

# Indiabulls HOME LOANS

Indiabulls Housing Finance Limited  
(CIN: L65922DL2005PLC136029)  
Unaudited Consolidated Financial Results  
for the quarter and six months ended September 30, 2019

(Rupees in Crores)

## Statement of Consolidated Unaudited Results for the quarter and six months ended September 30, 2019

Particulars	Quarter ended			Six Months ended		Year ended
	30.09.19	30.06.19	30.09.18	30.09.19	30.09.18	31.03.19
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
<b>1 Revenue from operations</b>						
(i) Interest Income	3,068.37	3,346.16	3,817.64	6,414.53	7,553.26	14,855.95
(ii) Dividend Income	280.12	-	0.69	280.12	0.78	472.60
(iii) Fees and commission Income	74.62	139.92	134.43	214.54	258.68	449.97
(iv) Net gain on fair value changes	(60.95)	350.95	273.21	290.00	453.36	568.05
(v) Net gain on derecognition of financial instruments under amortised cost category	57.38	47.96	28.33	105.34	58.72	673.05
<b>Total Revenue from operations</b>	<b>3,419.54</b>	<b>3,884.99</b>	<b>4,254.30</b>	<b>7,304.53</b>	<b>8,324.80</b>	<b>17,019.62</b>
2 Other Income	0.91	1.13	0.97	2.04	1.79	7.42
<b>3 Total Income (1+2)</b>	<b>3,420.45</b>	<b>3,886.12</b>	<b>4,255.27</b>	<b>7,306.57</b>	<b>8,326.59</b>	<b>17,027.04</b>
<b>4 Expenses</b>						
Finance Costs	2,168.07	2,362.68	2,556.37	4,530.75	4,891.51	9,725.53
Impairment on financial instruments (net of recoveries)	236.73	147.59	40.44	384.32	105.28	577.58
Employee Benefits Expenses	147.43	187.93	196.31	335.36	405.34	777.45
Depreciation, amortization and impairment	30.40	29.04	10.94	59.44	19.37	42.75
Other expenses	90.44	52.89	64.65	143.33	116.09	299.75
<b>Total expenses</b>	<b>2,673.07</b>	<b>2,780.13</b>	<b>2,868.71</b>	<b>5,453.20</b>	<b>5,537.59</b>	<b>11,423.06</b>
<b>5 Profit before tax (3-4)</b>	<b>747.38</b>	<b>1,105.99</b>	<b>1,386.56</b>	<b>1,853.37</b>	<b>2,789.00</b>	<b>5,603.98</b>
<b>6 Tax expense</b>						
Current tax expense	63.74	472.31	445.35	536.05	768.45	1,192.70
Deferred Tax Charge / (Credit)	(18.54)	(156.35)	(93.71)	(174.89)	(63.05)	353.49
<b>Total Tax Expense</b>	<b>45.20</b>	<b>315.96</b>	<b>351.64</b>	<b>361.16</b>	<b>705.40</b>	<b>1,546.19</b>
<b>7 Profit for the Period / Year (5-6)</b>	<b>702.18</b>	<b>790.03</b>	<b>1,034.92</b>	<b>1,492.21</b>	<b>2,083.60</b>	<b>4,057.79</b>
8 Add: Share of Profit of Associate	7.34	11.50	9.23	18.84	15.27	32.74
<b>9 Profit for the period / year attributable to Minority Interest (7+8)</b>	<b>709.52</b>	<b>801.53</b>	<b>1,044.15</b>	<b>1,511.05</b>	<b>2,098.87</b>	<b>4,090.53</b>
10 Less: Share of Profit attributable to Minority Interest	-	-	-	-	-	-
<b>11 Profit for the period / year attributable to the Shareholders of the Company (9-10)</b>	<b>709.52</b>	<b>801.53</b>	<b>1,044.15</b>	<b>1,511.05</b>	<b>2,098.87</b>	<b>4,090.53</b>

<b>12</b>	<b>Other comprehensive income</b>						
	Other comprehensive income / loss (net of tax)	(162.99)	49.12	90.39	(113.87)	73.65	(5.34)
<b>13</b>	<b>Total comprehensive income (after tax) (11+12)</b>	<b>546.53</b>	<b>850.65</b>	<b>1,134.54</b>	<b>1,397.18</b>	<b>2,172.52</b>	<b>4,085.19</b>
14	Paid-up Equity Share Capital	85.51	85.51	85.34	85.51	85.34	85.48
15	Earnings per Share (EPS) before extraordinary items <i>*(EPS for the quarters and six months are not annualised)</i>						
	-Basic (Amount in Rs.)	16.59	18.75	24.48	35.35	49.20	95.83
	-Diluted (Amount in Rs.)	16.55	18.64	24.25	35.21	48.73	95.26
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00	2.00
	Earnings per Share (EPS) after extraordinary items <i>*(EPS for the quarters and six months are not annualised)</i>						
	-Basic (Amount in Rs.)	16.59	18.75	24.48	35.35	49.20	95.83
	-Diluted (Amount in Rs.)	16.55	18.64	24.25	35.21	48.73	95.26
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00	2.00
16	<b>Items exceeding 10% of Total Expenses</b>						
	-ECL for Loan assets / Bad Debts Written Off (Net)	236.74	147.59	40.44	384.32	105.28	577.58

**Notes to the Financial Results:**

1 The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 – Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules 2015, as amended from time to time, and other accounting principles generally accepted in India.

2 **Statement of Assets and Liabilities:**

**(Rupees in Crores)**

Particulars	As at	As at
	30.09.19 (Unaudited)	31.03.19 (Audited)
<b>ASSETS</b>		
<b>(1) Financial Assets</b>		
(a) Cash and cash equivalents	11,299.01	13,902.82
(b) Bank Balance other than (a) above	712.37	718.43
(c) Derivative financial instruments	309.49	135.75
(d) Receivables		
(I) Trade Receivables	50.79	35.95
(II) Other Receivables	-	-
(e) Loans	81,617.60	92,387.19
(f) Investments	13,442.65	19,716.61
(g) Other Financial assets	1,696.39	1,579.09
<b>Sub-total - Financial Assets</b>	<b>109,128.30</b>	<b>128,475.84</b>

<b>(2) Non-financial Assets</b>		
(a) Current tax assets (Net)	906.83	817.63
(b) Deferred tax Assets (Net)	300.34	114.38
(c) Property, Plant and Equipment	140.37	134.69
(d) Right-of-use assets	302.17	-
(e) Goodwill on Consolidation	57.83	57.83
(f) Other Intangible assets	21.74	21.31
(g) Other non-financial assets	617.73	482.24
(h) Non-current Assets Held for Sale	143.08	-
<b>Sub-total - Non-financial Assets</b>	<b>2,490.09</b>	<b>1,628.08</b>
<b>Total Assets</b>	<b>111,618.39</b>	<b>130,103.92</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial Liabilities</b>		
(a) Derivative financial instruments	119.63	105.96
(b) Payables		
Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	16.53	32.29
(c) Debt Securities	39,439.31	49,395.61
(d) Borrowings (Other than Debt Securities)	46,398.36	51,687.25
(e) Subordinated Liabilities	4,682.22	4,673.34
(f) Other financial liabilities	3,230.65	6,819.14
<b>Sub-total - Financial Liabilities</b>	<b>93,886.70</b>	<b>112,713.59</b>
<b>(2) Non-Financial Liabilities</b>		
(a) Current tax liabilities (Net)	160.67	64.40
(b) Provisions	190.89	176.13
(c) Other non-financial liabilities	407.22	667.68
<b>Sub-total - Non-Financial Liabilities</b>	<b>758.78</b>	<b>908.21</b>
<b>(3) EQUITY</b>		
(a) Equity Share capital	85.51	85.48
(b) Other Equity	16,887.40	16,396.64
<b>Sub-total - Equity</b>	<b>16,972.91</b>	<b>16,482.12</b>
<b>Total Liabilities and Equity</b>	<b>111,618.39</b>	<b>130,103.92</b>

