

# Indiabulls HOME LOANS

Indiabulls Housing Finance Limited  
(CIN: L65922DL2005PLC136029)  
Audited Consolidated Financial Results  
for the year ended March 31, 2021

(Rupees in Crores)

## Statement of Consolidated Audited Results for the year ended March 31, 2021

	Particulars	Quarter ended			Year ended	
		31.03.21	31.12.20	31.03.20	31.03.21	31.03.20
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1	<b>Revenue from operations</b>					
	(i) Interest Income	2,329.08	2,381.11	2,464.53	9,721.96	11,548.60
	(ii) Dividend Income	-	-	148.73	0.17	863.04
	(iii) Fees and commission Income	13.31	35.71	80.06	94.02	351.79
	(iv) Net gain on fair value changes	-	53.97	123.78	-	-
	(v) Net gain on derecognition of financial instruments under amortised cost category	29.32	42.46	132.94	111.27	453.01
	<b>Total Revenue from operations</b>	<b>2,371.71</b>	<b>2,513.25</b>	<b>2,950.04</b>	<b>9,927.42</b>	<b>13,216.44</b>
2	Other Income	50.25	1.45	4.16	102.70	6.79
3	<b>Total Income (1+2)</b>	<b>2,421.96</b>	<b>2,514.70</b>	<b>2,954.20</b>	<b>10,030.12</b>	<b>13,223.23</b>
4	<b>Expenses</b>					
	Finance Costs	1,594.13	1,706.04	2,125.77	6,939.38	8,511.92
	Net loss on fair value changes	63.85	-	-	36.95	119.96
	Impairment on financial instruments (net of recoveries)	316.49	143.31	535.69	919.89	1,062.78
	Employee Benefits Expenses	15.72	102.48	120.28	252.54	604.81
	Depreciation, amortization and impairment	22.67	25.23	27.93	96.70	107.84
	Other expenses	52.27	100.60	50.15	223.00	255.03
	<b>Total expenses</b>	<b>2,065.13</b>	<b>2,077.66</b>	<b>2,859.82</b>	<b>8,468.46</b>	<b>10,662.34</b>
5	<b>Profit before tax (3-4)</b>	<b>356.83</b>	<b>437.04</b>	<b>94.38</b>	<b>1,561.66</b>	<b>2,560.89</b>
6	<b>Tax expense</b>					
	Current tax expense	(57.98)	22.46	(256.60)	62.84	371.19
	Deferred Tax Charge / (Credit)	138.58	85.26	224.13	297.23	23.78
	<b>Total Tax Expense</b>	<b>80.60</b>	<b>107.72</b>	<b>(32.47)</b>	<b>360.07</b>	<b>394.97</b>
7	<b>Profit for the Period / Year (5-6)</b>	<b>276.23</b>	<b>329.32</b>	<b>126.85</b>	<b>1,201.59</b>	<b>2,165.92</b>

8	Add: Share of Profit of Associate	-	-	10.21	-	33.88
9	<b>Profit for the period / year attributable to the Shareholders of the Company (7+8)</b>	<b>276.23</b>	<b>329.32</b>	<b>137.06</b>	<b>1,201.59</b>	<b>2,199.80</b>
10	Other comprehensive income					
	A (i) Items that will not be reclassified to statement of profit or loss					
	(a) Remeasurement gain / (loss) on defined benefit plan	(13.84)	(4.27)	6.69	13.19	9.58
	(b) Gain / (Loss) on equity instrument designated at FVOCI	2.89	(17.15)	2,214.98	(685.19)	2,054.77
	(c) impairment allowance	-	-	(2,402.72)	-	(2,402.72)
	(ii) Income tax impact on above	2.82	5.01	47.77	153.45	83.47
	B (i) Items that will be reclassified to statement of profit or loss					
	(a) Derivative instruments in Cash flow hedge relationship	(23.46)	(15.36)	(95.07)	(244.82)	(126.11)
	(ii) Income tax impact on above	5.90	3.86	25.84	61.62	16.34
	Other comprehensive (loss) (net of tax)	(25.69)	(27.90)	(202.51)	(701.75)	(364.67)
11	Total comprehensive income (after tax) (9+10)	250.54	301.42	(65.45)	499.84	1,835.13
12	Paid-up Equity Share Capital	89.07	89.07	83.83	89.07	83.83
13	Earnings per Share (EPS) <i>*(EPS for the quarters are not annualised)</i>					
	-Basic (Amount in Rs.)	6.20	7.39	3.27	27.72	51.70
	-Diluted (Amount in Rs.)	6.19	7.39	3.27	27.72	51.69
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00

**Notes to the Financial Results:**

- The financial results have been prepared in accordance with Ind AS, 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.
- The consolidated financial results of Indiabulls Housing Finance Limited ('IBHFL', 'the Company') for the year ended March 31, 2021 have been reviewed by the Audit Committee on May 19, 2021 and subsequently approved at the meeting of the Board of Directors held on May 19, 2021.
- Employee benefit expense include cost of Employee Stock option / Stock Appreciation Rights of Rs. (3.00) crores in the current quarter and Rs. 20.25 crores in previous quarter (cost of employee stock option for the year ended March 31, 2021 and March 31, 2020 is Rs. (7.09) crores and Rs. 29.69 crores respectively and for the quarter ended March 31, 2020 is Rs. (4.28) crores).

4	<b>Statement of Assets and Liabilities:</b>	<b>(Rupees in Crores)</b>	
	<b>Particulars</b>	<b>As at 31.03.21 (Audited)</b>	<b>As at 31.03.20 (Audited)</b>
	<b>ASSETS</b>		
	<b>(1) Financial Assets</b>		
	(a) Cash and cash equivalents	13,124.16	13,564.59
	(b) Bank Balance other than (a) above	3,879.72	1,474.06
	(c) Derivative financial instruments	154.13	739.18
	(d) Receivables		
	(I) Trade Receivables	23.79	28.84
	(II) Other Receivables	-	-
	(e) Loans	65,407.25	70,211.44

Statement of Assets and Liabilities (Continued):	(Rupees in Crores)	
	As at 31.03.21 (Audited)	As at 31.03.20 (Audited)
<b>Particulars</b>		
(f) Investments	6,146.01	12,277.46
(g) Other Financial assets	1,160.48	1,420.83
<b>Sub-total - Financial Assets</b>	<b>89,895.54</b>	<b>99,716.40</b>
<b>(2) Non-financial Assets</b>		
(a) Current tax assets (Net)	583.82	1,214.90
(b) Deferred tax Assets (Net)	669.62	388.28
(c) Property, Plant and Equipment	82.80	120.67
(d) Right-of-use assets	118.64	253.29
(e) Goodwill on Consolidation	57.83	57.83
(f) Other Intangible assets	36.14	18.06
(g) Other non-financial assets	408.14	433.18
(h) Assets Held for Sale	1,385.34	669.42
<b>Sub-total - Non-financial Assets</b>	<b>3,342.33</b>	<b>3,155.63</b>
<b>Total Assets</b>	<b>93,237.87</b>	<b>102,872.03</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial Liabilities</b>		
(a) Derivative financial instruments	289.22	187.82
(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	23.50	11.70
(c) Debt Securities	30,219.07	32,617.01
(d) Borrowings (Other than Debt Securities)	33,908.25	42,370.02
(e) Subordinated Liabilities	4,678.11	4,687.46
(f) Other financial liabilities	7,264.88	6,573.18
<b>Sub-total - Financial Liabilities</b>	<b>76,383.03</b>	<b>86,447.19</b>
<b>(2) Non-Financial Liabilities</b>		
(a) Current tax liabilities (Net)	144.55	69.31
(b) Provisions	124.80	196.95
(c) Other non-financial liabilities	451.63	620.93
<b>Sub-total - Non-Financial Liabilities</b>	<b>720.98</b>	<b>887.19</b>

