07DM2	October 27, 2015	(Paid)	October 27, 2016	470.00	Not Applicable	Not Applicable	October 27, 2016	5,000
70	TCFSL NCD 'W' FY 2014-15 - Option II	INE306N07DO8	Not Applicable	-	November 11, 2016	189.41	Not Applicable	Not Applicable	November 11, 2016	1,000
71	TCFSL NCD 'X' FY 2014-15 - Option II	INE306N07DQ3	November 16, 2015	(Paid)	November 14, 2016	135.90	Not Applicable	Not Applicable	November 24, 2017	1,500
72	TCFSL NCD 'Y' FY 2014-15	INE306N07DR1	November 18, 2015	(Paid)	November 18, 2016	91.00	Not Applicable	Not Applicable	November 20, 2017	1,000
73	TCFSL NCD 'Z' FY 2014-15	INE306N07DS9	November 19, 2015	(Paid)	November 21, 2016	677.08	Not Applicable	Not Applicable	November 15, 2017	7,400
74	TCFSL NCD 'AA' FY 2014-15	INE306N07DT7	November 20, 2015	(Paid)	November 21, 2016	891.63	Not Applicable	Not Applicable	November 20, 2024	9,500
75	TCFSL NCD 'AB' FY 2014-15 - Option I	INE306N07DU5	November 23, 2015	(Paid)	November 21, 2016	342.78	Not Applicable	Not Applicable	November 20, 2017	3,800
76	TCFSL NCD 'AB' FY 2014-15 - Option II	INE306N07DV3	November 23, 2015	(Paid)	November 21, 2016	180.41	Not Applicable	Not Applicable	November 27, 2017	2,000
77	TCFSL NCD 'AB' FY 2014-15 - Option III	INE306N07DW1	November 23, 2015	(Paid)	November 21, 2016	135.31	Not Applicable	Not Applicable	November 29, 2017	1,500
78	TCFSL NCD 'AD' FY 2014-15	INE306N07DY7	April 15, 2016	(Paid)	Not Applicable	Nil	April 15, 2016	(Paid)	Not Applicable	Nil
79	TCFSL NCD 'AE' FY 2014-15 Option I	INE306N07DZ4	December 4, 2015	(Paid)	December 2, 2016	1,342.62	Not Applicable	Not Applicable	December 2, 2016	15,000
80	TCFSL NCD 'AE' FY 2014-15 Option II	INE306N07EA5	Not Applicable	-	November 29, 2016	304.87	Not Applicable	Not Applicable	November 29, 2016	1,640
81	TCFSL NCD 'AE' FY 2014-15 Option III	INE306N07EB3	Not Applicable	-	November 30, 2016	242.03	Not Applicable	Not Applicable	November 30, 2016	1,300
82	TCFSL NCD 'AF' FY 2014-15 Option I	INE306N07EC1	December 8, 2015	(Paid)	December 8, 2016	691.50	Not Applicable	Not Applicable	December 6, 2024	7,500
83	TCFSL NCD 'AF' FY 2014-15 Option II	INE306N07ED9	Not Applicable	-	December 8, 2016	314.68	Not Applicable	Not Applicable	December 8, 2016	1,700
84	TCFSL NCD 'AF' FY 2014-15 Option III	INE306N07EE7	December 8, 2015	(Paid)	December 8, 2016	44.50	Not Applicable	Not Applicable	December 8, 2017	500
85	TCFSL NCD 'AG' FY 2014-15 Option I	INE306N07EF4	December 10, 2015	(Paid)	December 9, 2016	44.13	Not Applicable	Not Applicable	December 9, 2016	500
86	TCFSL NCD 'AG' FY 2014-15 Option II	INE306N07EG2	December 10, 2015	(Paid)	December 12, 2016	223.21	Not Applicable	Not Applicable	March 24, 2017	2,500
87	TCFSL NCD 'AH' FY 2014-15 Option I	INE306N07EH0	Not Applicable	-	December 6, 2016	275.36	Not Applicable	Not Applicable	December 6, 2016	1,510
88	TCFSL NCD 'AH' FY 2014-15 Option II	INE306N07E8	Not Applicable	-	December 15, 2016	73.93	Not Applicable	Not Applicable	December 15, 2016	400
89	TCFSL NCD 'AH' FY 2014-15 Option III	INE306N07EJ6	December 16, 2015	(Paid)	December 16, 2016	80.13	Not Applicable	Not Applicable	January 4, 2018	900
90	TCFSL NCD 'AJ' FY 2014-15	INE306N07EK4	Not Applicable	-	January 19, 2017	210.04	Not Applicable	Not Applicable	January 19, 2017	1,100
91	TCFSL NCD 'AJ' FY 2014-15	INE306N07EL2	January 14, 2016	(Paid)	January 16, 2017	147.41	Not Applicable	Not Applicable	January 10, 2018	1,620
92	TCFSL NCD 'AK' FY 2014-15 Option I	INE306N07EM0	January 15, 2016	(Paid)	January 16, 2017	88.51	Not Applicable	Not Applicable	January 15, 2018	970
93	TCFSL NCD 'AK' FY 2014-15 Option II	INE306N07EN8	January 15, 2016	(Paid)	January 16, 2017	53.84	Not Applicable	Not Applicable	April 5, 2018	590
94	TCFSL NCD 'AK' FY 2014-15 Option III	INE306N07EO6	Not Applicable	-	January 12, 2017	1,658.01	Not Applicable	Not Applicable	January 12, 2017	8,800
95	TCFSL NCD 'AL' FY 2014-15	INE306N07EP3	January 20, 2016	(Paid)	January 20, 2017	187.32	Not Applicable	Not Applicable	January 24, 2018	2,100
96	TCFSL NCD 'AM' FY 2014-15	INE306N07EQ1	April 22, 2016	(Paid)	Not Applicable	Nil	April 22, 2016	(Paid)	Not Applicable	Nil
97	TCFSL NCD 'AN' FY 2014-15	INE306N07ER9	January 29, 2016	(Paid)	January 30, 2017	2,707.38	Not Applicable	Not Applicable	January 29, 2018	30,000
98	TCFSL NCD 'AO' FY 2014-15	INE306N07ES7	February 2, 2016	(Paid)	February 2, 2017	442.50	Not Applicable	Not Applicable	February 2, 2017	5,000
99	TCFSL NCD 'AP' FY 2014-15 Option I	INE306N07ET5	February 4, 2016	(Paid)	February 6, 2017	447.43	Not Applicable	Not Applicable	February 2, 2018	5,000