3	Interim Consolidated Cash Flow Statement	(Rupees in Crores)	
		For the Period from April 1, 2019 to September 30, 2019	For the Period from April 1, 2018 to September 30, 2018
<b>A</b>	<b>Cash flows from operating activities :</b>		
	Profit before tax	1,853.37	2,789.00
	Adjustments to reconcile profit before tax to net cash flows:		
	Employee Stock Compensation	13.47	47.24
	Provision for Gratuity, Compensated Absences and Superannuation Expense	19.53	13.39
	Impairment on financial instruments	764.20	153.22
	Interest Income	(6,414.54)	(7,592.22)
	Dividend Income	(280.12)	(0.38)
	Interest Expense	4,459.48	4,575.31
	Depreciation and Amortisation expense	59.44	19.37
	Provision for Diminution in value of Investment	-	0.05
	Loss on sale on Property, plant and equipment	0.03	0.72
	Unrealised gain on appreciation of Mutual Fund Investments	(60.36)	(148.65)
	Operating Profit / (Loss) before working capital changes	<b>414.50</b>	<b>(142.95)</b>
	Working Capital Changes		
	Trade Receivables, Other Financial and non Financial Assets	(309.76)	(52.16)
	Loans	9,872.02	(4,367.22)
	Trade Payables, other financial and non Financial Liabilities	(3,297.85)	(3,339.27)
	Cash from operations	<b>6,678.91</b>	<b>(7,901.60)</b>
	Interest received on loans	6,210.03	7,285.33
	Interest paid on borrowings	(5,037.63)	(5,489.08)
	Income taxes paid (Net)	(528.98)	(677.74)
	<b>Net cash from / (used in) operating activities</b>	<b>7,322.33</b>	<b>(6,783.09)</b>
<b>B</b>	<b>Cash flows from investing activities :</b>		
	Purchase of Property, plant and equipment	(31.15)	(37.65)
	Sale of Property, plant and equipment	0.25	0.20
	Movement in Capital Advances	8.31	(17.86)
	Proceeds from deposit accounts	6.06	58.45
	Proceeds from / (Investments in) Mutual Funds / Other Investments (Net)	8,546.50	(2,829.75)
	Dividend Received	280.12	0.38
	Interest received on Investments	200.88	2.20
	(Investments in) / Proceeds from Other Investments (Net)	(2,466.28)	43.37
	Proceeds from Subsidiary / Associate / Other Investments	0.01	0.02
	<b>Net cash from / (used in) investing activities</b>	<b>6,544.70</b>	<b>(2,780.64)</b>

<b>C</b>	<b>Cash flows from financing activities :</b>		
	Proceeds from Issue of Equity Share through ESOPs (Including Securities Premium)	4.99	4.95
	Distribution of Equity Dividends (including Corporate Dividend Tax thereon)	(927.62)	(1,027.79)
	(Repayment of) / Proceeds from Term loans (Net)	(7,987.16)	2,610.45
	(Repayment of) / Proceeds from Commercial Papers (Net)	(4,830.00)	6,993.00
	(Repayment of) / Proceeds from Secured Redeemable Non-Convertible Debentures (Net)	(5,122.42)	527.80
	Net proceeds from issue of Subordinated Debt	5.00	100.00
	Proceeds from / (Repayment of) from Working capital loans (Net)	2,386.37	(240.95)
	<b>Net cash (used in) / from financing activities</b>	<b>(16,470.84)</b>	<b>8,967.46</b>
<b>D</b>	<b>Net (Decrease) in cash and cash equivalents (A+B+C)</b>	<b>(2,603.81)</b>	<b>(596.27)</b>
<b>E</b>	<b>Cash and cash equivalents at the beginning of the year</b>	13,902.82	4,252.86
<b>F</b>	<b>Cash and cash equivalents at the end of the year (D + E)</b>	<b>11,299.01</b>	<b>3,656.59</b>
4	The consolidated financial results of Indiabulls Housing Finance Limited ('IBHFL', 'the Company') for the quarter and six months ended September 30, 2019 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on November 06, 2019. The consolidated financial results have been subjected to a limited review by the Statutory Auditors of the Company.		
5	The Citizens Whistle Blower Forum has filed a Public Interest Litigation ("PIL") before the Delhi High Court wherein certain allegations have been made against the Indiabulls group. The Company has vehemently denied the frivolous allegations that have been made without basic research or inquiry. The company has also filed a perjury application wherein notice has been issued. The Management has concluded that the allegations made in the Writ Petition has no merit and no impact on the financial statements. The matter is sub judice and pending with the Delhi High Court.		
6	At 30 September 2019, the Company (on a Standalone basis) recorded a total provision of Rs. 1,374.76 Crores (31 March 2019: Rs. 930.93 Crores) against total loans and advances amounting to Rs. 71,194.12 Crores (31 March 2019: Rs. 76,849.90 Crores). The Company is required to transfer at least 20% of its profit after tax to a special reserve fund as per the requirement of Section 29C of National Housing Bank ("NHB") Act, 1987. In terms of NHB circular no. NHB (ND)/DRS/Pol-No.03/2004-05 dated August 26, 2004, the Company is permitted to withdraw from the said reserve fund if it has created such special reserve in excess of the statutory minimum of 20% for any business purposes subject to suitable disclosure in the balance sheet. At 30 September 2019, a cumulative balance of Rs. 964.71 Crores of such excess reserve is available to the Company for utilization for any business purpose including loan loss provisions.		
7	The Group has elected to exercise the option permitted under section 115BAA of the Income Tax Act, 1961 as introduced by the Taxation Laws (Amendment) Ordinance, 2019. Accordingly, the Company has recognised provision for Income Tax for the quarter and half year ended September 30, 2019 and re-measured its Deferred tax assets/liability basis the rate prescribed in the aforesaid section and recognised the effect of change by revising the annual effective income tax rate.		
8	In the standalone financial statements of Indiabulls Housing Finance Limited, the investment in Oak North Holdings Limited has been accounted for on fair value basis resulting in a net increase in total equity (net worth) of Rs. 1,727.13 crores to Rs. 17,252.15 crores. The consolidated total equity (net worth) does not yet include impact of fair valuation of this investment. Consolidated equity would have increased to Rs. 18,700.05 crores, had this been implemented at the consolidated level also.		
9	The Group's main business is financing by way of loans for purchase or construction of residential houses, commercial real estate and certain other purposes in India. All other activities of the Company revolve around the main business. Accordingly, there are no separate reportable segments as per IND-AS 108 dealing with Operating Segment.		
10	Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary.		

# Indiabulls HOME LOANS

**Indiabulls Housing Finance Limited**  
(CIN: L65922DL2005PLC136029)  
**Unaudited Standalone Financial Results**  
for the quarter and six months ended September 30, 2019

(Rupees in Crores)

## Statement of Standalone Unaudited Results for the quarter and six months ended September 30, 2019

Particulars	Quarter ended			Six Months ended		Year ended
	30.09.19	30.06.19	30.09.18	30.09.19	30.09.18	31.03.19
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
<b>1 Revenue from operations</b>						
(i) Interest Income	2,596.26	2,811.80	3,535.73	5,408.06	7,025.31	13,538.10
(ii) Dividend Income	280.12	-	0.29	280.12	0.38	385.12
(iii) Fees and commission Income	52.43	101.85	59.11	154.28	138.90	258.22
(iv) Net gain on fair value changes	(77.54)	337.80	255.87	260.26	431.64	616.78
(v) Net gain on derecognition of financial instruments under amortised cost category	56.10	41.90	18.09	98.00	49.84	609.13
<b>Total Revenue from operations</b>	<b>2,907.37</b>	<b>3,293.35</b>	<b>3,869.09</b>	<b>6,200.72</b>	<b>7,646.07</b>	<b>15,407.35</b>
2 Other Income	3.16	2.97	12.71	6.13	25.18	31.77
<b>3 Total Income (1+2)</b>	<b>2,910.53</b>	<b>3,296.32</b>	<b>3,881.80</b>	<b>6,206.85</b>	<b>7,671.25</b>	<b>15,439.12</b>
<b>4 Expenses</b>						
Finance Costs	1,955.22	2,118.49	2,378.25	4,073.71	4,578.98	9,057.11
Impairment on financial instruments (net of recoveries)	180.30	121.66	8.10	301.96	61.48	213.12
Employee Benefits Expenses	134.98	175.06	183.16	310.04	376.94	723.08
Depreciation, amortization and impairment	27.84	26.49	9.07	54.33	16.59	36.97
Other expenses	80.32	47.08	53.51	127.40	96.33	261.22
<b>Total expenses</b>	<b>2,378.66</b>	<b>2,488.78</b>	<b>2,632.09</b>	<b>4,867.44</b>	<b>5,130.32</b>	<b>10,291.50</b>
<b>5 Profit before tax (3-4)</b>	<b>531.87</b>	<b>807.54</b>	<b>1,249.71</b>	<b>1,339.41</b>	<b>2,540.93</b>	<b>5,147.62</b>
<b>6 Tax expense</b>						
Current tax expense	44.90	373.20	396.94	418.10	686.30	1,079.20
Deferred Tax (Credit) / Charge	(23.12)	(144.70)	(80.49)	(167.82)	(46.58)	339.16
<b>Total Tax Expense</b>	<b>21.78</b>	<b>228.50</b>	<b>316.45</b>	<b>250.28</b>	<b>639.72</b>	<b>1,418.36</b>
<b>7 Profit for the Period / Year (5-6)</b>	<b>510.09</b>	<b>579.04</b>	<b>933.26</b>	<b>1,089.13</b>	<b>1,901.21</b>	<b>3,729.26</b>
<b>8 Other comprehensive income</b>						
Other comprehensive income / loss (net of tax)	(163.28)	(24.69)	202.83	(187.97)	132.58	(66.84)
<b>9 Total comprehensive income (after tax) (7+8)</b>	<b>346.81</b>	<b>554.35</b>	<b>1,136.09</b>	<b>901.16</b>	<b>2,033.79</b>	<b>3,662.42</b>
10 Paid-up Equity Share Capital	85.51	85.51	85.34	85.51	85.34	85.48