<b>Statement of Assets and Liabilities (Continued):</b>		<b>(Rupees in Crores)</b>	
		<b>As at 31.03.21 (Audited)</b>	<b>As at 31.03.20 (Audited)</b>
<b>Particulars</b>			
<b>(3) EQUITY</b>			
(a) Equity Share capital		89.07	83.83
(b) Other Equity		16,044.79	15,453.82
<b>Sub-total - Equity</b>		<b>16,133.86</b>	<b>15,537.65</b>
<b>Total Liabilities and Equity</b>		<b>93,237.87</b>	<b>102,872.03</b>
<b>5 Consolidated Cash Flow Statement</b>		<b>(Rupees in Crores)</b>	
		<b>Year ended March 31, 2021 (Audited)</b>	<b>Year ended March 31, 2020 (Audited)</b>
<b>A Cash flows from operating activities :</b>			
Profit before tax		1,561.66	2,560.89
Adjustments to reconcile profit before tax to net cash flows:			
Employee Stock Compensation		(7.09)	29.69
Provision for Gratuity, Compensated Absences and Superannuation Expense		(58.36)	29.99
Impairment on financial instruments		1,264.14	850.95
Interest Income		(9,721.96)	(11,548.60)
Dividend Income		(0.17)	(863.04)
Gain on modification of leases		(8.61)	(1.09)
Interest Expense		6,472.91	8,276.01
Depreciation and Amortisation expense		96.70	107.84
Provision for Diminution in value of Investment		(636.61)	636.61
Loss on sale on Property, plant and equipment		3.48	2.33
Unrealised (loss) on appreciation of Mutual Fund Investments		23.92	(188.75)
Operating (Loss) before working capital changes		<b>(1,009.99)</b>	<b>(107.17)</b>
Working Capital Changes			
Trade Receivables, Other Financial and non Financial Assets		615.59	(473.62)
Loans		4,500.82	17,733.83
Trade Payables, other financial and non Financial Liabilities		668.11	223.55
Cash from operations		<b>4,774.53</b>	<b>17,376.59</b>

Consolidated Cash Flow Statement (Continued):		(Rupees in Crores)	
		Year ended March 31, 2021 (Audited)	Year ended March 31, 2020 (Audited)
	Interest received on loans	8,438.41	11,137.72
	Interest paid on borrowings	(6,404.41)	(8,777.58)
	Income taxes paid (Net)	279.97	(405.68)
	<b>Net cash (used in) / from operating activities</b>	<b>7,088.50</b>	<b>19,331.05</b>
<b>B</b>	<b>Cash flows from investing activities :</b>		
	Purchase of Property, plant and equipment	(34.35)	(34.58)
	Sale of Property, plant and equipment	5.38	0.86
	Movement in Capital Advances	(13.32)	3.01
	(Investments in) / Proceeds from deposit accounts	(2,405.66)	(755.63)
	Proceeds from Mutual Funds / Other Investments (Net)	5,200.31	8,277.77
	Dividend Received	0.17	863.04
	Interest received on Investments	350.56	592.78
	Proceeds from Subsidiary / Associate / Other Investments	-	(682.31)
	<b>Net cash from investing activities</b>	<b>3,103.09</b>	<b>8,264.94</b>
<b>C</b>	<b>Cash flows from financing activities :</b>		
	Proceeds from Issue of Equity Share through ESOPs (Including Securities Premium)	662.31	4.99
	Distribution of Equity Dividends (including Corporate Dividend Tax thereon)	(416.62)	(1,592.67)
	Repayment of Term loans (Net)	(7,783.84)	(11,375.88)
	Repayment of Commercial Papers (Net)	-	(5,330.00)
	Repayment of Secured Redeemable Non-Convertible Debentures (Net)	(2,508.26)	(11,439.48)
	Proceeds from issue of Subordinated Debt	-	5.00
	Lease Rent Payment	(49.79)	-
	(Repayment of) / Proceeds from Working capital loans (Net)	(535.82)	1,793.82
	<b>Net cash (used in) financing activities</b>	<b>(10,632.02)</b>	<b>(27,934.22)</b>
<b>D</b>	<b>Net (Decrease) in cash and cash equivalents (A+B+C)</b>	<b>(440.43)</b>	<b>(338.23)</b>
<b>E</b>	<b>Cash and cash equivalents at the beginning of the year</b>	13,564.59	13,902.82
<b>F</b>	<b>Cash and cash equivalents at the end of the year (D + E)</b>	<b>13,124.16</b>	<b>13,564.59</b>
6	Net gain on derecognition of financial instruments under amortised cost category for the quarter and for the year ended 31 March 2021 and for the quarter ended 31 December 2020 comprises net gain on direct assignment of loans and net gain on derecognition of non-convertible debentures issued by the Company and For the quarter and for the year ended 31 March 2020 it mainly comprises of net gain on derecognition of non-convertible debentures issued by the Company.		

7 (a) The outbreak of CoVID–19 virus, and more specifically the ongoing current wave of infections and resultant lockdowns continue to cause significant disruptions and dislocations for individuals and businesses. While the lockdown introduced by the government at the beginning of the year were lifted in a phased manner and was followed by a period of increased economic activity, with the onset of a very severe second wave of infections, state governments have reintroduced lockdowns and have imposed restrictions on movement of people and goods. The Company's performance continues to be dependent on future developments, which are uncertain, including, among other things, including the current wave that has significantly increased the number of cases in India and any action to contain its spread or mitigate its impact.

In accordance with RBI guidelines relating to CoVID-19 Regulatory Package dated March 27, 2020 and April 17, 2020, the Company had granted moratorium on the payment of instalments falling due between March 1, 2020 and May 31, 2020 to all eligible borrowers who have requested for the moratorium. The moratorium was further extended for instalment falling due between June 1, 2020 to August 31, 2020 in accordance with the RBI press release dated May 22, 2020 which permitted lending institutions to extend the moratorium. In accordance with the guidance from Institute of Chartered Accountant of India ("ICAI"), extension of the moratorium to borrowers by the Company pursuant to the RBI guidelines relating to COVID 19 Regulatory Package dated March 27, 2020 and April 17, 2020 and RBI press conference, by itself was not considered to result in a SICR for a borrower.

The Company is mainly engaged in providing individual housing loans, loans against property (LAP) and project finance for real estate development. Operations of all these segments were impacted over the past few years and consequent to CoVID-19 pandemic are expected to be further significantly impacted, including erosion in the asset values of the collateral held by the Company. The Company has assessed each of its loan portfolio and performed a comprehensive analysis of the staging of each of its borrower segment. Further, for project finance loans, the Company has reviewed the project status, funding plans and analysis of the borrowers for large projects. Further, the Company has also analysed its outstanding exposures viz a viz the valuation of the collateral/underlying property based on third party valuation reports. Based on the above analysis, the Company has recorded expected credit loss provision to reflect, among other things, the impact of CoVID-19 pandemic. The ECL provision has been determined based on estimates using information available as of the reporting date and given the uncertainties relating to the impact of CoVID-19, the period of which current wave may continue, and relief measures that may be announced by the government, the expected credit loss including management overlay is based on various variables and assumptions, which could result in actual credit loss being different than that being estimated; this will have a corresponding impact on the carrying value of the financial assets, results of operation and the financial position of the Company.