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Sr No	Series under which the NCDs are held	ISIN	Previous due date for payment of interest	Whether the previous interest has been paid or not	Next due date for payment of interest	Next Interest amount (Rs. in Lakh)	Previous due date for payment of Principal	Whether the previous principal payment has been paid or not	Next due date for payment of principal	Next Redemption amount (Rs. in Lakh)
100	TCFSL NCD 'AP' FY 2014-15 Option II	INE306N07EU3	February 4, 2016	(Paid)	February 3, 2017	88.25	Not Applicable	Not Applicable	February 3, 2017	1,000
101	TCFSL NCD 'AP' FY 2014-15 Option III	INE306N07EV1	May 6, 2016	(Paid)	Not Applicable	Nil	May 6, 2016	(Paid)	Not Applicable	Nil
102	TCFSL NCD 'AQ' FY 2014-15	INE306N07EW9	February 22, 2016	(Paid)	February 20, 2017	53.94	Not Applicable	Not Applicable	February 12, 2018	600
103	TCFSL NCD 'AR' FY 2014-15 Option I	INE306N07EX7	Not Applicable	-	February 16, 2017	603.13	Not Applicable	Not Applicable	February 16, 2017	3,250
104	TCFSL NCD 'AR' FY 2014-15 Option II	INE306N07EY5	Not Applicable	-	February 23, 2017	187.54	Not Applicable	Not Applicable	February 23, 2017	1,000
105	TCFSL NCD 'AR' FY 2014-15 Option III	INE306N07EZ2	February 26, 2016	(Paid)	February 24, 2017	223.77	Not Applicable	Not Applicable	February 24, 2017	2,500
106	TCFSL NCD 'AS' FY 2014-15	INE306N07FA2	Not Applicable	-	February 27, 2017	188.82	Not Applicable	Not Applicable	February 27, 2017	1,000
107	TCFSL NCD 'AT' FY 2014-15 Option I	INE306N07FB0	March 2, 2016	(Paid)	March 2, 2017	588.25	Not Applicable	Not Applicable	March 2, 2018	6,500
108	TCFSL NCD 'AT' FY 2014-15 Option II	INE306N07FC8	Not Applicable	-	February 27, 2017	318.82	Not Applicable	Not Applicable	February 27, 2017	1,700
109	TCFSL NCD 'AU' FY 2014-15 Option I	INE306N07FD6	Not Applicable	-	April 10, 2017	229.37	Not Applicable	Not Applicable	April 10, 2017	1,150
110	TCFSL NCD 'AU' FY 2014-15 Option II	INE306N07FE4	Not Applicable	-	March 2, 2017	237.40	Not Applicable	Not Applicable	March 2, 2017	1,260
111	TCFSL NCD 'AU' FY 2014-15 Option III	INE306N07FF1	Not Applicable	-	May 2, 2017	226.30	Not Applicable	Not Applicable	May 2, 2017	1,100
112	TCFSL NCD 'AV' FY 2014-15 Option I	INE306N07FH7	March 10, 2016	(Paid)	March 10, 2017	4,995.00	Not Applicable	Not Applicable	March 10, 2017	55,500
113	TCFSL NCD 'AV' FY 2014-15 Option II	INE306N07FI5	March 10, 2016	(Paid)	March 10, 2017	450.00	Not Applicable	Not Applicable	March 9, 2018	5,000
114	TCFSL NCD 'AW' FY 2014-15	INE306N07FJ3	N.A. since zero coupon Debentures	-	N.A. since zero coupon Debentures	-	Not Applicable	Not Applicable	March 17, 2017	30,000
115	TCFSL NCD 'AX' FY 2014-15 Option I	INE306N07FK1	March 21, 2016	(Paid)	March 16, 2017	165.99	Not Applicable	Not Applicable	March 16, 2017	1,870
116	TCFSL NCD 'AX' FY 2014-15 Option II	INE306N07FL9	March 21, 2016	(Paid)	March 20, 2017	71.80	Not Applicable	Not Applicable	April 3, 2018	800
117	TCFSL NCD 'AY' FY 2014-15 Option I	INE306N07FM7	March 24, 2016	(Paid)	March 24, 2017	136.50	Not Applicable	Not Applicable	March 23, 2018	1,500
118	TCFSL NCD 'AY' FY 2014-15 Option II	INE306N07FN5	March 24, 2016	(Paid)	March 24, 2017	224.25	Not Applicable	Not Applicable	March 24, 2017	2,500
119	TCFSL NCD 'A' FY 2015-16	INE306N07FO3	April 15, 2016	(Paid)	April 11, 2017	157.55	Not Applicable	Not Applicable	April 11, 2017	1,800
120	TCFSL NCD 'B' FY 2015-16	INE306N07FP0	Not Applicable	-	May 22, 2017	1,978.18	Not Applicable	Not Applicable	May 22, 2017	10,260
121	TCFSL NCD 'C' FY 2015-16 Option I	INE306N07FQ8	Not Applicable	-	April 19, 2017	593.69	Not Applicable	Not Applicable	April 19, 2017	3,260
122	TCFSL NCD 'C' FY 2015-16 Option II	INE306N07FR6	Not Applicable	-	April 20, 2017	127.67	Not Applicable	Not Applicable	April 20, 2017	700
123	TCFSL NCD 'C' FY 2015-16 Option III	INE306N07FS4	Not Applicable	-	April 25, 2017	1,561.82	Not Applicable	Not Applicable	April 25, 2017	8,500
124	TCFSL NCD 'C' FY 2015-16 Option IV	INE306N07FT2	Not Applicable	-	June 1, 2017	659.10	Not Applicable	Not Applicable	June 1, 2017	3,400
125	TCFSL NCD 'D' FY 2015-16 Option I	INE306N07FU0	Not Applicable	-	April 3, 2017	1,128.90	Not Applicable	Not Applicable	April 3, 2017	6,400
126	TCFSL NCD 'D' FY 2015-16 Option II	INE306N07FX4	Not Applicable	-	April 18, 2017	159.54	Not Applicable	Not Applicable	April 18, 2017	880
127	TCFSL NCD 'D' FY 2015-16 Option III	INE306N07FV8	Not Applicable	-	April 4, 2017	335.65	Not Applicable	Not Applicable	April 4, 2017	1,900
128	TCFSL NCD 'D' FY 2015-16 Option IV	INE306N07FW6	Not Applicable	-	April 5, 2017	902.34	Not Applicable	Not Applicable	April 5, 2017	5,100
129	TCFSL NCD 'E' FY 2015-16	INE306N07FY2	May 5, 2016	(Paid)	May 5, 2017	2,930.40	Not Applicable	Not Applicable	May 5, 2020	33,000