11	Earnings per Share (EPS) before extraordinary items <i>*(EPS for the quarters and six months are not annualised)</i>						
	-Basic (Amount in Rs.)	11.93	13.55	21.88	25.48	44.57	87.37
	-Diluted (Amount in Rs.)	11.90	13.47	21.67	25.38	44.14	86.85
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00	2.00
	Earnings per Share (EPS) after extraordinary items <i>*(EPS for the quarters and six months are not annualised)</i>						
	-Basic (Amount in Rs.)	11.93	13.55	21.88	25.48	44.57	87.37
	-Diluted (Amount in Rs.)	11.90	13.47	21.67	25.38	44.14	86.85
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00	2.00
12	<b>Items exceeding 10% of Total Expenses</b>						
	-ECL for Loan assets / Bad Debts Written Off (Net)	180.29	121.66	8.10	301.96	61.48	213.12
13	Debt Equity Ratio (Loan Funds / Own Funds)				4.85	6.69	5.57
14	Debt Service Coverage Ratio [(Earnings before Interest and Tax for the period/year) + (Principal collected from Customers during the period/year)] / [(Interest Expense for the period/year) + (Principal repaid of the borrowings during the period/year)]				1.81	1.78	2.60
15	Interest Service Coverage Ratio (Earnings before Interest and Tax / Interest Expense)				1.33	1.56	1.57
<b>Notes to the Financial Results:</b>							
1	The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 – Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules 2015, as amended from time to time, and other accounting principles generally accepted in India.						
2	<b>Statement of Assets and Liabilities:</b>			<b>(Rupees in Crores)</b>			
	<b>Particulars</b>	<b>As at 30.09.19 (Unaudited)</b>		<b>As at 31.03.19 (Audited)</b>			
	<b>ASSETS</b>						
	<b>(1) Financial Assets</b>						
	(a) Cash and cash equivalents	10,783.27		13,356.59			
	(b) Bank Balance other than (a) above	661.21		665.90			
	(c) Derivative financial instruments	309.49		135.75			
	(d) Receivables						
	(I) Trade Receivables	6.61		12.12			
	(II) Other Receivables	-		-			
	(e) Loans	70,646.18		76,884.36			
	(f) Investments	19,235.17		25,925.95			
	(g) Other Financial assets	1,569.25		1,460.84			
	<b>Sub-total - Financial Assets</b>	<b>103,211.18</b>		<b>118,441.51</b>			

<b>(2) Non-financial Assets</b>		
(a) Current tax assets (Net)	783.43	708.79
(b) Property, Plant and Equipment	131.99	125.18
(c) Right-of-use assets	289.05	-
(d) Other Intangible assets	16.73	15.34
(e) Other non-financial assets	669.53	811.89
(f) Non-current Assets Held for Sale	90.04	-
<b>Sub-total - Non-financial Assets</b>	<b>1,980.77</b>	<b>1,661.20</b>
<b>Total Assets</b>	<b>105,191.95</b>	<b>120,102.71</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial Liabilities</b>		
(a) Derivative financial instruments	119.63	105.96
(b) Payables		
Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	11.66	27.14
(c) Debt Securities	38,669.61	48,188.39
(d) Borrowings (Other than Debt Securities)	40,730.19	43,686.81
(e) Subordinated Liabilities	4,333.39	4,329.38
(f) Other financial liabilities	3,043.62	5,089.58
<b>Sub-total - Financial Liabilities</b>	<b>86,908.10</b>	<b>101,427.26</b>
<b>(2) Non-Financial Liabilities</b>		
(a) Current tax liabilities (Net)	128.06	53.02
(b) Provisions	182.87	166.14
(c) Deferred tax liabilities (Net)	340.25	553.91
(d) Other non-financial liabilities	380.53	643.46
<b>Sub-total - Non-Financial Liabilities</b>	<b>1,031.71</b>	<b>1,416.53</b>
<b>(3) EQUITY</b>		
(a) Equity Share capital	85.51	85.48
(b) Other Equity	17,166.63	17,173.44
<b>Sub-total - Equity</b>	<b>17,252.14</b>	<b>17,258.92</b>
<b>Total Liabilities and Equity</b>	<b>105,191.95</b>	<b>120,102.71</b>



3	Interim Standalone Cash Flow Statement	(Rupees in Crores)	
		For the Period from April 1, 2019 to September 30, 2019	For the Period from April 1, 2018 to September 30, 2018
<b>A</b>	<b>Cash flows from operating activities :</b>		
	Profit before tax	1,339.41	2,540.93
	Adjustments to reconcile profit before tax to net cash flows:		
	Employee Stock Compensation	11.91	46.09
	Provision for Gratuity, Compensated Absences and Superannuation Expense	18.91	13.06
	Impairment on financial instruments	681.78	108.87
	Interest Expense	4,048.37	4,104.67
	Interest Income	(5,506.05)	(6,909.28)
	Dividend Income	(280.12)	(0.38)
	Depreciation and Amortisation	54.33	16.59
	Loss on sale of Property, plant and equipment	0.03	0.72
	Unrealised gain on appreciation of Mutual Fund Investments	(58.01)	(146.61)
	Operating Profit / (Loss) before working capital changes	<b>310.56</b>	<b>(225.34)</b>
	Working Capital Changes		
	Trade Receivable, Other Financial and non Financial Assets	(168.21)	(318.50)
	Loans	7,344.43	(169.20)
	Trade Payables, other financial and non Financial Liabilities	(1,806.25)	(4,672.82)
	Cash from / (used in) operations	<b>5,680.53</b>	<b>(5,385.86)</b>
	Interest received on loans	5,131.37	6,322.38
	Interest paid on borrowings	(4,434.60)	(3,317.49)
	Income taxes paid (Net)	(417.71)	(599.12)
	<b>Net cash from / (used in) operating activities</b>	<b>5,959.59</b>	<b>(2,980.09)</b>
<b>B</b>	<b>Cash flows from investing activities :</b>		
	Purchase of Property, plant and equipment and other intangible assets	(30.18)	(33.85)
	Sale of Fixed Assets	0.23	0.20
	Movement in Capital Advances	8.14	-
	Dividend Received	280.12	0.38
	Proceeds from deposit accounts	4.69	94.51
	Proceeds from / (Investments in) Subsidiaries / other Investments	6,419.50	(3,300.09)
	Interest received on Investments	268.73	147.07
	<b>Net cash (used in) / from investing activities</b>	<b>6,951.23</b>	<b>(3,091.78)</b>

<b>C</b>	<b>Cash flows from financing activities :</b>		
	Proceeds from Issue of Equity Share through ESOPs (Including Securities Premium)	4.99	4.95
	Distribution of Equity Dividends (including Corporate Dividend Tax thereon)	(924.84)	(1,027.79)
	Loan to Subsidiary Companies	(1,653.00)	(111.58)
	(Repayment of) / Proceeds from bank loans and Others (Net)	(5,635.69)	2,269.72
	(Repayment of) / Proceeds from Commercial Papers (Net)	(4,830.00)	5,658.00
	(Repayment of) Secured Redeemable Non-Convertible Debentures (Net)	(4,816.97)	(1,049.09)
	Proceeds from / (Repayment of) from Working capital loans (Net)	2,371.37	(240.95)
	<b>Cash (used in) / from financing activities</b>	<b>(15,484.14)</b>	<b>5,503.26</b>
<b>D</b>	<b>Net (Decrease) in cash and cash equivalents (A+B+C)</b>	<b>(2,573.32)</b>	<b>(568.61)</b>
<b>E</b>	<b>Cash and cash equivalents at the beginning of the year</b>	13,356.59	3,883.06
<b>F</b>	<b>Cash and cash equivalents at the end of the year (D + E)</b>	<b>10,783.27</b>	<b>3,314.45</b>
4	The standalone financial results of Indiabulls Housing Finance Limited ('IBHFL', 'the Company') for the quarter and six months ended September 30, 2019 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on November 06, 2019. The standalone financial results have been subjected to a limited review by the Statutory Auditors of the Company.		
5	<b>The Rating details from ICRA Ratings is as under:-</b>		
	Long term Bank Facilities of Rs. 470.00 Billion	[[ICRA] AA+	
	Non-convertible debenture programme of Rs. 452.00 Billion	[[ICRA] AA+	
	Subordinated Debt Programme of Rs. 50.0 Billion	[[ICRA] AA+	
	Commercial Paper Programme of Rs. 250.00 Billion	[[ICRA] A1+	
	Retail bonds Programme of Rs. 150.00 Billion	[[ICRA] AA+	
6	<b>The Rating details from CARE Ratings is as under:-</b>		
	Non-convertible debentures of Rs. 372.035 Billion (Reduced from Rs. 413.00 Billion)	CARE AA+	
	Subordinate Debt of Rs. 50.00 Billion	CARE AA+	
	Perpetual Debt of Rs. 2.00 Billion	CARE AA	
	Long-term / Short-term Bank Facilities of Rs. 525.00 Billion	CARE AA+	
	Public Issue of Non-Convertible Debentures of Rs. 68.0114 Billion	CARE AA+	
	Public Issue of Subordinate Debt of Rs. 1.9886 Billion	CARE AA+	
	Commercial Paper issue of Rs. 150.00 Billion	CARE A1+	
7	<b>The Rating details from CRISIL Ratings is as under:-</b>		
	Non-Convertible Debentures of Rs. 301.80 Billion (Reduced from Rs. 343.00 Billion)	CRISIL AA+	
	Total Bank Loan Facilities of Rs. 245.4998 Billion	CRISIL AA+	
	Retail Bonds of Rs. 150.00 Billion	CRISIL AA+	
	Short Term Non-Convertible Debenture of Rs. 10.00 Billion	CRISIL A1+	
	Subordinated Debt of Rs. 25.0 Billion	CRISIL AA+	
	Commercial Paper Programme of Rs. 250.00 Billion	CRISIL A1+	

8 **The Rating details from Brickwork Ratings is as under:-**

NCD Issue of Rs. 270.00 Billion	BWR AA+
Subordinate Debt Issue Program of Rs. 30.00 Billion	BWR AA+
Perpetual Debt Issue of Rs. 1.50 Billion	BWR AA
Secured NCD (Public Issue) and Subordinated Debt (Public Issue) of Rs. 70.00 Billion	BWR AA+

9 **The Rating details from Moody's Ratings is as under:-**

Long Term Corporate Family Rating	B2
Foreign and Local Currency Senior Secured MTN program Rating of \$ 350 Mn	(P) B2

10 The Company has elected to exercise the option permitted under section 115BAA of the Income Tax Act, 1961 as introduced by the Taxation Laws (Amendment) Ordinance, 2019. Accordingly, the Company has recognised provision for Income Tax for the quarter and half year ended September 30, 2019 and re-measured its Deferred tax assets/liability basis the rate prescribed in the aforesaid section and recognised the effect of change by revising the annual effective income tax rate.