7 (b) The outbreak of CoVID–19 virus, and more specifically the ongoing current wave of infections and resultant lockdowns continue to cause significant disruptions and dislocations for individuals and businesses. While the lockdown introduced by the government at the beginning of the year were lifted in a phased manner and was followed by a period of increased economic activity, with the onset of a very severe second wave of infections, state governments have reintroduced lockdowns and have imposed restrictions on movement of people and goods. The Company's performance continues to be dependent on future developments, which are uncertain, including, among other things, including the current wave that has significantly increased the number of cases in India and any action to contain its spread or mitigate its impact.

In accordance with RBI guidelines relating to CoVID-19 Regulatory Package dated March 27, 2020 and April 17, 2020, Indiabulls Commercial Credit Limited ('ICCL', 'the Company') had granted moratorium on the payment of instalments falling due between March 1, 2020 and May 31, 2020 to all eligible borrowers who have requested for the moratorium. The moratorium was further extended for instalment falling due between June 1, 2020 to August 31, 2020 in accordance with the RBI press release dated May 22, 2020 which permitted lending institutions to extend the moratorium. In accordance with the guidance from Institute of Chartered Accountant of India ("ICAI"), extension of the moratorium to borrowers by the Company pursuant to the RBI guidelines relating to COVID 19 Regulatory Package dated March 27, 2020 and April 17, 2020 and RBI press conference, by itself was not considered to result in a SICR for a borrower.

Indiabulls Commercial Credit Limited ('ICCL', 'the Company') is mainly engaged in the business of financing by way of loans against property (LAP), mortgage backed SME loans, and certain other purposes in India. Operations of all these segments were impacted over the past few years and consequent to CoVID-19 pandemic are expected to be further significantly impacted, including erosion in the asset values of the collateral held by the Company. The Company has assessed each of its loan portfolio and performed a comprehensive analysis of the staging of each of its borrower segment. Further, for project finance loans, the Company has reviewed the project status, funding plans and analysis of the borrowers for large projects. Further, the Company has also analysed its outstanding exposures viz a viz the valuation of the collateral/underlying property based on third party valuation reports. Based on the above analysis, the Company has recorded expected credit loss provision to reflect, among other things, the impact of CoVID-19 pandemic. The ECL provision has been determined based on estimates using information available as of the reporting date and given the uncertainties relating to the impact of CoVID-19, the period of which current wave may continue, and relief measures that may be announced by the government, the expected credit loss including management overlay is based on various variables and assumptions, which could result in actual credit loss being different than that being estimated; this will have a corresponding impact on the carrying value of the financial assets, results of operation and the financial position of the Company.

- 8 At March 31, 2020, the Company had created provision for expected credit loss by debiting the Additional Reserve under section 29 (c) of NHB Act, 1987 as per NHB circular no. NHB (ND)/DRS/Pol-No.03/2004-05 dated August 26, 2004 ("Additional Reserve u/s 29 (c)"). For the year ended March 31, 2021, Rs. 381 crores of such provision which was no longer required has been utilized towards write off of non-performing assets.
- 9 The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
- 10 During the current quarter, the Company has issued 4.50% secured foreign currency convertible bonds due 2026 ('FCCBs') of USD 150 Million at par, convertible into fully paid-up equity shares of face value of Rs. 2/- each of the Company at an initial conversion price of Rs. 242 per equity share, on or after April 14, 2021 and up to the close of business hours on February 20, 2026, at the option of the FCCB holders. FCCBs, which are not converted to equity shares during such specified period, will be redeemable on March 4, 2026.
- 11 Hon'ble Supreme Court, in a public interest litigation (Gajendra Sharma vs Union of India & Anr), vide an interim order dated September 3, 2020 ('interim order') has directed that accounts classified which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Company, till December 31, 2020 has not classified any account as NPA, as per regulatory norms, after August 31, 2020 which was not NPA as of August 31, 2020. Such accounts have been classified as stage 3 and provisioned accordingly.

The interim order granted to not declare accounts as NPA stood vacated on March 23, 2021 vide the judgement of the Hon'ble SC in the matter of Small Scale Industrial Manufacturers Association vs. UOI & Ors. and other connected matters. In accordance with the instructions in paragraph 5 of the RBI circular no. RBI/2021-22/17DOR. STR.REC.4/21.04.048/2021-22 dated April 7, 2021, the Company has carried out asset classification of the borrower accounts as per the extant RBI instructions / IRAC norms, without considering any standstill in asset classification and also done staging of the borrower accounts in accordance with ECL model / framework under Ind AS in the financial statements for the quarter and year ended March 31, 2021.

- 12 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.
- 13 Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary.

# Indiabulls HOME LOANS

Indiabulls Housing Finance Limited  
(CIN: L65922DL2005PLC136029)  
Audited Standalone Financial Results  
for the year ended March 31, 2021

(Rupees in Crores)

## Statement of Standalone Audited Results for the year ended March 31, 2021

	Particulars	Quarter ended			Year ended	
		31.03.21	31.12.20	31.03.20	31.03.21	31.03.20
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
<b>1</b>	<b>Revenue from operations</b>					
	(i) Interest Income	2,054.30	2,100.67	2,131.10	8,490.50	9,881.51
	(ii) Dividend Income	-	-	148.73	0.17	816.82
	(iii) Fees and commission Income	6.80	18.10	66.01	54.16	256.15
	(iv) Net gain on fair value changes	-	52.42	141.61	-	-
	(v) Net gain on derecognition of financial instruments under amortised cost category	29.32	42.47	132.94	109.81	444.75
	<b>Total Revenue from operations</b>	<b>2,090.42</b>	<b>2,213.66</b>	<b>2,620.39</b>	<b>8,654.64</b>	<b>11,399.23</b>
<b>2</b>	<b>Other Income</b>	<b>51.16</b>	<b>3.10</b>	<b>7.29</b>	<b>98.15</b>	<b>16.07</b>
<b>3</b>	<b>Total Income (1+2)</b>	<b>2,141.58</b>	<b>2,216.76</b>	<b>2,627.68</b>	<b>8,752.79</b>	<b>11,415.30</b>
<b>4</b>	<b>Expenses</b>					
	Finance Costs	1,462.07	1,547.19	1,950.75	6,308.04	7,709.60
	Net loss on fair value changes	73.17	-	-	49.79	169.47
	Impairment on financial instruments (net of recoveries)	(0.15)	134.52	(291.11)	493.01	109.26
	Employee Benefits Expenses	7.51	93.21	110.08	224.72	556.97
	Depreciation, amortization and impairment	21.91	24.13	25.33	90.82	97.80
	Other expenses	45.00	89.57	43.60	194.24	225.48
	<b>Total expenses</b>	<b>1,609.51</b>	<b>1,888.62</b>	<b>1,838.65</b>	<b>7,360.62</b>	<b>8,868.58</b>
<b>5</b>	<b>Profit before tax (3-4)</b>	<b>532.07</b>	<b>328.14</b>	<b>789.03</b>	<b>1,392.17</b>	<b>2,546.72</b>
<b>6</b>	<b>Tax expense</b>					
	Current tax expense	(5.03)	(18.88)	(154.60)	-	319.20
	Deferred Tax Charge / (Credit)	131.43	96.52	250.10	333.71	67.61
	<b>Total Tax Expense</b>	<b>126.40</b>	<b>77.64</b>	<b>95.50</b>	<b>333.71</b>	<b>386.81</b>
<b>7</b>	<b>Profit for the Period / Year (5-6)</b>	<b>405.67</b>	<b>250.50</b>	<b>693.53</b>	<b>1,058.46</b>	<b>2,159.91</b>