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130	TCFSL NCD 'F' FY 2015-16	INE306N07FZ9	Not Applicable	-	January 9, 2017	226.52	Not Applicable	Not Applicable	January 9, 2017	1,500
131	TCFSL NCD 'G' FY 2015-16 Option I	INE306N07GA0	May 13, 2016	(Paid)	May 15, 2017	312.85	Not Applicable	Not Applicable	May 24, 2017	3,500
132	TCFSL NCD 'G' FY 2015-16 Option II	INE306N07GB8	May 13, 2016	(Paid)	April 27, 2017	76.50	Not Applicable	Not Applicable	April 27, 2017	900
133	TCFSL NCD 'H' FY 2015-16 Option I	INE306N07GC6	Not Applicable	-	July 17, 2017	2,588.06	Not Applicable	Not Applicable	July 17, 2017	12,700
134	TCFSL NCD 'H' FY 2015-16 Option II	INE306N07GD4	Not Applicable	-	May 22, 2017	1,467.48	Not Applicable	Not Applicable	May 22, 2017	7,800
135	TCFSL NCD 'H' FY 2015-16 Option III	INE306N07GE2	Not Applicable	-	May 12, 2017	463.42	Not Applicable	Not Applicable	May 12, 2017	2,500
136	TCFSL NCD 'H' FY 2015-16 Option IV	INE306N07GF9	Not Applicable	-	May 24, 2017	415.13	Not Applicable	Not Applicable	May 24, 2017	2,200
137	TCFSL NCD 'H' FY 2015-16 Option V	INE306N07GG7	Not Applicable	-	June 20, 2017	366.92	Not Applicable	Not Applicable	June 20, 2017	1,870
138	TCFSL NCD 'H' FY 2015-16 Option VI	INE306N07GH5	Not Applicable	-	June 1, 2017	334.11	Not Applicable	Not Applicable	June 1, 2017	1,750
139	TCFSL NCD 'H' FY 2015-16 Option VII	INE306N07GI3	Not Applicable	-	April 11, 2017	209.70	Not Applicable	Not Applicable	April 11, 2017	1,200
140	TCFSL NCD 'H' FY 2015-16 Option VIII	INE306N07GJ1	Not Applicable	-	May 15, 2017	186.20	Not Applicable	Not Applicable	May 15, 2017	1,000
141	TCFSL NCD 'H' FY 2015-16 Option IX	INE306N07GK9	Not Applicable	-	January 23, 2017	333.68	Not Applicable	Not Applicable	January 23, 2017	2,170
142	TCFSL NCD 'I' FY 2015-16 Option I	INE306N07GL7	Not Applicable	-	June 1, 2017	2,405.61	Not Applicable	Not Applicable	June 1, 2017	12,730
143	TCFSL NCD 'I' FY 2015-16 Option II	INE306N07GM5	Not Applicable	-	May 17, 2017	369.63	Not Applicable	Not Applicable	May 17, 2017	2,000
144	TCFSL NCD 'I' FY 2015-16 Option III	INE306N07GN3	Not Applicable	-	February 20, 2017	239.07	Not Applicable	Not Applicable	February 20, 2017	1,500
145	TCFSL NCD 'I' FY 2015-16 Option IV	INE306N07GO1	Not Applicable	-	December 28, 2016	145.00	Not Applicable	Not Applicable	December 28, 2016	1,000
146	TCFSL NCD 'I' FY 2015-16 Option V	INE306N07GP8	Not Applicable	-	June 20, 2017	130.15	Not Applicable	Not Applicable	June 20, 2017	670
147	TCFSL NCD 'I' FY 2015-16 Option VI	INE306N07GQ6	September 20, 2016	(Paid)	Not Applicable	Nil	September 20, 2016	(Paid)	Not Applicable	Nil