11 The Citizens Whistle Blower Forum has filed a Public Interest Litigation ("PIL") before the Delhi High Court wherein certain allegations have been made against the Indiabulls group. The Company has vehemently denied the frivolous allegations that have been made without basic research or inquiry. The company has also filed a perjury application wherein notice has been issued. The Management has concluded that the allegations made in the Writ Petition has no merit and no impact on the financial statements. The matter is sub judice and pending with the Delhi High Court.

12 There are no material deviations, if any, in the use of proceeds of issue of non convertible debt securities from the objects stated in the offer document.

13 At 30 September 2019, the Company recorded a total provision of Rs. 1,374.76 Crores (31 March 2019: Rs. 930.93 Crores) against total loans and advances amounting to Rs. 71,194.12 Crores (31 March 2019: Rs. 76,849.90 Crores). The Company is required to transfer at least 20% of its profit after tax to a special reserve fund as per the requirement of Section 29C of National Housing Bank ("NHB") Act, 1987. In terms of NHB circular no. NHB (ND)/DRS/Pol-No.03/2004-05 dated August 26, 2004, the Company is permitted to withdraw from the said reserve fund if it has created such special reserve in excess of the statutory minimum of 20% for any business purposes subject to suitable disclosure in the balance sheet. At 30 September 2019, a cumulative balance of Rs. 964.71 Crores of such excess reserve is available to the Company for utilization for any business purpose including loan loss provisions.

14 The Company's main business is financing by way of loans for purchase or construction of residential houses, commercial real estate and certain other purposes in India. All other activities of the Company revolve around the main business. Accordingly, there are no separate reportable segments as per IND-AS 108 dealing with Operating Segment.

15 The second interim dividend of Rs. 8/- per equity share (400% of the face value of Rs. 2/- per equity share) was approved at the meeting of the Board of Directors of the Company held on August 06, 2019 and the Company had transferred Rs. 342.06 Crores (excluding corporate dividend tax) on August 09, 2019 into the designated Dividend Account.

16 The Board of Directors of the Company at its meeting held on November 06, 2019 has declared third interim dividend of Rs. 7/- per equity share.

17 Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary.

Registered Office: M-62&63, First Floor, Connaught Place, New Delhi- 110 001.

For and on behalf of the Board of Directors

Place : Mumbai

Gagan Banga

Date : November 06, 2019

Vice-Chairman, Managing Director & CEO

**Indiabulls Housing Finance Limited (as standalone entity)**

**(CIN: L65922DL2005PLC136029)**

Unaudited Standalone Financial Results for the six months ended September 30, 2019

Additional Information in Compliance with Chapter V (Obligations of Listed Entity Which has Listed its Non-Convertible Debt Securities) of Securities And Exchange Board Of India (Listing Obligations And Disclosure Requirements) Regulations, 2015

**(a) Details of Credit Rating**

**The Rating details from ICRA Ratings is as under:-**

Long term Bank Facilities of Rs. 470.00 Billion	[ICRA] AA+
Non-convertible debenture programme of Rs. 452.00 Billion	[ICRA] AA+
Subordinated Debt Programme of Rs. 50.0 Billion	[ICRA] AA+
Commercial Paper Programme of Rs. 250.00 Billion	[ICRA]A1+
Retail bonds Programme of Rs. 150.00 Billion	[ICRA] AA+

**The Rating details from CARE Ratings is as under:-**

Non-convertible debentures of Rs. 372.035 Billion (Reduced from Rs. 413.00 Billion)	CARE AA+
Subordinate Debt of Rs. 50.00 Billion	CARE AA+
Perpetual Debt of Rs. 2.00 Billion	CARE AA
Long-term / Short-term Bank Facilities of Rs. 525.00 Billion	CARE AA+ / CARE A1+
Public Issue of Non-Convertible Debentures of Rs. 68.0114 Billion	CARE AA+
Public Issue of Subordinate Debt of Rs. 1.9886 Billion	CARE AA+
Commercial Paper issue of Rs. 150.00 Billion	CARE A1+

**The Rating details from CRISIL Ratings is as under:-**

Non-Convertible Debentures of Rs. 301.80 Billion (Reduced from Rs. 343.00 Billion)	CRISIL AA+
Total Bank Loan Facilities of Rs. 245.4998 Billion	CRISIL AA+
Retail Bonds of Rs. 150.00 Billion	CRISIL AA+
Short Term Non-Convertible Debenture of Rs. 10.00 Billion	CRISIL A1+
Subordinated Debt of Rs. 25.0 Billion	CRISIL AA+
Commercial Paper Programme of Rs. 250.00 Billion	CRISIL A1+

**The Rating details from Brickwork Ratings is as under:-**

NCD Issue of Rs. 270.00 Billion	BWR AA+
Subordinate Debt Issue Program of Rs. 30.00 Billion	BWR AA+
Perpetual Debt Issue of Rs. 1.50 Billion	BWR AA
Secured NCD (Public Issue) and Subordinated Debt (Public Issue) of Rs. 70.00 Billion	BWR AA+

**The Rating details from Moody's Ratings is as under:-**

Long Term Corporate Family Rating	B2
Foreign and Local Currency Senior Secured MTN program Rating of \$ 350 Mn	(P) B2

**(b) Asset Cover available**

The listed Non-Convertible Debentures of the Company aggregating Rs. 38,169.61 Crore as on 30th September 2019 are secured by way of paripassu charge on the Company's current assets (both present and future), current and future loans assets (including monies receivable thereunder) and certain properties. The asset cover thereof exceeds the required cover to be maintained for the said debentures.

	<b>Particulars</b>	<b>As on September 30, 2019</b>
(c)	Debt Equity Ratio (Loan Funds / Own Funds)	4.85
(d)	Previous due dates for the payment of interest / repayment of principal of Non Convertible Debentures	Details as per Annexure 1
(e)	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	N.A.
(f)	Debt Service Coverage Ratio [(Earnings before Interest and Tax for the period/year) + (Principal collected from Customers during the period/year)] / [(Interest Expense for the period/year) + (Principal repaid of the borrowings during the period/year)]	1.81
(g)	Interest Service Coverage Ratio (Earnings before Interest and Tax / Interest Expense)	1.33
(h)	Outstanding Redeemable Preference Shares (quantity and value)	N.A.
(i) 1	Capital Redemption Reserve (Rs. in Crores)	0.36
(i) 2	Debenture Redemption Reserve (Rs. in Crores)	945.71
(j)	Net worth (Rs. in Crores)	17,252.14
(k)	Net Profit after Tax (Rs. in Crores)	1,089.13
(l)	Earnings per Share (EPS) - Basic (Amount in Rs.)	25.48