8	Other comprehensive income					
	A (i) Items that will not be reclassified to statement of profit or loss					
	(a) Remeasurement gain / (loss) on defined benefit plan	(13.81)	(3.99)	6.50	12.43	9.57
	(b) Gain / (Loss) on equity instrument designated at FVOCI	2.87	(17.15)	(23.14)	(685.19)	(89.64)
	(c) impairment allowance	-	-	(2,402.72)	-	(2,402.72)
	(ii) Income tax impact on above	2.82	4.93	606.47	153.64	630.68
	B (i) Items that will be reclassified to statement of profit or loss					
	(a) Derivative instruments in Cash flow hedge relationship	(23.46)	(15.36)	(95.07)	(244.82)	(126.11)
	(ii) Income tax impact on above	5.90	3.86	25.84	61.62	16.34
	Other comprehensive (loss) (net of tax)	(25.68)	(27.70)	(1,882.12)	(702.32)	(1,961.88)
9	Total comprehensive income / (loss) (after tax) (7+8)	379.99	222.80	(1,188.59)	356.14	198.03
10	Paid-up Equity Share Capital	92.47	92.47	85.51	92.47	85.51
11	Earnings per Share (EPS) <i>*(EPS for the quarters are not annualised)</i>					
	-Basic (Amount in Rs.)	8.77	5.42	16.22	23.71	50.52
	-Diluted (Amount in Rs.)	8.75	5.42	16.22	23.71	50.51
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00

**Notes to the Financial Results:**

- The financial results have been prepared in accordance with Ind AS, 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.
- The standalone financial results of Indiabulls Housing Finance Limited ('IBHFL', 'the Company') for the year ended March 31, 2021 have been reviewed by the Audit Committee on May 19, 2021 and subsequently approved at the meeting of the Board of Directors held on May 19, 2021.

<b>Statement of Assets and Liabilities:</b>		<b>(Rupees in Crores)</b>	
		<b>As at 31.03.21 (Audited)</b>	<b>As at 31.03.20 (Audited)</b>
<b>Particulars</b>			
<b>ASSETS</b>			
<b>(1) Financial Assets</b>			
(a) Cash and cash equivalents		11,245.42	11,491.60
(b) Bank Balance other than (a) above		3,841.55	1,421.69
(c) Derivative financial instruments		154.13	739.18
(d) Receivables			
(I) Trade Receivables		3.10	5.32
(II) Other Receivables		-	-
(e) Loans		54,472.75	59,093.37
(f) Investments		10,017.75	16,166.76
(g) Other Financial assets		1,161.71	1,387.32
<b>Sub-total - Financial Assets</b>		<b>80,896.41</b>	<b>90,305.24</b>

Statement of Assets and Liabilities (Continued):	(Rupees in Crores)	
	As at 31.03.21 (Audited)	As at 31.03.20 (Audited)
<b>Particulars</b>		
<b>(2) Non-financial Assets</b>		
(a) Current tax assets (Net)	393.87	968.45
(b) Deferred tax Assets (Net)	595.02	349.95
(c) Property, Plant and Equipment	79.33	113.41
(d) Right-of-use assets	114.99	247.93
(e) Other Intangible assets	34.45	14.23
(f) Other non-financial assets	357.57	564.46
(g) Assets Held for Sale	1,000.63	88.90
<b>Sub-total - Non-financial Assets</b>	<b>2,575.86</b>	<b>2,347.33</b>
<b>Total Assets</b>	<b>83,472.27</b>	<b>92,652.57</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial Liabilities</b>		
(a) Derivative financial instruments	289.22	187.82
(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	22.96	11.56
(c) Debt Securities	29,164.70	32,092.12
(d) Borrowings (Other than Debt Securities)	29,558.67	36,609.92
(e) Subordinated Liabilities	4,348.71	4,338.60
(f) Other financial liabilities	3,943.04	3,639.11
<b>Sub-total - Financial Liabilities</b>	<b>67,327.30</b>	<b>76,879.13</b>
<b>(2) Non-Financial Liabilities</b>		
(a) Current tax liabilities (Net)	138.39	60.81
(b) Provisions	118.90	189.43
(c) Other non-financial liabilities	365.47	593.60
<b>Sub-total - Non-Financial Liabilities</b>	<b>622.76</b>	<b>843.84</b>
<b>(3) EQUITY</b>		
(a) Equity Share capital	92.47	85.51
(b) Other Equity	15,429.74	14,844.09
<b>Sub-total - Equity</b>	<b>15,522.21</b>	<b>14,929.60</b>
<b>Total Liabilities and Equity</b>	<b>83,472.27</b>	<b>92,652.57</b>

4	Standalone Cash Flow Statement	(Rupees in Crores)	
		Year ended March 31, 2021 (Audited)	Year ended March 31, 2020 (Audited)
<b>A</b>	<b>Cash flows from operating activities :</b>		
	Profit before tax	1,392.17	2,546.72
	Adjustments to reconcile profit before tax to net cash flows:		
	Employee Stock Compensation	(9.74)	27.32
	Provision for Gratuity, Compensated Absences and Superannuation Expense	(57.49)	29.67
	Profit on Lease	(7.97)	(0.77)
	Impairment on financial instruments	962.69	816.25
	Interest Income	(8,584.39)	(10,005.43)
	Dividend Income	(0.17)	(816.82)
	Interest Expense	6,147.23	7,600.84
	Depreciation and Amortisation expense	90.82	97.80
	Guarantee Income	(9.33)	(12.43)
	Loss on sale on Property, plant and equipment	3.39	2.00
	Unrealised (loss) on appreciation of Mutual Fund Investments	21.52	(124.05)
	Operating (Loss) before working capital changes	<b>(51.27)</b>	<b>161.10</b>
	Working Capital Changes		
	Trade Receivables, Other Financial and non Financial Assets	706.31	(329.59)
	Loans	5,268.06	14,196.27
	Trade Payables, other financial and non Financial Liabilities	243.98	(1,005.55)
	Cash from operations	<b>6,167.08</b>	<b>13,022.23</b>
	Interest received on loans	7,249.60	9,375.60
	Interest paid on borrowings	(6,104.07)	(7,746.52)
	Income taxes paid (Net)	288.65	(571.07)
	<b>Net cash from operating activities</b>	<b>7,601.26</b>	<b>14,080.24</b>
<b>B</b>	<b>Cash flows from investing activities :</b>		
	Purchase of Property, plant and equipment	(34.22)	(32.39)
	Sale of Property, plant and equipment	3.93	0.67
	Movement in Capital Advances	23.32	2.84
	(Investments in) / Proceeds from deposit accounts	(2,419.86)	(755.79)
	Dividend Received	0.17	816.82
	Interest received on Investments	476.93	622.61
	Proceeds from Subsidiary / Associate / Other Investments	4,530.58	9,071.53
	<b>Net cash from investing activities</b>	<b>2,580.85</b>	<b>9,726.29</b>