148	TCFSL NCD 'J' FY 2015-16 Option I	INE306N07GR4	Not Applicable	-	January 23, 2017	104.97	Not Applicable	Not Applicable	January 23, 2017	700
149	TCFSL NCD 'J' FY 2015-16 Option II	INE306N07GS2	May 26, 2016	(Paid)	May 24, 2017	4,699.11	Not Applicable	Not Applicable	May 24, 2017	52,500
150	TCFSL NCD 'K' FY 2015-16	INE306N07GT0	June 9, 2016	(Paid)	June 9, 2017	4,480.00	Not Applicable	Not Applicable	June 9, 2017	50,000
151	TCFSL NCD 'L' FY 2015-16	INE306N07GU8	June 22, 2016	(Paid)	June 22, 2017	3,382.00	Not Applicable	Not Applicable	June 22, 2018	38,000
152	TCFSL NCD 'M' FY 2015-16 Option I	INE306N07GV6	June 24, 2016	(Paid)	June 23, 2017	892.55	Not Applicable	Not Applicable	June 23, 2017	10,000
153	TCFSL NCD 'M' FY 2015-16 Option II	INE306N07GW4	June 24, 2016	(Paid)	June 23, 2017	669.41	Not Applicable	Not Applicable	June 23, 2017	7,500
154	TCFSL NCD 'M' FY 2015-16 Option III	INE306N07GX2	June 24, 2016	(Paid)	June 23, 2017	669.41	Not Applicable	Not Applicable	June 23, 2017	7,500
155	TCFSL NCD 'N' FY 2015-16	INE306N07GY0	N.A. since Zero coupon Debentures	-	Not Applicable	Nil	July 25, 2016	Paid along with interest amount	Not Applicable	Nil
156	TCFSL NCD 'O' FY 2015-16 Option I	INE306N07GZ7	July 7, 2016	(Paid)	June 23, 2017	2,161.29	Not Applicable	Not Applicable	June 23, 2017	25,000
157	TCFSL NCD 'O' FY 2015-16 Option II	INE306N07HA8	July 7, 2016	(Paid)	July 7, 2017	224.75	Not Applicable	Not Applicable	July 7, 2017	2,500
158	TCFSL NCD 'P' FY 2015-16	INE306N07HB6	July 13, 2016	(Paid)	July 7, 2017	2,222.87	Not Applicable	Not Applicable	July 7, 2017	25,000
159	TCFSL NCD 'Q' FY 2015-16 Option I	INE306N07HC4	July 13, 2016	(Paid)	July 13, 2017	44.75	Not Applicable	Not Applicable	July 13, 2018	500
160	TCFSL NCD 'Q' FY 2015-16 Option II	INE306N07HD2	N.A. since Zero coupon Debentures	-	Not Applicable	Nil	September 20, 2016	Paid along with interest amount	Not Applicable	Nil
161	TCFSL NCD 'R' FY 2015-16	INE306N07HE0	August 1, 2016	(Paid)	July 31, 2017	1,385.64	Not Applicable	Not Applicable	July 31, 2017	15,700
162	TCFSL NCD 'S' FY 2015-16	INE306N07HF7	August 26, 2016	(Paid)	August 28, 2017	222.46	Not Applicable	Not Applicable	August 24, 2018	2,500
163	TCFSL NCD 'T' FY 2015-16	INE306N07HG5	September 27, 2016	(Paid)	Not Applicable	Nil	September 27, 2016	(Paid)	Not Applicable	Nil
164	TCFSL NCD 'U' FY 2015-16	INE306N07HH3	September 28, 2016	(Paid)	September 28, 2017	1,764.00	Not Applicable	Not Applicable	September 28, 2017	20,000