**Detail of Payment of Interest of Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure - 1 (a)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest	Payment Date of Interest
1	INE148I07100	03-Apr-12	03-Apr-22	1,250,000,000	3-Apr-19	2-Apr-19
2	INE148I07HF3	06-Apr-17	06-Apr-22	10,000,000,000	5-Apr-19	4-Apr-19
3	INE148I07IH7	27-Dec-17	06-Apr-21	1,535,000,000	5-Apr-19	4-Apr-19
4	INE148I07EJ2	12-Apr-16	12-Apr-19	250,000,000	12-Apr-19	11-Apr-19
5	INE148I07EK0	12-Apr-16	12-Apr-21	250,000,000	12-Apr-19	11-Apr-19
6	INE148I07EL8	12-Apr-16	11-Apr-26	350,000,000	12-Apr-19	11-Apr-19
7	INE148I07HK3	20-Apr-17	20-Apr-20	300,000,000	19-Apr-19	18-Apr-19
8	INE148I07HO5	21-Apr-17	19-Sep-19	250,000,000	21-Apr-19	20-Apr-19
9	INE148I07EM6	29-Apr-16	29-Apr-26	2,070,000,000	29-Apr-19	26-Apr-19
10	INE148I07E14	11-Apr-16	15-Apr-19	370,000,000	15-Apr-19	12-Apr-19
11	INE148I07894	29-Sep-14	29-Sep-19	300,000,000	NCD Buy Back	18-Apr-19
12	INE148I07IS4	19-Mar-18	19-Mar-21	150,000,000	NCD Buy Back	18-Apr-19
13	INE148I07HW8	22-Aug-16	22-Aug-19	1,450,000,000	NCD Buy Back	18-Apr-19
14	INE148I07IE4	27-Dec-17	30-Aug-19	250,000,000	NCD Buy Back	18-Apr-19
15	INE148I07FF7	30-Jun-16	15-Jul-19	80,000,000	NCD Buy Back	18-Apr-19
16	INE148I07AO0	27-Nov-14	27-Nov-19	50,000,000	NCD Buy Back	25-Apr-19
17	INE148I07FX0	02-Sep-16	02-Mar-20	50,000,000	NCD Buy Back	30-Apr-19
18	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Apr-19	25-Apr-19
19	INE148I08231	26-Sep-16	26-Sep-26	24,171,000.00	26-Apr-19	25-Apr-19
20	INE148I07EN4	10-May-16	10-May-21	250,000,000	10-May-19	9-May-19
21	INE148I07EO2	10-May-16	08-May-26	250,000,000	10-May-19	9-May-19
22	INE148I07BV3	19-May-15	19-May-25	250,000,000	19-May-19	17-May-19
23	INE148I07EP9	23-May-16	21-May-21	250,000,000	23-May-19	22-May-19
24	INE148I07IX4	25-May-18	27-May-19	2,000,000,000	27-May-19	24-May-19
25	INE148I07ES3	30-May-16	29-May-26	250,000,000	30-May-19	29-May-19
26	INE148I07IY2	30-May-18	30-May-23	1,000,000,000	30-May-19	29-May-19
27	INE148I07EU9	01-Jun-16	29-May-21	100,000,000	31-May-19	30-May-19
28	INE148I08116	23-May-13	23-May-23	200,000,000	23-May-19	22-May-19
29	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-May-19	24-May-19
30	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-May-19	24-May-19
31	INE148I07HW8	22-Aug-16	22-Aug-19	320,000,000	NCD Buy Back	8-May-19
32	INE148I07894	29-Sep-14	29-Sep-19	100,000,000	NCD Buy Back	9-May-19
33	INE148I07HW8	22-Aug-16	22-Aug-19	250,000,000	NCD Buy Back	13-May-19
34	INE148I07AO0	27-Nov-14	27-Nov-19	600,000,000	NCD Buy Back	15-May-19
35	INE148I07HW8	22-Aug-16	22-Aug-19	250,000,000	NCD Buy Back	20-May-19
36	INE148I07IZ9	05-Jun-18	05-Jun-23	1,000,000,000	5-Jun-19	4-Jun-19
37	INE148I07639	05-Jun-14	05-Jun-24	250,000,000	05-Jun-19	4-Jun-19
38	INE148I07EV7	07-Jun-16	07-Jun-21	150,000,000	7-Jun-19	6-Jun-19
39	INE148I07EW5	07-Jun-16	05-Jun-26	250,000,000	7-Jun-19	6-Jun-19
40	INE148I07FD2	30-Jun-16	11-Jun-19	100,000,000	11-Jun-19	10-Jun-19
41	INE148I07CC1	11-Jun-15	11-Jun-20	500,000,000	11-Jun-19	10-Jun-19
42	INE148I07JM5	11-Dec-18	11-Jun-20	2,500,000,000	11-Jun-19	10-Jun-19
43	INE148I07JB8	15-Jun-18	15-Jun-20	5,000,000,000	14-Jun-19	13-Jun-19
44	INE148I07HR8	15-Jun-17	14-Jun-19	250,000,000	14-Jun-19	13-Jun-19
45	INE148I07JC6	15-Jun-18	17-Jun-19	18,000,000,000	17-Jun-19	14-Jun-19
46	INE148I07IV8	23-Mar-18	22-Jun-21	3,000,000,000	21-Jun-19	20-Jun-19
47	INE148I07EZ8	23-Jun-16	21-Jun-19	500,000,000	21-Jun-19	20-Jun-19
48	INE148I07CN8	26-Jun-15	26-Jun-25	10,000,000,000	26-Jun-19	25-Jun-19
49	INE148I07JD4	26-Jun-18	27-Jun-19	1,250,000,000	27-Jun-19	26-Jun-19
50	INE894F07550	28-Jun-12	28-Jun-22	8,000,000,000	28-Jun-19	27-Jun-19

**Detail of Payment of Interest of Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure 1 (a) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest	Payment Date of Interest
51	INE148I07FE0	30-Jun-16	28-Jun-19	1,000,000,000	28-Jun-19	27-Jun-19
52	INE148I07FF7	30-Jun-16	15-Jul-19	670,000,000	28-Jun-19	27-Jun-19
53	INE148I07FG5	30-Jun-16	30-Jun-26	2,000,000,000	28-Jun-19	27-Jun-19
54	INE244L07044	29-Jun-18	29-Jun-21	2,000,000,000	29-Jun-19	28-Jun-19
55	INE148I07746	30-Jun-14	30-Jun-24	250,000,000	30-Jun-19	29-Jun-19
56	INE148I08124	03-Jun-13	03-Jun-23	1,250,000,000	3-Jun-19	1-Jun-19
57	INE894F08087	05-Jun-12	05-Jun-27	1,100,300,000	5-Jun-19	4-Jun-19
58	INE894F08079	05-Jun-12	05-Jun-22	150,000,000	5-Jun-19	4-Jun-19
59	INE894F08103	28-Jun-12	28-Jun-27	1,000,000,000	28-Jun-19	27-Jun-19
60	INE148I08215	29-Jun-16	29-Jun-26	6,097,000,000	29-Jun-19	28-Jun-19
61	INE894F08111	30-Jun-12	30-Jun-27	496,500,000	30-Jun-19	29-Jun-19
62	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jun-19	25-Jun-19
63	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jun-19	25-Jun-19
64	INE148I07HW8	22-Aug-16	22-Aug-19	250,000,000	NCD Buy Back	7-Jun-19
65	INE148I07JB8	15-Jun-18	15-Jun-20	5,000,000,000	NCD Buy Back	18-Jun-19
66	INE148I07FE0	30-Jun-16	28-Jun-19	1,000,000,000	NCD Buy Back	19-Jun-19
67	INE148I07EF0	29-Mar-16	30-Mar-20	500,001,000	NCD Buy Back	19-Jun-19
68	INE148I07HW8	22-Aug-16	22-Aug-19	500,000,000	NCD Buy Back	21-Jun-19
69	INE894F07543	06-Jul-12	06-Jul-22	200,000,000	6-Jul-19	5-Jul-19
70	INE148I07IL9	29-Dec-17	09-Jul-21	2,700,000,000	9-Jul-19	8-Jul-19
71	INE148I07JS2	09-May-19	09-Jul-20	1,200,000,000	9-Jul-19	8-Jul-19
72	INE148I07DQ9	15-Jan-16	15-Jul-19	250,000,000	15-Jul-19	12-Jul-19
73	INE148I07FF7	30-Jun-16	15-Jul-19	620,000,000	15-Jul-19	12-Jul-19
74	INE148I07FJ9	22-Jul-16	22-Jul-26	250,000,000	22-Jul-19	20-Jul-19
75	INE148I07HU2	25-Jul-17	24-Jul-20	50,000,000	25-Jul-19	24-Jul-19
76	INE148I07HV0	25-Jul-17	25-Jul-22	1,000,000,000	25-Jul-19	24-Jul-19
77	INE148I07JE2	30-Jul-18	28-Jul-23	2,500,000,000	30-Jul-19	29-Jul-19
78	INE148I08173	17-Jul-14	17-Jul-24	100,000,000	17-Jul-19	16-Jul-19
79	INE148I08199	21-Jul-15	21-Jul-25	81,500,000	21-Jul-19	20-Jul-19
80	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jul-19	25-Jul-19
81	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jul-19	25-Jul-19
82	INE148I07DQ9	15-Jan-16	15-Jul-19	250,000,000	NCD Buy Back	1-Jul-19
83	INE148I07FF7	30-Jun-16	15-Jul-19	50,000,000	NCD Buy Back	1-Jul-19
84	INE148I07FN1	09-Aug-16	09-Aug-19	500,000,000	NCD Buy Back	1-Jul-19
85	INE148I07FX0	02-Sep-16	02-Mar-20	50,000,000	NCD Buy Back	1-Jul-19
86	INE148I07HW8	22-Aug-16	22-Aug-19	18,730,000,000	NCD Buy Back	1-Jul-19
87	INE148I07IE4	27-Dec-17	30-Aug-19	1,750,000,000	NCD Buy Back	1-Jul-19
88	INE148I07HO5	21-Apr-17	19-Sep-19	250,000,000	NCD Buy Back	9-Jul-19
89	INE148I07HY4	12-Sep-17	12-Sep-19	1,200,000,000	NCD Buy Back	9-Jul-19
90	INE148I07HZ1	22-Sep-17	20-Sep-19	5,000,000,000	NCD Buy Back	9-Jul-19
91	INE148I07HW8	22-Aug-16	22-Aug-19	100,000,000	NCD Buy Back	10-Jul-19
92	INE148I07DU1	08-Feb-16	08-Feb-21	50,000,000	NCD Buy Back	10-Jul-19
93	INE148I07894	29-Sep-14	29-Sep-19	150,000,000	NCD Buy Back	11-Jul-19
94	INE148I07IM7	29-Dec-17	22-Oct-21	150,000,000	NCD Buy Back	11-Jul-19
95	INE148I07IK1	28-Dec-17	08-Apr-21	250,000,000	NCD Buy Back	12-Jul-19
96	INE148I07EF0	29-Mar-16	30-Mar-20	333,334,000	NCD Buy Back	18-Jul-19
97	INE148I07HC0	30-Mar-17	30-Mar-22	153,000,000	NCD Buy Back	25-Jul-19
98	INE148I07DT3	19-Jan-16	19-Jan-21	95,000,000	NCD Buy Back	25-Jul-19
99	INE148I07IK1	28-Dec-17	08-Apr-21	250,000,000	NCD Buy Back	26-Jul-19
100	INE148I07JF9	06-Aug-18	04-Aug-28	10,250,000,000	6-Aug-19	5-Aug-19
101	INE148I07CX7	07-Aug-15	07-Aug-20	150,000,000	07-Aug-19	6-Aug-19
102	INE148I07FN1	09-Aug-16	09-Aug-19	50,000,000	9-Aug-19	8-Aug-19