Standalone Cash Flow Statement (Continued)		(Rupees in Crores)	
		Year ended March 31, 2021 (Audited)	Year ended March 31, 2020 (Audited)
<b>C</b>	<b>Cash flows from financing activities :</b>		
	Proceeds from Issue of Equity Share through ESOPs (Including Securities Premium)	662.31	4.99
	Distribution of Equity Dividends (including Corporate Dividend Tax thereon)	(416.62)	(1,594.93)
	Loan to Subsidiary Companies	(707.58)	(341.42)
	Repayment of Term loans (Net)	(6,388.94)	(9,131.32)
	Repayment of Commercial Papers (Net)	-	(5,330.00)
	Repayment of Secured Redeemable Non-Convertible Debentures (Net)	(3,008.15)	(10,989.09)
	Lease Rent Payment	(48.49)	(68.57)
	(Repayment of) / Proceeds from Working capital loans (Net)	(520.82)	1,778.82
	<b>Net cash (used in) financing activities</b>	<b>(10,428.29)</b>	<b>(25,671.52)</b>
<b>D</b>	<b>Net (Decrease) in cash and cash equivalents (A+B+C)</b>	<b>(246.18)</b>	<b>(1,864.99)</b>
<b>E</b>	<b>Cash and cash equivalents at the beginning of the year</b>	11,491.60	13,356.59
<b>F</b>	<b>Cash and cash equivalents at the end of the year (D + E)</b>	<b>11,245.42</b>	<b>11,491.60</b>
<b>5</b>	<b>Disclosure on Moratorium – CoVID-19 Regulatory package – Asset classification and Provisions are given below:</b>	<b>(Rupees in Crores)</b>	
	<b>Particulars</b>	<b>31.03.21</b>	
	(i) Respective amount in SMA/overdue categories where the moratorium/deferment was extended, in terms of paragraph 2 and 3 of above mentioned RBI circular	6,823.36	
	(ii) Respective accounts where asset classification benefits was extended	4,555.13	
	(iii) Provision made during the year ended in terms of paragraph 5 of the above circular*	455.51	
	(iv) Provisions adjusted during the respective accounting periods against slippages	-	
	(v) residual provisions in terms of paragraph 6	455.51	

\*As per prudential norms issued by Reserve Bank of India

6 Disclosure pursuant to RBI Notification No. RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020:

Type of borrower	(Rupees in Crores)				
	(A) Number of accounts where resolution plan has been implemented under this window	(B) exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution plan
<b>Personal Loans*</b>	7	0.54	-	0.11	0.06
<b>Corporate persons</b>	1	2.12	-	1.83	0.22
Of which, MSMEs	0	-	-	-	-
Others	1	2.12	-	1.83	0.22
<b>Total</b>	<b>8</b>	<b>2.66</b>	<b>-</b>	<b>1.94</b>	<b>0.28</b>

\*includes loans which are securitized by the Company and provision excludes assigned portion of loans assigned

7 During the current quarter, the Company has issued 4.50% secured foreign currency convertible bonds due 2026 ('FCCBs') of USD 150 Million at par, convertible into fully paid-up equity shares of face value of Rs. 2/- each of the Company at an initial conversion price of Rs. 242 per equity share, on or after April 14, 2021 and up to the close of business hours on February 20, 2026, at the option of the FCCB holders. FCCBs, which are not converted to equity shares during such specified period, will be redeemable on March 4, 2026.

8 Employee benefit expense include cost of Employee Stock option / Stock Appreciation Rights of Rs. (3.79) crores in the current quarter and Rs. 17.25 crores in previous quarter (cost of employee stock option for the year ended March 31, 2021 and March 31, 2020 is Rs. (9.74) crores and Rs. 27.32 crores respectively and for the quarter ended March 31, 2020 is Rs. (4.40) crores).

9 Net gain on derecognition of financial instruments under amortised cost category for the quarter and for the year ended 31 March 2021 and for the quarter ended 31 December 2020 comprises net gain on direct assignment of loans and net gain on derecognition of non-convertible debentures issued by the Company and For the quarter and for the year ended 31 March 2020 it mainly comprises of net gain on derecognition of non-convertible debentures issued by the Company.

10 The outbreak of CoVID-19 virus, and more specifically the ongoing current wave of infections and resultant lockdowns continue to cause significant disruptions and dislocations for individuals and businesses. While the lockdown introduced by the government at the beginning of the year were lifted in a phased manner and was followed by a period of increased economic activity, with the onset of a very severe second wave of infections, state governments have reintroduced lockdowns and have imposed restrictions on movement of people and goods. The Company's performance continues to be dependent on future developments, which are uncertain, including, among other things, including the current wave that has significantly increased the number of cases in India and any action to contain its spread or mitigate its impact.

In accordance with RBI guidelines relating to CoVID-19 Regulatory Package dated March 27, 2020 and April 17, 2020, the Company had granted moratorium on the payment of instalments falling due between March 1, 2020 and May 31, 2020 to all eligible borrowers who have requested for the moratorium. The moratorium was further extended for instalment falling due between June 1, 2020 to August 31, 2020 in accordance with the RBI press release dated May 22, 2020 which permitted lending institutions to extend the moratorium. In accordance with the guidance from Institute of Chartered Accountant of India ("ICAI"), extension of the moratorium to borrowers by the Company pursuant to the RBI guidelines relating to COVID 19 Regulatory Package dated March 27, 2020 and April 17, 2020 and RBI press conference, by itself was not considered to result in a SICR for a borrower.

The Company is mainly engaged in providing individual housing loans, loans against property (LAP) and project finance for real estate development. Operations of all these segments were impacted over the past few years and consequent to CoVID-19 pandemic are expected to be further significantly impacted, including erosion in the asset values of the collateral held by the Company. The Company has assessed each of its loan portfolio and performed a comprehensive analysis of the staging of each of its borrower segment. Further, for project finance loans, the Company has reviewed the project status, funding plans and analysis of the borrowers for large projects. Further, the Company has also analysed its outstanding exposures viz a viz the valuation of the collateral/underlying property based on third party valuation reports. Based on the above analysis, the Company has recorded expected credit loss provision to reflect, among other things, the impact of CoVID-19 pandemic. The ECL provision has been determined based on estimates using information available as of the reporting date and given the uncertainties relating to the impact of CoVID-19, the period of which current wave may continue, and relief measures that may be announced by the government, the expected credit loss including management overlay is based on various variables and assumptions, which could result in actual credit loss being different than that being estimated; this will have a corresponding impact on the carrying value of the financial assets, results of operation and the financial position of the Company.

- 11 The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
- 12 At March 31, 2020, the Company had created provision for expected credit loss by debiting the Additional Reserve under section 29 (c) of NHB Act, 1987 as per NHB circular no. NHB (ND)/DRS/Pol No.03/2004-05 dated August 26, 2004 ("Additional Reserve u/s 29 (c)"). For the year ended March 31, 2021, Rs. 381 crores of such provision which was no longer required has been utilized towards write off of non-performing assets.
- 13 Hon'ble Supreme Court, in a public interest litigation (Gajendra Sharma vs Union of India & Anr), vide an interim order dated September 3, 2020 ('interim order') has directed that accounts classified which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Company, till December 31, 2020 has not classified any account as NPA, as per regulatory norms, after August 31, 2020 which was not NPA as of August 31, 2020. Such accounts have been classified as stage 3 and provisioned accordingly.