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165	TCFSL NCD 'V' FY 2015-16	INE306N07H11	Not Applicable	-	October 21, 2016	860.00	Not Applicable	Not Applicable	October 20, 2017	10,000
166	TCFSL NCD 'W' FY 2015-16	INE306N07HJ9	Not Applicable	-	November 10, 2016	171.00	Not Applicable	Not Applicable	November 10, 2017	2,000
167	TCFSL NCD 'X' FY 2015-16	INE306N07HK7	Not Applicable	-	December 16, 2016	86.50	Not Applicable	Not Applicable	December 16, 2017	1,000
168	TCFSL NCD 'Y' FY 2015-16	INE306N07HL5	Not Applicable	-	January 9, 2017	216.84	Not Applicable	Not Applicable	January 8, 2019	2,500
169	TCFSL NCD 'Z' FY 2015-16	INE306N07HM3	Not Applicable	-	February 6, 2017	887.42	Not Applicable	Not Applicable	May 3, 2019	10,000
170	TCFSL NCD 'AA' FY 2015-16	INE306N07HN1	Not Applicable	-	March 16, 2017	61.25	Not Applicable	Not Applicable	March 16, 2021	700
171	TCFSL NCD 'AB' FY 2015-16	INE306N07HO9	Not Applicable	-	March 21, 2017	88.00	Not Applicable	Not Applicable	March 19, 2021	1,000
172	TCFSL NCD 'AC' FY 2015-16	INE306N07HP6	Not Applicable	-	March 31, 2017	187.23	Not Applicable	Not Applicable	April 18, 2019	2,130
173	TCFSL NCD 'A' FY 2016-17	INE306N07HQ4	Not Applicable	-	April 5, 2017	1,092.80	Not Applicable	Not Applicable	March 20, 2019	12,500
174	TCFSL NCD 'B' FY 2016-17	INE306N07HR2	Not Applicable	-	April 7, 2017	174.00	Not Applicable	Not Applicable	April 8, 2019	2,000
175	TCFSL NCD 'C' FY 2016-17	INE306N07HS0	Not Applicable	-	April 13, 2017	2,171.65	Not Applicable	Not Applicable	March 15, 2018	25,000
176	TCFSL NCD 'D' FY 2016-17	INE306N07HT8	Not Applicable	-	April 20, 2017	87.00	Not Applicable	Not Applicable	April 19, 2019	1,000
177	TCFSL NCD 'E' FY 2016-17	INE306N07HU6	Not Applicable	-	April 24, 2017	610.58	Not Applicable	Not Applicable	March 20, 2018	7,000
178	TCFSL NCD 'F' FY 2016-17	INE306N07HV4	Not Applicable	-	May 24, 2017	216.75	Not Applicable	Not Applicable	May 24, 2019	2,500
179	TCFSL NCD 'G' FY 2016-17	INE306N07HW2	Not Applicable	-	May 30, 2017	174.00	Not Applicable	Not Applicable	May 28, 2021	2,000
180	TCFSL NCD 'H' FY 2016-17	INE306N07HX0	N.A. since Zero coupon Debentures	-	N.A. since Zero coupon Debentures	-	Not Applicable	Not Applicable	August 10, 2017	4,000
181	TCFSL NCD 'I' FY 2016-17 Option I	INE306N07HY8	Not Applicable	-	June 12, 2017	219.95	Not Applicable	Not Applicable	June 24, 2019	2,500
182	TCFSL NCD 'J' FY 2016-17 Option II	INE306N07HZ5	Not Applicable	-	December 23, 2019	449.01	Not Applicable	Not Applicable	December 23, 2019	1,300
183	TCFSL NCD 'K' FY 2016-17 Option I	INE306N07IA6	Not Applicable	-	June 15, 2017	261.30	Not Applicable	Not Applicable	March 26, 2018	3,000
184	TCFSL NCD 'L' FY 2016-17 Option II	INE306N07IB4	Not Applicable	-	June 15, 2017	217.25	Not Applicable	Not Applicable	December 15, 2017	2,500
185	TCFSL NCD 'M' FY 2016-17	INE306N07IC2	Not Applicable	-	December 26, 2017	335.65	Not Applicable	Not Applicable	December 26, 2017	2,500
186	TCFSL NCD 'N' FY 2016-17	INE306N07ID0	Not Applicable	-	July 7, 2017	217.25	Not Applicable	Not Applicable	January 8, 2018	2,500