**Detail of Payment of Interest of Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure 1 (a) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest	Payment Date of Interest
103	INE148I07FR2	11-Aug-16	09-Aug-19	50,000,000	9-Aug-19	8-Aug-19
104	INE148I07FS0	11-Aug-16	11-Aug-21	100,000,000	9-Aug-19	8-Aug-19
105	INE148I07CZ2	13-Aug-15	13-Aug-20	150,000,000	13-Aug-19	13-Aug-19
106	INE148I08207	03-Aug-15	03-Aug-25	1,650,000,000	3-Aug-19	2-Aug-19
107	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Aug-19	23-Aug-19
108	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Aug-19	23-Aug-19
109	INE148I07DU1	08-Feb-16	08-Feb-21	150,000,000	NCD Buy Back	13-Aug-19
110	INE148I07FY8	26-Sep-16	26-Sep-19	261,628,000	NCD Buy Back	14-Aug-19
111	INE148I07FZ5	26-Sep-16	26-Sep-19	5,613,000,000	NCD Buy Back	14-Aug-19
112	INE148I07GA6	26-Sep-16	26-Sep-19	501,363,000	NCD Buy Back	14-Aug-19
113	INE148I07GD0	26-Sep-16	26-Sep-19	1,487,000	NCD Buy Back	14-Aug-19
114	INE148I07FY8	26-Sep-16	26-Sep-19	1,500,000	NCD Buy Back	30-Aug-19
115	INE148I07GA6	26-Sep-16	26-Sep-19	24,326,000	NCD Buy Back	30-Aug-19
116	INE148I07GD0	26-Sep-16	26-Sep-19	7,387,000	NCD Buy Back	30-Aug-19
117	INE148I07FX0	02-Sep-16	02-Mar-20	500,000,000	2-Sep-19	31-Aug-19
118	INE148I07DE5	04-Sep-15	04-Sep-20	10,000,000,000	4-Sep-19	3-Sep-19
119	INE894F07360	07-Sep-11	07-Sep-21	5,000,000,000	7-Sep-19	6-Sep-19
120	INE148I07HX6	08-Sep-17	08-Sep-27	14,500,000,000	8-Sep-19	7-Sep-19
121	INE148I07HY4	12-Sep-17	12-Sep-19	50,000,000	12-Sep-19	11-Sep-19
122	INE148I07DF2	18-Sep-15	18-Sep-20	4,250,000,000	18-Sep-19	17-Sep-19
123	INE148I07GW0	21-Mar-17	21-Mar-22	6,000,000,000	20-Sep-19	19-Sep-19
124	INE148I07GX8	22-Mar-17	22-Mar-22	1,600,000,000	20-Sep-19	19-Sep-19
125	INE148I07IA2	22-Sep-17	22-Sep-20	15,000,000,000	20-Sep-19	19-Sep-19
126	INE148I07HC0	30-Mar-17	30-Mar-22	3,347,000,000	30-Sep-19	27-Sep-19
127	INE148I07ET1	01-Jun-16	03-Sep-19	500,000,000	3-Sep-19	2-Sep-19
128	INE148I08280	08-Sep-17	06-Sep-24	1,000,000,000	8-Sep-19	7-Sep-19
129	INE148I08298	08-Sep-17	08-Sep-27	9,000,000,000	9-Sep-19	7-Sep-19
130	INE148I08132	23-Sep-13	23-Sep-23	250,000,000	23-Sep-19	21-Sep-19
131	INE148I08140	27-Sep-13	27-Sep-23	250,000,000	27-Sep-19	26-Sep-19
132	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Sep-19	25-Sep-19
133	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Sep-19	25-Sep-19
134	INE148I07FY8	26-Sep-16	26-Sep-19	4,000,000	26-Sep-19	25-Sep-19
135	INE148I07FZ5	26-Sep-16	26-Sep-19	6,200,000	26-Sep-19	25-Sep-19
136	INE148I07GA6	26-Sep-16	26-Sep-19	127,463,000	26-Sep-19	25-Sep-19
137	INE148I07GD0	26-Sep-16	26-Sep-19	47,163,000	26-Sep-19	25-Sep-19
138	INE148I07GE8	26-Sep-16	26-Sep-21	33,896,263,000	26-Sep-19	25-Sep-19
139	INE148I07GF5	26-Sep-16	26-Sep-21	13,112,298,000	26-Sep-19	25-Sep-19
140	INE148I07GK5	26-Sep-16	26-Sep-26	9,907,552,000	26-Sep-19	25-Sep-19
141	INE148I07GL3	26-Sep-16	26-Sep-26	4,044,991,000	26-Sep-19	25-Sep-19
142	INE148I08249	26-Sep-16	26-Sep-26	1,500,000	26-Sep-19	25-Sep-19
143	INE148I08256	26-Sep-16	26-Sep-26	1,953,479,000	26-Sep-19	25-Sep-19
144	INE148I07IL9	29-Dec-17	09-Jul-21	10,000,000	NCD Buy Back	3-Sep-19
145	INE148I07IV8	23-Mar-18	22-Jun-21	50,000,000	NCD Buy Back	3-Sep-19
146	INE148I07IH7	27-Dec-17	06-Apr-21	250,000,000	NCD Buy Back	11-Sep-19
147	INE148I07JG7	21-Aug-18	21-Feb-20	150,000,000	NCD Buy Back	16-Sep-19
148	INE148I07JG7	21-Aug-18	21-Feb-20	150,000,000	NCD Buy Back	16-Sep-19
149	INE148I07JG7	21-Aug-18	21-Feb-20	150,000,000	NCD Buy Back	16-Sep-19
150	INE148I07JG7	21-Aug-18	21-Feb-20	150,000,000	NCD Buy Back	16-Sep-19
			<b>Total</b>	<b>292,486,937,000</b>		



**Details of Repayment of Principal of Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure -1 (b)**

S.No.	ISIN No.	Date of Issue	Due Date	Principal Amount	Payment Date of Principal
1	INE148I07EJ2	12-Apr-16	12-Apr-19	250,000,000	11-Apr-19
2	INE148I07EI4	11-Apr-16	15-Apr-19	370,000,000	12-Apr-19
3	INE148I07894	29-Sep-14	29-Sep-19	300,000,000	18-Apr-19
4	INE148I07IS4	19-Mar-18	19-Mar-21	150,000,000	18-Apr-19
5	INE148I07HW8	22-Aug-16	22-Aug-19	1,450,000,000	18-Apr-19
6	INE148I07IE4	27-Dec-17	30-Aug-19	250,000,000	18-Apr-19
7	INE148I07FF7	30-Jun-16	15-Jul-19	80,000,000	18-Apr-19
8	INE148I07AO0	27-Nov-14	27-Nov-19	50,000,000	25-Apr-19
9	INE148I07FX0	02-Sep-16	02-Mar-20	50,000,000	30-Apr-19
10	INE148I07IX4	25-May-18	27-May-19	2,000,000,000	24-May-19
11	INE148I07HW8	22-Aug-16	22-Aug-19	320,000,000	08-May-19
12	INE148I07894	29-Sep-14	29-Sep-19	100,000,000	09-May-19
13	INE148I07HW8	22-Aug-16	22-Aug-19	250,000,000	13-May-19
14	INE148I07AO0	27-Nov-14	27-Nov-19	600,000,000	15-May-19
15	INE148I07HW8	22-Aug-16	22-Aug-19	250,000,000	20-May-19
16	INE148I07FD2	30-Jun-16	11-Jun-19	100,000,000	10-Jun-19
17	INE148I07HR8	15-Jun-17	14-Jun-19	250,000,000	13-Jun-19
18	INE148I07JC6	15-Jun-18	17-Jun-19	18,000,000,000	14-Jun-19
19	INE148I07EZ8	23-Jun-16	21-Jun-19	500,000,000	20-Jun-19
20	INE148I07JD4	26-Jun-18	27-Jun-19	1,250,000,000	26-Jun-19
21	INE148I07FE0	30-Jun-16	28-Jun-19	1,000,000,000	27-Jun-19
22	INE148I07HW8	22-Aug-16	22-Aug-19	250,000,000	07-Jun-19
23	INE148I07JB8	15-Jun-18	15-Jun-20	5,000,000,000	18-Jun-19
24	INE148I07FE0	30-Jun-16	28-Jun-19	1,000,000,000	19-Jun-19
25	INE148I07EF0	29-Mar-16	30-Mar-20	500,001,000	19-Jun-19
26	INE148I07HW8	22-Aug-16	22-Aug-19	500,000,000	21-Jun-19
27	INE148I07DQ9	15-Jan-16	15-Jul-19	250,000,000	12-Jul-19
28	INE148I07FF7	30-Jun-16	15-Jul-19	620,000,000	12-Jul-19
29	INE148I07DQ9	15-Jan-16	15-Jul-19	250,000,000	01-Jul-19
30	INE148I07FF7	30-Jun-16	15-Jul-19	50,000,000	01-Jul-19
31	INE148I07FN1	09-Aug-16	09-Aug-19	500,000,000	01-Jul-19