The interim order granted to not declare accounts as NPA stood vacated on March 23, 2021 vide the judgement of the Hon'ble SC in the matter of Small Scale Industrial Manufacturers Association vs. UOI & Ors. and other connected matters. In accordance with the instructions in paragraph 5 of the RBI circular no. RBI/2021-22/17DOR. STR.REC.4/21.04.048/2021-22 dated April 7, 2021, the Company has carried out asset classification of the borrower accounts as per the extant RBI instructions / IRAC norms, without considering any standstill in asset classification and also done staging of the borrower accounts in accordance with ECL model / framework under Ind AS in the financial statements for the quarter and year ended March 31, 2021.

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

Non-convertible debenture programme of Rs. 111.13 Billion (Reduced from Rs. 142.35 Billion)	[ICRA] AA
Subordinated Debt Programme of Rs. 15.0 Billion	[ICRA] AA

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

Non-convertible debentures of Rs. 143.0730 Billion (Reduced from Rs. 170.4030 Billion)	CARE AA
Subordinate Debt of Rs. 31.22 Billion	CARE AA
Perpetual Debt of Rs. 2.00 Billion	CARE AA-
Long-term / Short-term Bank Facilities of Rs. 498.00 Billion	CARE AA / CARE A1+
Public Issue of Non-Convertible Debentures of Rs. 61.4164 Billion	CARE AA
Public Issue of Subordinate Debt of Rs. 1.9886 Billion	CARE AA
Commercial Paper issue of Rs. 30.00 Billion	CARE A1+

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

Non-Convertible Debentures of Rs. 266.9710 Billion (Reduced from Rs. 294.80 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+

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

Secured NCD of Rs. 270.00 Billion	BWR AA+
Subordinated Debt of Rs. 30.00 Billion	BWR AA+
Perpetual Debt of Rs. 1.50 Billion	BWR AA
Commercial Paper issue of Rs. 30.00 Billion	BWR A1+
Secured NCD (Public Issue) and Subordinated Debt (Public Issue) of Rs. 70.00 Billion	BWR AA+

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

Long Term Corporate Family Rating	B3
Foreign and Local Currency Senior Secured MTN program Rating of \$ 350 Mn	(P) B3

19 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.

20 The Board of Directors of the Company at its meeting held on May 19, 2021 has declared an interim dividend of Rs. 9/- per equity share for the financial year ended March 31, 2021.

21 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  
Date : May 19, 2021

Gagan Banga  
Vice-Chairman, Managing Director & CEO

**Indiabulls Housing Finance Limited (as standalone entity)****(CIN: L65922DL2005PLC136029)**

Audited Standalone Financial Results for the year ended March 31, 2021

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:-**

Non-convertible debenture programme of Rs. 111.13 Billion (Reduced from Rs. 142.35 Billion)	[[ICRA] AA
Subordinated Debt Programme of Rs. 15.0 Billion	[[ICRA] AA

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

Non-convertible debentures of Rs. 143.0730 Billion (Reduced from Rs. 170.4030 Billion)	CARE AA
Subordinate Debt of Rs. 31.22 Billion	CARE AA
Perpetual Debt of Rs. 2.00 Billion	CARE AA-
Long-term / Short-term Bank Facilities of Rs. 498.00 Billion	CARE AA / CARE A1+
Public Issue of Non-Convertible Debentures of Rs. 61.4164 Billion	CARE AA
Public Issue of Subordinate Debt of Rs. 1.9886 Billion	CARE AA
Commercial Paper issue of Rs. 30.00 Billion	CARE A1+

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

Non-Convertible Debentures of Rs. 266.9710 Billion (Reduced from Rs. 294.80 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:-**

Secured NCD of Rs. 270.00 Billion	BWR AA+
Subordinated Debt of Rs. 30.00 Billion	BWR AA+
Perpetual Debt of Rs. 1.50 Billion	BWR AA
Commercial Paper issue of Rs. 30.00 Billion	BWR A1+
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	B3
Foreign and Local Currency Senior Secured MTN program Rating of \$ 350 Mn	(P) B3



(b)	<b>Asset Cover available</b> The listed Non-Convertible Debentures of the Company aggregating Rs. 29,164.70 Crore as on 31st March 2021 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 March 31, 2021</b>
(c)	Debt Equity Ratio (Loan Funds / Own Funds)	4.06
(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)]	1.30
(g)	Interest Service Coverage Ratio (Earnings before Impairment On Financial Instruments, Interest and Tax / Interest Expense)	1.31
(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)	974.13
(j)	Net worth (Rs. in Crores)	15,522.21
(k)	Net Profit after Tax (Rs. in Crores)	1,058.46
(l)	Earnings per Share (EPS) - Basic (Amount in Rs.)	23.71