187	TCFSL NCD 'O' FY 2016-17	INE306N07IE8	N.A. since Zero coupon Debentures	-	N.A. since Zero coupon Debentures	-	Not Applicable	Not Applicable	September 8, 2017	15,000
188	TCFSL NCD 'P' FY 2016-17	INE306N07IF5	Not Applicable	-	July 12, 2017	1,763.00	Not Applicable	Not Applicable	July 12, 2019	20,000
189	TCFSL NCD 'Q' FY 2016-17	INE306N07IG3	Not Applicable	-	July 19, 2017	216.50	Not Applicable	Not Applicable	July 19, 2019	2,500
190	TCFSL NCD 'R' FY 2016-17	INE306N07IH1	Not Applicable	-	July 31, 2017	86.62	Not Applicable	Not Applicable	July 29, 2019	1,000
191	TCFSL NCD 'S' FY 2016-17	INE306N07IJ9	Not Applicable	-	August 2, 2017	1,292.25	Not Applicable	Not Applicable	August 2, 2018	15,000
192	TCFSL NCD 'T' FY 2016-17	INE306N07IJJ7	Not Applicable	-	August 14, 2017	204.87	Not Applicable	Not Applicable	August 13, 2018	2,500
193	TCFSL NCD 'U' FY 2016-17	INE306N07IK5	Not Applicable	-	August 16, 2017	622.50	Not Applicable	Not Applicable	August 16, 2018	7,500
194	TCFSL NCD 'V' FY 2016-17	INE306N07IL3	Not Applicable	-	August 25, 2017	205.00	Not Applicable	Not Applicable	August 23, 2019	2,500
195	TCFSL NCD 'W' FY 2016-17	INE306N07IM1	Not Applicable	-	August 28, 2017	124.43	Not Applicable	Not Applicable	July 1, 2020	1,500
196	TCFSL NCD 'X' FY 2016-17 Option I	INE306N07IN9	Not Applicable	-	August 31, 2017	244.80	Not Applicable	Not Applicable	August 31, 2018	3,000
197	TCFSL NCD 'Y' FY 2016-17 Option II	INE306N07IO7	Not Applicable	-	August 31, 2017	204.00	Not Applicable	Not Applicable	August 30, 2019	2,500
198	TCFSL NCD 'Z' FY 2016-17	INE306N07IP4	Not Applicable	-	September 6, 2017	2,050.00	Not Applicable	Not Applicable	September 6, 2018	25,000
199	TCFSL NCD 'AA' FY 2016-17	INE306N07IQ2	Not Applicable	-	September 8, 2017	2,050.00	Not Applicable	Not Applicable	March 8, 2019	25,000
200	TCFSL NCD 'AB' FY 2016-17	INE306N07IR0	Not Applicable	-	March 27, 2017	576.12	Not Applicable	Not Applicable	March 26, 2018	15,000
201	TCFSL Tier II Bonds 'A' FY 2009-10	INE976I08029	August 4, 2016	(Paid)	August 4, 2017	410.55	Not Applicable	Not Applicable	August 4, 2019	3,910
202	TCFSL Tier II Bonds 'B' FY 2009-10	INE976I08037	September 9, 2016	(Paid)	September 9, 2017	1,746.60	Not Applicable	Not Applicable	September 9, 2019	17,040
203	TCFSL Tier II Bonds 'C' FY 2009-10	INE976I08052	October 28, 2015	(Paid)	October 28, 2016	757.99	Not Applicable	Not Applicable	October 28, 2019	7,395
204	TCFSL Tier II Bonds 'D' FY 2009-10	INE976I08060	October 28, 2015	(Paid)	October 28, 2016	774.20	Not Applicable	Not Applicable	October 28, 2019	7,900
205	TCFSL Tier II Bonds 'E' FY 2009-10	INE976I08094	December 15, 2015	(Paid)	December 15, 2016	2,934.06	Not Applicable	Not Applicable	December 15, 2019	28,625
206	TCFSL Tier II Bonds 'F' FY 2009-10	INE976I08078	N.A. since Zero coupon Debentures	-	N.A. since Zero coupon Debentures	-	Not Applicable	Not Applicable	November 30, 2019	4,168
207	TCFSL Tier II Bonds 'G' FY 2009-10	INE976I08102	December 18, 2015	(Paid)	December 18, 2016	1,470.00	Not Applicable	Not Applicable	December 18, 2019	15,000