**Details of Repayment of Principal of Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure -1 (b) (Contd.)**

S.No.	ISIN No.	Date of Issue	Due Date	Principal Amount	Payment Date of Principal
32	INE148I07FX0	02-Sep-16	02-Mar-20	50,000,000	01-Jul-19
33	INE148I07HW8	22-Aug-16	22-Aug-19	18,730,000,000	01-Jul-19
34	INE148I07IE4	27-Dec-17	30-Aug-19	1,750,000,000	01-Jul-19
35	INE148I07HO5	21-Apr-17	19-Sep-19	250,000,000	09-Jul-19
36	INE148I07HY4	12-Sep-17	12-Sep-19	1,200,000,000	09-Jul-19
37	INE148I07HZ1	22-Sep-17	20-Sep-19	5,000,000,000	09-Jul-19
38	INE148I07HW8	22-Aug-16	22-Aug-19	100,000,000	10-Jul-19
39	INE148I07DU1	08-Feb-16	08-Feb-21	50,000,000	10-Jul-19
40	INE148I07894	29-Sep-14	29-Sep-19	150,000,000	11-Jul-19
41	INE148I07IM7	29-Dec-17	22-Oct-21	150,000,000	11-Jul-19
42	INE148I07IK1	28-Dec-17	08-Apr-21	250,000,000	12-Jul-19
43	INE148I07EF0	29-Mar-16	30-Mar-20	333,334,000	18-Jul-19
44	INE148I07HC0	30-Mar-17	30-Mar-22	153,000,000	25-Jul-19
45	INE148I07DT3	19-Jan-16	19-Jan-21	95,000,000	25-Jul-19
46	INE148I07IK1	28-Dec-17	08-Apr-21	250,000,000	26-Jul-19
47	INE148I07FN1	09-Aug-16	09-Aug-19	50,000,000	08-Aug-19
48	INE148I07FR2	11-Aug-16	09-Aug-19	50,000,000	08-Aug-19
49	INE148I07DU1	08-Feb-16	08-Feb-21	150,000,000	13-Aug-19
50	INE148I07FY8	26-Sep-16	26-Sep-19	261,628,000	14-Aug-19
51	INE148I07FZ5	26-Sep-16	26-Sep-19	5,613,000,000	14-Aug-19
52	INE148I07GA6	26-Sep-16	26-Sep-19	501,363,000	14-Aug-19
53	INE148I07GD0	26-Sep-16	26-Sep-19	1,487,000	14-Aug-19
54	INE148I07FY8	26-Sep-16	26-Sep-19	1,500,000	30-Aug-19
55	INE148I07GA6	26-Sep-16	26-Sep-19	24,326,000	30-Aug-19
56	INE148I07GD0	26-Sep-16	26-Sep-19	7,387,000	30-Aug-19
57	INE148I07HY4	12-Sep-17	12-Sep-19	50,000,000	11-Sep-19
58	INE148I07ET1	01-Jun-16	03-Sep-19	500,000,000	02-Sep-19
59	INE148I07FY8	26-Sep-16	26-Sep-19	4,000,000	25-Sep-19
60	INE148I07FZ5	26-Sep-16	26-Sep-19	6,200,000	25-Sep-19
61	INE148I07GA6	26-Sep-16	26-Sep-19	127,463,000	25-Sep-19
62	INE148I07GD0	26-Sep-16	26-Sep-19	47,163,000	25-Sep-19
63	INE148I07IL9	29-Dec-17	09-Jul-21	10,000,000	03-Sep-19

**Details of Repayment of Principal of Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure -1 (b) (Contd.)**

<b>S.No.</b>	<b>ISIN No.</b>	<b>Date of Issue</b>	<b>Due Date</b>	<b>Principal Amount</b>	<b>Payment Date of Principal</b>
64	INE148I07IV8	23-Mar-18	22-Jun-21	50,000,000	03-Sep-19
65	INE148I07IH7	27-Dec-17	06-Apr-21	250,000,000	11-Sep-19
66	INE148I07JG7	21-Aug-18	21-Feb-20	150,000,000	16-Sep-19
67	INE148I07JG7	21-Aug-18	21-Feb-20	150,000,000	16-Sep-19
68	INE148I07JG7	21-Aug-18	21-Feb-20	150,000,000	16-Sep-19
69	INE148I07JG7	21-Aug-18	21-Feb-20	150,000,000	16-Sep-19
			<b>Total</b>	<b>73,306,852,000</b>	

<b>Details of Due date of Repayment of Principal of Non Convertible Debentures from 1st October 2019 to 31st March 2020- Annexure -1 (C)</b>					
<b>S.No.</b>	<b>ISIN No.</b>	<b>Date of Issue</b>	<b>Date of Maturity</b>	<b>Principal Amount</b>	<b>Due Date of Payment</b>
1	INE148I07969	13-Oct-14	13-Oct-19	150,000,000	13-Oct-19
2	INE148I07AG6	31-Oct-14	30-Oct-19	100,000,000	30-Oct-19
3	INE148I07AJ0	14-Nov-14	14-Nov-19	150,000,000	14-Nov-19
4	INE148I07AO0	27-Nov-14	27-Nov-19	1,650,000,000	27-Nov-19
5	INE148I07AQ5	02-Dec-14	02-Dec-19	1,500,000,000	02-Dec-19
6	INE148I07AU7	08-Dec-14	08-Dec-19	1,000,000,000	08-Dec-19
7	INE148I07BP5	27-Mar-15	27-Mar-20	200,000,000	27-Mar-20
8	INE148I07FX0	02-Sep-16	02-Mar-20	500,000,000	02-Mar-20
9	INE148I07GR0	15-Mar-17	13-Mar-20	900,000,000	13-Mar-20
10	INE148I07GZ3	27-Mar-17	27-Mar-20	250,000,000	27-Mar-20
11	INE148I07HH9	18-Apr-17	13-Mar-20	250,000,000	13-Mar-20
12	INE148I07JG7	21-Aug-18	21-Feb-20	9,400,000,000	21-Feb-20
13	INE148I07JJ1	04-Oct-18	04-Nov-19	3,500,000,000	04-Nov-19
14	INE148I07JO1	31-Dec-18	28-Feb-20	1,000,000,000	28-Feb-20
15	INE148I07JP8	31-Dec-18	31-Dec-19	500,000,000	31-Dec-19
16	Masala Bond	15-Sep-16	15-Oct-19	13,300,000,000	15-Oct-19
			<b>Total</b>	<b>34,350,000,000</b>	

**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st October 2019 to 31st March 2020- Annexure -1 (d)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
1	INE148I07076	22-Nov-11	22-Nov-21	1,000,000,000	22-Nov-19
2	INE148I07142	06-Nov-12	06-Nov-22	150,000,000	6-Nov-19
3	INE148I07159	19-Nov-12	19-Nov-22	150,000,000	19-Nov-19
4	INE148I07183	18-Dec-12	18-Dec-22	150,000,000	18-Dec-19
5	INE148I07191	31-Dec-12	31-Dec-22	50,000,000	31-Dec-19
6	INE148I07191	31-Dec-12	31-Dec-22	150,000,000	31-Dec-19
7	INE148I07191	31-Dec-12	31-Dec-22	150,000,000	31-Dec-19
8	INE148I07209	26-Feb-13	26-Feb-23	250,000,000	26-Feb-20
9	INE148I07241	19-Mar-13	19-Mar-23	1,000,000,000	19-Mar-20
10	INE148I07266	25-Mar-13	25-Mar-23	50,000,000	25-Mar-20
11	INE148I07373	08-Oct-13	08-Oct-23	250,000,000	8-Oct-19
12	INE148I07381	21-Nov-13	21-Nov-23	4,000,000,000	21-Nov-19
13	INE148I07415	24-Dec-13	24-Dec-23	250,000,000	24-Dec-19
14	INE148I07480	18-Feb-14	18-Feb-21	200,000,000	18-Feb-20
15	INE894F07519	27-Feb-12	27-Feb-22	5,000,000,000	27-Feb-20
16	INE894F07667	31-Dec-12	31-Dec-22	150,000,000	31-Dec-19
17	INE894F07717	16-Jan-13	16-Jan-23	350,000,000	16-Jan-20
18	INE148I07969	13-Oct-14	13-Oct-19	150,000,000	13-Oct-19
19	INE148I07AG6	31-Oct-14	30-Oct-19	100,000,000	30-Oct-19
20	INE148I07AJ0	14-Nov-14	14-Nov-19	150,000,000	14-Nov-19
21	INE148I07AO0	27-Nov-14	27-Nov-19	1,650,000,000	27-Nov-19
22	INE148I07AQ5	02-Dec-14	02-Dec-19	1,500,000,000	2-Dec-19
23	INE148I07AU7	08-Dec-14	08-Dec-19	1,000,000,000	8-Dec-19
24	INE148I07AV5	16-Dec-14	16-Dec-24	250,000,000	16-Dec-19
25	INE148I07BA7	31-Dec-14	31-Dec-24	250,000,000	31-Dec-19
26	INE148I07BP5	27-Mar-15	27-Mar-20	200,000,000	27-Mar-20
27	INE148I07DJ4	20-Nov-15	20-Nov-20	1,200,000,000	20-Nov-19