**Detail of Payment of Interest of Non Convertible Debentures from 1st October 2020 to 31st March 2021- Annexure - 1 (a)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest	Payment Date of Interest
1	INE148I07IH7	27-Dec-17	06-Apr-21	250,000,000	NCD Buyback	5-Oct-20
2	INE148I07IK1	29-Dec-17	08-Apr-21	450,000,000	NCD Buyback	5-Oct-20
3	INE148I07HF3	06-Apr-17	06-Apr-22	10,000,000,000	6-Oct-20	6-Oct-20
4	INE148I07373	08-Oct-13	08-Oct-23	250,000,000	8-Oct-20	6-Oct-20
5	INE148I08025	09-Oct-12	09-Oct-22	350,000,000	9-Oct-20	9-Oct-20
6	INE148I07DU1	08-Feb-16	08-Feb-21	10,000,000	NCD Buyback	13-Oct-20
7	INE148I07DU1	08-Feb-16	08-Feb-21	2,000,000	NCD Buyback	13-Oct-20
8	INE148I07DJ4	20-Nov-15	20-Nov-20	4,000,000	NCD Buyback	13-Oct-20
9	INE148I07DJ4	20-Nov-15	20-Nov-20	5,000,000	NCD Buyback	13-Oct-20
10	INE148I07DU1	08-Feb-16	08-Feb-21	9,000,000	NCD Buyback	13-Oct-20
11	INE148I07DM8	30-Dec-15	30-Dec-20	12,000,000	NCD Buyback	13-Oct-20
12	INE148I07DM8	30-Dec-15	30-Dec-20	12,000,000	NCD Buyback	13-Oct-20
13	INE148I07DU1	08-Feb-16	08-Feb-21	10,000,000	NCD Buyback	13-Oct-20
14	INE148I07DU1	08-Feb-16	08-Feb-21	60,000,000.00	NCD Buyback	13-Oct-20
15	INE148I07IS4	19-Mar-18	19-Mar-21	100,000,000.00	NCD Buyback	15-Oct-20
16	INE148I08033	22-Oct-12	22-Oct-22	400,000,000.00	22-Oct-20	22-Oct-20
17	INE148I07IM7	29-Dec-17	22-Oct-21	300,000,000.00	22-Oct-20	22-Oct-20
18	INE148I08157	24-Oct-13	24-Oct-23	50,000,000.00	24-Oct-20	23-Oct-20
19	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000.00	26-Oct-20	23-Oct-20
20	INE148I08231	26-Sep-16	26-Sep-26	24,171,000.00	26-Oct-20	23-Oct-20
21	INE148I07DU1	08-Feb-16	08-Feb-21	5,000,000.00	NCD Buyback	28-Oct-20
22	INE148I08041	31-Oct-12	31-Oct-22	250,000,000.00	31-Oct-20	29-Oct-20
23	INE148I07DM8	30-Dec-15	30-Dec-20	32,000,000.00	NCD Buyback	3-Nov-20
24	INE148I07DU1	08-Feb-16	08-Feb-21	12,000,000.00	NCD Buyback	3-Nov-20
25	INE148I07142	06-Nov-12	06-Nov-22	150,000,000	6-Nov-20	6-Nov-20
26	INE148I07IC8	07-Nov-17	07-Nov-22	2,900,000,000	6-Nov-20	6-Nov-20
27	INE148I07DM8	30-Dec-15	30-Dec-20	1,000,000,000	NCD Buyback	12-Nov-20
28	INE894F08137	15-Nov-12	15-Nov-27	326,000,000	15-Nov-20	13-Nov-20
29	INE894F08129	15-Nov-12	15-Nov-22	11,000,000	15-Nov-20	13-Nov-20
30	INE148I07159	19-Nov-12	19-Nov-22	150,000,000	19-Nov-20	19-Nov-20
31	INE148I07DJ4	20-Nov-15	20-Nov-20	1,191,000,000	20-Nov-20	20-Nov-20
32	INE148I07DK2	20-Nov-15	20-Nov-22	100,000,000	20-Nov-20	20-Nov-20
33	INE148I07DL0	20-Nov-15	20-Nov-25	1,700,000,000	20-Nov-20	20-Nov-20
34	INE148I07381	21-Nov-13	21-Nov-23	4,000,000,000	21-Nov-20	20-Nov-20
35	INE148I07076	22-Nov-11	22-Nov-21	1,000,000,000	22-Nov-20	20-Nov-20
36	INE148I07JK9	22-Nov-18	22-Nov-28	10,000,000,000	22-Nov-20	20-Nov-20
37	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Nov-20	26-Nov-20
38	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Nov-20	26-Nov-20
39	INE148I07DU1	08-Feb-16	08-Feb-21	9,000,000	NCD buyback	26-Nov-20
40	INE148I08058	04-Dec-12	04-Dec-22	200,000,000	4-Dec-20	4-Dec-20
41	INE148I07AV5	16-Dec-14	16-Dec-24	250,000,000	16-Dec-20	16-Dec-20
42	INE148I07183	18-Dec-12	18-Dec-22	150,000,000	18-Dec-20	18-Dec-20
43	INE148I08165	23-Dec-13	23-Dec-23	200,000,000	23-Dec-20	23-Dec-20
44	INE148I07415	24-Dec-13	24-Dec-23	250,000,000	24-Dec-20	24-Dec-20
45	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Dec-20	24-Dec-20
46	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Dec-20	24-Dec-20
47	INE148I07IN5	29-Dec-17	29-Dec-22	10,000,000,000	29-Dec-20	29-Dec-20
48	INE148I07DM8	30-Dec-15	30-Dec-20	294,000,000	30-Dec-00	30-Dec-00
49	INE148I07DN6	30-Dec-15	30-Dec-25	950,000,000	30-Dec-00	30-Dec-00
50	INE148I07191	31-Dec-12	31-Dec-22	350,000,000	31-Dec-20	31-Dec-20
51	INE894F07667	31-Dec-12	31-Dec-22	150,000,000	31-Dec-20	31-Dec-20

**Detail of Payment of Interest of Non Convertible Debentures from 1st October 2020 to 31st March 2021- Annexure - 1 (a) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest	Payment Date of Interest
52	INE148I07BA7	31-Dec-14	31-Dec-24	250,000,000	31-Dec-20	31-Dec-20
53	INE148I07DO4	31-Dec-15	31-Dec-25	100,000,000	31-Dec-20	31-Dec-20
54	INE148I07JN3	31-Dec-18	31-Dec-21	633,000,000	31-Dec-20	31-Dec-20
55	INE148I07DP1	07-Jan-16	07-Jan-21	3,000,000,000	7-Jan-21	7-Jan-21
56	INE148I08066	14-Jan-13	14-Jan-23	250,000,000	14-Jan-21	14-Jan-21
57	INE148I07JQ6	15-Jan-19	15-Jan-29	7,000,000,000	15-Jan-21	15-Jan-21
58	INE894F07717	16-Jan-13	16-Jan-23	350,000,000	16-Jan-21	15-Jan-21
59	INE148I07DT3	19-Jan-16	19-Jan-21	705,000,000	19-Jan-21	19-Jan-21
60	INE148I07IP0	24-Jan-18	24-Jan-25	2,250,000,000	22-Jan-21	22-Jan-21
61	INE148I07IS4	19-Mar-18	19-Mar-21	50,000,000	NCD buyback	22-Jan-21
62	INE148I08074	30-Jan-13	30-Jan-23	100,000,000	30-Jan-21	29-Jan-21
63	INE894F08038	31-Jan-12	31-Jan-22	362,000,000	31-Jan-21	29-Jan-21
64	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jan-21	25-Jan-21
65	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jan-21	25-Jan-21
66	INE148I07DU1	08-Feb-16	08-Feb-21	133,000,000	8-Feb-21	8-Feb-21
67	INE148I07DV9	08-Feb-16	07-Feb-26	500,000,000	8-Feb-21	8-Feb-21
68	INE148I08082	18-Feb-13	18-Feb-23	250,000,000	18-Feb-21	18-Feb-21
69	INE148I07480	18-Feb-14	18-Feb-21	200,000,000	18-Feb-21	18-Feb-21
70	INE894F08053	22-Feb-12	22-Feb-22	200,000,000	22-Feb-21	22-Feb-21
71	INE148I07IQ8	22-Feb-18	22-Feb-28	30,000,000,000	22-Feb-21	22-Feb-21
72	INE148I07IQ8	28-Mar-18	22-Feb-28	600,000,000	22-Feb-21	22-Feb-21
73	INE148I07IR6	23-Feb-18	23-Feb-28	250,000,000	23-Feb-21	23-Feb-21
74	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Feb-21	26-Feb-21
75	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Feb-21	26-Feb-21
76	INE148I07209	26-Feb-13	26-Feb-23	250,000,000	26-Feb-21	26-Feb-21
77	INE894F07519	27-Feb-12	27-Feb-22	5,000,000,000	27-Feb-21	26-Feb-21
78	XS1766850694	27-Feb-18	27-Feb-21	3,150,000,000	27-Feb-21	26-Feb-21
79	INE148I08090	06-Mar-13	06-Mar-23	200,000,000	6-Mar-21	5-Mar-21
80	INE148I07EA1	14-Mar-16	13-Mar-26	250,000,000	13-Mar-21	12-Mar-21
81	INE148I08181	17-Mar-15	17-Mar-25	50,000,000	17-Mar-21	17-Mar-21
82	INE148I07241	19-Mar-13	19-Mar-23	1,000,000,000	19-Mar-21	19-Mar-21
83	INE148I07IS4	19-Mar-18	19-Mar-21	250,000,000	19-Mar-21	19-Mar-21
84	INE148I07GW0	21-Mar-17	21-Mar-22	6,000,000,000	19-Mar-21	19-Mar-21
85	INE148I07GX8	22-Mar-17	22-Mar-22	1,600,000,000	22-Mar-21	22-Mar-21
86	INE148I07266	25-Mar-13	25-Mar-23	50,000,000	25-Mar-21	25-Mar-21
87	INE148I08306	27-Mar-18	27-Mar-28	15,000,000,000	27-Mar-21	26-Mar-21
88	INE148I08108	28-Mar-13	28-Mar-23	250,000,000	28-Mar-21	26-Mar-21
89	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Mar-21	26-Mar-21
90	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Mar-21	26-Mar-21
91	INE894F08061	30-Mar-12	30-Mar-22	150,000,000	30-Mar-21	30-Mar-21
92	INE148I07HC0	30-Mar-17	30-Mar-22	2,650,000,000	30-Mar-21	30-Mar-21
93	Foreign Currency	28-May-19	28-May-22	3,490,000,000	28-Nov-20	25-Nov-20
94	Foreign Currency	28-May-19	28-May-22	5,224,875,000	28-Nov-20	25-Nov-20
95	Foreign Currency Bond	28-May-19	28-May-22	3,490,000,000	28-Nov-20	25-Nov-20
96	Foreign Currency Bond	28-May-19	28-May-22	1,739,000,000	28-Nov-20	25-Nov-20
97	Foreign Currency Bond	28-May-19	28-May-22	6,612,190,000	28-Nov-20	25-Nov-20
98	Foreign Currency Bond	28-May-19	28-May-22	3,831,850,000	28-Nov-20	25-Nov-20
			<b>Total</b>	<b>156,291,617,000</b>		