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208	TCFSL Tier II Bonds 'H' FY 2009-10	INE976I08110	December 24, 2015	(Paid)	December 24, 2016	492.05	Not Applicable	Not Applicable	December 24, 2019	5,000
209	TCFSL Tier II Bonds 'A' FY 2014-15	INE306N08029	September 26, 2016	(Paid)	September 26, 2017	1,015.00	Not Applicable	Not Applicable	September 26, 2024	10,000
210	TCFSL Tier II Bonds 'B' FY 2014-15	INE306N08037	January 7, 2016	(Paid)	January 9, 2017	329.04	Not Applicable	Not Applicable	January 7, 2025	3,500
211	TCFSL Tier II Bonds 'C' FY 2014-15	INE306N08045	February 1, 2016	(Paid)	January 30, 2017	695.18	Not Applicable	Not Applicable	January 30, 2025	7,500
212	TCFSL Tier II Bonds 'D' FY 2014-15	INE306N08052	March 31, 2016	(Paid)	March 31, 2017	1,874.00	Not Applicable	Not Applicable	March 31, 2025	20,000
213	TCFSL Tier II Bonds 'A' FY 2015-16	INE306N08078	July 22, 2016	(Paid)	July 24, 2017	832.50	Not Applicable	Not Applicable	July 22, 2025	9,000
214	TCFSL Tier II Bonds 'B' FY 2015-16	INE306N08151	Not Applicable	-	March 30, 2017	1,834.00	Not Applicable	Not Applicable	March 30, 2026	20,000
215	TCFSL Tier II Bond 'A' FY 2016-17	INE306N08193	Not Applicable	-	August 11, 2017	1,784.00	Not Applicable	Not Applicable	August 11, 2026	20,000
216	TCFSL Perpetual 'A' FY 2010-11	INE976I08128	November 15, 2015	(Paid)	November 15, 2016	7.48	Not Applicable	Not Applicable	Not Applicable	75
217	TCFSL Perpetual 'B' FY 2010-11	INE976I08136	January 14, 2016	(Paid)	January 14, 2017	9.00	Not Applicable	Not Applicable	Not Applicable	90
218	TCFSL Perpetual 'A' FY 2011-12	INE976I08144	May 5, 2016	(Paid)	May 5, 2017	10.00	Not Applicable	Not Applicable	Not Applicable	100
219	TCFSL Perpetual 'B' FY 2011-12	INE976I08151	August 8, 2016	(Paid)	August 8, 2017	34.31	Not Applicable	Not Applicable	Not Applicable	305
220	TCFSL Perpetual 'C' FY 2011-12	INE976I08169	September 28, 2016	(Paid)	September 28, 2017	5.38	Not Applicable	Not Applicable	Not Applicable	50
221	TCFSL Perpetual 'D' FY 2011-12	INE976I08177	November 7, 2015	(Paid)	November 7, 2016	2.67	Not Applicable	Not Applicable	Not Applicable	25
222	TCFSL Perpetual 'A' FY 2013-14	INE306N08011	March 27, 2016	(Paid)	March 27, 2017	1,021.57	Not Applicable	Not Applicable	Not Applicable	9,355
223	TCFSL Perpetual 'A' FY 2015-16	INE306N08060	July 16, 2016	(Paid)	July 16, 2017	993.53	Not Applicable	Not Applicable	Not Applicable	10,000
224	TCFSL Perpetual 'B' FY 2015-16	INE306N08110	Not Applicable	-	January 6, 2017	493.00	Not Applicable	Not Applicable	Not Applicable	5,000
225	TCFSL Perpetual 'C' FY 2015-16	INE306N08128	Not Applicable	-	February 2, 2017	493.00	Not Applicable	Not Applicable	Not Applicable	5,000
226	TCFSL Perpetual 'D' FY 2015-16	INE306N08136	Not Applicable	-	February 9, 2017	986.00	Not Applicable	Not Applicable	Not Applicable	10,000
227	TCFSL Perpetual 'E' FY 2015-16	INE306N08144	Not Applicable	-	March 23, 2017	980.00	Not Applicable	Not Applicable	Not Applicable	10,000
228	TCFSL Perpetual 'A' FY 2016-17	INE306N08185	Not Applicable	-	June 30, 2017	490.00	Not Applicable	Not Applicable	Not Applicable	5,000
229	TCFSL Unsecured NCD 'A' FY 2015-16	INE306N08086	August 12, 2016	(Paid)	August 14, 2017	1,809.86	Not Applicable	Not Applicable	August 10, 2018	15,000
230	TCFSL Unsecured NCD 'B' FY 2015-16 Option I	INE306N08094	September 1, 2016	(Paid)	September 1, 2017	1,336.50	Not Applicable	Not Applicable	September 1, 2017	15,000
231	TCFSL Unsecured NCD 'B' FY 2015-16 Option II	INE306N08102	September 1, 2016	(Paid)	March 1, 2017	659.45	Not Applicable	Not Applicable	March 1, 2017	20,000
232	TCFSL Unsecured NCD 'A' FY 2016-17	INE306N08169	Not Applicable	-	April 25, 2017	2,655.00	Not Applicable	Not Applicable	April 25, 2018	30,000
233	TCFSL Unsecured NCD 'B' FY 2016-17	INE306N08177	Not Applicable	-	April 27, 2017	1,770.00	Not Applicable	Not Applicable	April 27, 2018	20,000