**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st October 2019 to 31st March 2020- Annexure -1 (d) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
28	INE148I07DK2	20-Nov-15	20-Nov-22	100,000,000	20-Nov-19
29	INE148I07DL0	20-Nov-15	20-Nov-25	1,700,000,000	20-Nov-19
30	INE148I07DM8	30-Dec-15	30-Dec-20	1,350,000,000	31-Dec-19
31	INE148I07DN6	30-Dec-15	30-Dec-25	950,000,000	31-Dec-19
32	INE148I07DO4	31-Dec-15	31-Dec-25	100,000,000	31-Dec-19
33	INE148I07DP1	07-Jan-16	07-Jan-21	3,000,000,000	7-Jan-20
34	INE148I07DT3	19-Jan-16	19-Jan-21	905,000,000	20-Jan-20
35	INE148I07DV9	08-Feb-16	07-Feb-26	500,000,000	8-Feb-20
36	INE148I07DU1	08-Feb-16	08-Feb-21	100,000,000	8-Feb-20
37	INE148I07DU1	08-Feb-16	08-Feb-21	350,000,000	8-Feb-20
38	INE148I07EA1	14-Mar-16	13-Mar-26	250,000,000	14-Mar-20
39	INE148I07EF0	29-Mar-16	30-Mar-20	-	30-Mar-20
40	INE148I07FX0	02-Sep-16	02-Mar-20	500,000,000	2-Mar-20
41	INE148I07GR0	15-Mar-17	13-Mar-20	900,000,000	13-Mar-20
42	INE148I07GW0	21-Mar-17	21-Mar-22	6,000,000,000	20-Mar-20
43	INE148I07GX8	22-Mar-17	22-Mar-22	1,600,000,000	20-Mar-20
44	INE148I07GZ3	27-Mar-17	27-Mar-20	250,000,000	27-Mar-20
45	INE148I07HC0	30-Mar-17	30-Mar-22	3,347,000,000	30-Mar-20
46	INE148I07HF3	06-Apr-17	06-Apr-22	10,000,000,000	4-Oct-19
47	INE148I07HH9	18-Apr-17	13-Mar-20	250,000,000	13-Mar-20
48	INE148I07IC8	07-Nov-17	07-Nov-22	2,900,000,000	7-Nov-19
49	INE148I07IN5	29-Dec-17	29-Dec-22	10,000,000,000	29-Dec-19
50	INE148I07IM7	29-Dec-17	22-Oct-21	2,350,000,000	22-Oct-19
51	INE148I07IP0	24-Jan-18	24-Jan-25	2,250,000,000	24-Jan-20
52	INE148I07IQ8	22-Feb-18	22-Feb-28	30,000,000,000	22-Feb-20
53	INE148I07IR6	23-Feb-18	23-Feb-28	250,000,000	21-Feb-20
54	INE148I07IS4	19-Mar-18	19-Mar-21	5,850,000,000	19-Mar-20
55	INE148I07IQ8	28-Mar-18	22-Feb-28	600,000,000	22-Feb-20

**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st October 2019 to 31st March 2020- Annexure -1 (d) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
56	INE148I07JG7	21-Aug-18	21-Feb-20	9,400,000,000	21-Feb-20
57	INE148I07JH5	21-Aug-18	21-Feb-28	10,000,000	21-Feb-20
58	INE148I07JJ1	04-Oct-18	04-Nov-19	3,500,000,000	4-Nov-19
59	INE148I07JK9	22-Nov-18	22-Nov-28	10,000,000,000	22-Nov-19
60	INE148I07JN3	31-Dec-18	31-Dec-21	5,000,000,000	31-Dec-19
61	INE148I07JO1	31-Dec-18	28-Feb-20	1,000,000,000	28-Feb-20
62	INE148I07JP8	31-Dec-18	31-Dec-19	500,000,000	31-Dec-19
63	INE148I07JQ6	15-Jan-19	15-Jan-29	7,000,000,000	15-Jan-20
64	INE148I07JR4	25-Jan-19	25-Jan-22	1,099,999,989	27-Jan-20
65	INE148I07JR4	25-Jan-19	25-Jan-23	1,099,999,989	27-Jan-20
66	INE148I07JR4	25-Jan-19	25-Jan-24	1,100,000,022	27-Jan-20
67	INE894F08038	31-Jan-12	31-Jan-22	110,000,000	31-Jan-20
68	INE894F08038	31-Jan-12	31-Jan-22	100,000,000	31-Jan-20
69	INE894F08038	31-Jan-12	31-Jan-22	2,000,000	31-Jan-20
70	INE894F08038	31-Jan-12	31-Jan-22	150,000,000	31-Jan-20
71	INE894F08053	22-Feb-12	22-Feb-22	200,000,000	22-Feb-20
72	INE894F08061	30-Mar-12	30-Mar-22	50,000,000	30-Mar-20
73	INE894F08061	30-Mar-12	30-Mar-22	100,000,000	30-Mar-20
74	INE894F08137	15-Nov-12	15-Nov-27	16,000,000	15-Nov-19
75	INE894F08129	15-Nov-12	15-Nov-22	1,000,000	15-Nov-19
76	INE894F08137	15-Nov-12	15-Nov-27	60,000,000	15-Nov-19
77	INE894F08129	15-Nov-12	15-Nov-22	10,000,000	15-Nov-19
78	INE894F08137	15-Nov-12	15-Nov-27	250,000,000	15-Nov-19
79	INE148I08025	09-Oct-12	09-Oct-22	180,000,000	9-Oct-19
80	INE148I08025	09-Oct-12	09-Oct-22	20,000,000	9-Oct-19
81	INE148I08025	09-Oct-12	09-Oct-22	150,000,000	9-Oct-19
82	INE148I08033	22-Oct-12	22-Oct-22	60,000,000	22-Oct-19
83	INE148I08033	22-Oct-12	22-Oct-22	340,000,000	22-Oct-19

**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st October 2019 to 31st March 2020- Annexure -1 (d) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
84	INE148I08041	31-Oct-12	31-Oct-22	10,000,000	31-Oct-19
85	INE148I08041	31-Oct-12	31-Oct-22	240,000,000	31-Oct-19
86	INE148I08058	04-Dec-12	04-Dec-22	100,000,000	4-Dec-19
87	INE148I08058	04-Dec-12	04-Dec-22	100,000,000	4-Dec-19
88	INE148I08066	14-Jan-13	14-Jan-23	150,000,000	14-Jan-20
89	INE148I08066	14-Jan-13	14-Jan-23	100,000,000	14-Jan-20
90	INE148I08074	30-Jan-13	30-Jan-23	100,000,000	30-Jan-20
91	INE148I08082	18-Feb-13	18-Feb-23	140,000,000	18-Feb-20
92	INE148I08082	18-Feb-13	18-Feb-23	110,000,000	18-Feb-20
93	INE148I08090	06-Mar-13	06-Mar-23	10,000,000	6-Mar-20
94	INE148I08090	06-Mar-13	06-Mar-23	190,000,000	6-Mar-20
95	INE148I08108	28-Mar-13	28-Mar-23	250,000,000	28-Mar-20
96	INE148I08157	24-Oct-13	24-Oct-23	50,000,000	24-Oct-19
97	INE148I08165	23-Dec-13	23-Dec-23	200,000,000	23-Dec-19
98	INE148I08181	17-Mar-15	17-Mar-25	50,000,000	17-Mar-20
99	INE148I08306	27-Mar-18	27-Mar-28	15,000,000,000	27-Mar-20
100	Masala Bond	15-Sep-16	15-Oct-19	13,300,000,000	15-Oct-19
101	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Oct-19
102	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Oct-19
103	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Nov-19
104	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Nov-19
105	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Dec-19
106	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Dec-19
107	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jan-20
108	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jan-20
109	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Feb-20
110	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Feb-20
111	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Mar-20
112	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Mar-20
			<b>Total</b>	<b>178,677,702,000</b>	