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Tata Capital Financial Services Limited

Information as per Regulation 58 (d) and 52 (4) & (5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, information as at September 30, 2016 with respect to NCDs issued on a private placement basis

Public Debentures

Sr No	Options	ISIN No.	Previous due date for payment of interest	Whether the previous interest payment has been paid or not	Next due date for payment of interest	Next Interest amount (Rs. in Lakh)	Previous due date for payment of Principal	Whether the previous principal payment has been paid or not	Next due date for payment of principal	Next Redemption amount (Rs. in Lakh)
1	Monthly	INE306N07BK0	1-Sep-16	(Paid)	1-Oct-16	2.48	6-Mar-14	Paid (Part redemption)	5-Mar-19	310
2	Quarterly	INE306N07BL8	1-Sep-16	(Paid)	1-Dec-16	43.67	6-Mar-14	Paid (Part redemption)	5-Mar-19	1,779
3	Annual	INE306N07BM6	1-Mar-16	(Paid)	1-Mar-17	1,576.18	6-Mar-14	Paid (Part redemption)	5-Mar-19	14,970
4	Cumulative	INE306N07BN4	6-Mar-14	(Paid)	5-Mar-19	7,613.59	6-Mar-14	Paid (Part redemption)	5-Mar-19	11,759

GA

No. 4600/ITSL/OPR/2016-17

October 28, 2016

Tata Capital Financial Services Limited
11th Floor, Tower A, Peninsula Business Park,
Senapati Bapat Marg, Lower Parel,
Mumbai - 400 013

Dear Sir,

Certificate for receipt and noting of information

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, IDBI Trusteeship Service Limited ("**Debenture Trustee**") hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("**Regulations**"), provided to us by Tata Capital Financial Services Limited ("**the Company**") for the half year ended September 30, 2016.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **IDBI Trusteeship Services Limited**


Authorised Signatory

October 28, 2016

To,
Mr. Praveen P. Kadle,
Managing Director & CEO,
Tata Capital Financial Services Limited,
One Forbes, Dr. V. B. Gandhi Marg,
Fort, Mumbai – 400 001

Dear Sir,

Sub: Half Yearly Certificate of Debenture Trustee for September 30, 2016

In compliance of the requirements of Chapter V, Regulation 52, Sub – Regulation (4) and (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for Non – Convertible Debt Securities we would like to state as under:

We, Vistra ITCL (India) Limited (formerly known as IL&FS Trust Company Limited), are acting as a Debenture Trustee for the Secured, Redeemable, Non-Convertible Debentures (NCDs), aggregating to Rs. 21,500 crores (divided into Rs.2000cr. + Rs.3000cr. + Rs.1000cr. + Rs.2000cr. + Rs.3000cr. + Rs.2000cr. + Rs.2000cr. + Rs.272 cr. + Rs.728 cr. + Rs.2000cr. + Rs.2000cr. + Rs.1,500cr.) issued by Tata Capital Financial Services Limited.

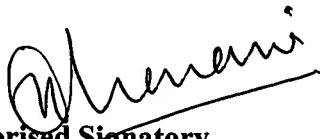
With reference to above, we have received the following documents and have noted its contents:

1. Disclosure pursuant to Regulation 52(4) of SEBI (LODR) Regulations, 2015 for the half year ended September 30, 2016.
2. Audited Financial Results for the half year ended September 30, 2016.

This certificate has been signed and issued by us based on the documents (mentioned above) provided by you.

Thanking You

Sincerely,
For Vistra ITCL (India) Limited
(Formerly known as IL&FS Trust Company Limited)



Authorised Signatory
Place: Mumbai