**Details of Repayment of Principal of Non Convertible Debentures from 1st October 2020 to 31st March 2021- Annexure -1 (b)**

S.No.	ISIN No.	Date of Issue	Maturity Date	Principal Amount	Due Date	Payment Date of Principal
1	INE148I07IH7	27-Dec-17	06-Apr-21	250,000,000	NCD Buyback	05-Oct-20
2	INE148I07IK1	29-Dec-17	08-Apr-21	450,000,000	NCD Buyback	05-Oct-20
3	INE148I07DU1	08-Feb-16	08-Feb-21	10,000,000	NCD Buyback	13-Oct-20
4	INE148I07DU1	08-Feb-16	08-Feb-21	2,000,000	NCD Buyback	13-Oct-20
5	INE148I07DJ4	20-Nov-15	20-Nov-20	4,000,000	NCD Buyback	13-Oct-20
6	INE148I07DJ4	20-Nov-15	20-Nov-20	5,000,000	NCD Buyback	13-Oct-20
7	INE148I07DU1	08-Feb-16	08-Feb-21	9,000,000	NCD Buyback	13-Oct-20
8	INE148I07DM8	30-Dec-15	30-Dec-20	12,000,000	NCD Buyback	13-Oct-20
9	INE148I07DM8	30-Dec-15	30-Dec-20	12,000,000	NCD Buyback	13-Oct-20
10	INE148I07DU1	08-Feb-16	08-Feb-21	10,000,000	NCD Buyback	13-Oct-20
11	INE148I07DU1	08-Feb-16	08-Feb-21	60,000,000	NCD Buyback	13-Oct-20
12	INE148I07IS4	19-Mar-18	19-Mar-21	100,000,000	NCD Buyback	15-Oct-20
13	INE148I07DU1	08-Feb-16	08-Feb-21	5,000,000	NCD Buyback	28-Oct-20
14	INE148I07DM8	30-Dec-15	30-Dec-20	32,000,000	NCD Buyback	03-Nov-20
15	INE148I07DU1	08-Feb-16	08-Feb-21	12,000,000	NCD Buyback	03-Nov-20
16	INE148I07DM8	30-Dec-15	30-Dec-20	1,000,000,000	NCD Buyback	12-Nov-20
17	INE148I07DJ4	20-Nov-15	20-Nov-20	1,191,000,000	20-Nov-20	20-Nov-20
18	INE148I07DU1	08-Feb-16	08-Feb-21	9,000,000	NCD Buyback	26-Nov-20
19	INE148I07DM8	30-Dec-15	30-Dec-20	294,000,000	30-Dec-20	30-Dec-20
20	INE148I07DP1	07-Jan-16	07-Jan-21	3,000,000,000	7-Jan-21	07-Jan-21
21	INE148I07DT3	19-Jan-16	19-Jan-21	705,000,000	19-Jan-21	19-Jan-21
22	INE148I07IS4	19-Mar-18	19-Mar-21	50,000,000	NCD Buyback	22-Jan-21
23	INE148I07DU1	08-Feb-16	08-Feb-21	133,000,000	8-Feb-21	08-Feb-21
24	INE148I07480	18-Feb-14	18-Feb-21	200,000,000	18-Feb-21	18-Feb-21
25	XS1766850694	27-Feb-18	27-Feb-21	3,150,000,000	27-Feb-21	26-Feb-21
26	INE148I07IS4	19-Mar-18	19-Mar-21	250,000,000	19-Mar-21	19-Mar-21
			<b>Total</b>	<b>10,955,000,000</b>		

**Details of Due date of Repayment of Principal of Non Convertible Debentures from 1st April 2021 to 30th September 2021- Annexure -1 (C)**

S.No.	ISIN No.	Date of Issue	Date of Maturity	Principal Amount	Due Date of Payment
1	INE894F07360	07-Sep-11	07-Sep-21	5,000,000,000	07-Sep-21
2	INE148I07EK0	12-Apr-16	12-Apr-21	250,000,000	12-Apr-21
3	INE148I07EN4	10-May-16	10-May-21	250,000,000	10-May-21
4	INE148I07EP9	23-May-16	21-May-21	250,000,000	21-May-21
5	INE148I07EU9	01-Jun-16	29-May-21	100,000,000	29-May-21
6	INE148I07EV7	07-Jun-16	07-Jun-21	150,000,000	07-Jun-21
7	INE148I07FS0	11-Aug-16	11-Aug-21	100,000,000	11-Aug-21
8	INE148I07IH7	27-Dec-17	06-Apr-21	750,000,000	06-Apr-21
9	INE148I07IL9	29-Dec-17	09-Jul-21	1,100,000,000	09-Jul-21
10	INE148I07IT2	19-Mar-18	15-Jun-21	1,165,000,000	15-Jun-21
11	INE148I07IV8	23-Mar-18	22-Jun-21	2,112,000,000	22-Jun-21
12	INE148I07IT2	15-Jun-18	15-Jun-21	185,000,000	15-Jun-21
13	INE148I07IT2	29-Jun-18	15-Jun-21	350,000,000	15-Jun-21
14	INE148I07IT2	21-Aug-18	15-Jun-21	440,000,000	15-Jun-21
15	INE148I07GE8	26-Sep-16	26-Sep-21	33,896,263,000	26-Sep-21
16	INE148I07GF5	26-Sep-16	26-Sep-21	13,112,298,000	26-Sep-21
17	INE148I07GH1	26-Sep-16	26-Sep-21	74,385,000	26-Sep-21
18	INE148I07IK1	29-Dec-17	08-Apr-21	520,000,000	08-Apr-21
19	INE148I07IK1	13-Mar-18	08-Apr-21	450,000,000	08-Apr-21
			<b>Total</b>	<b>60,254,946,000</b>	

**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2021 to 30th September 2021- Annexure -1 (d)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
1	INE148I07100	03-Apr-12	03-Apr-22	1,250,000,000	3-Apr-21
2	INE148I07357	29-Aug-13	29-Aug-23	10,000,000,000	29-Aug-21
3	INE894F07360	07-Sep-11	07-Sep-21	5,000,000,000	7-Sep-21
4	INE894F07550	28-Jun-12	28-Jun-22	8,000,000,000	28-Jun-21
5	INE894F07543	06-Jul-12	06-Jul-22	200,000,000	6-Jul-21
6	INE148I07639	05-Jun-14	05-Jun-24	250,000,000	5-Jun-21
7	INE148I07746	30-Jun-14	30-Jun-24	250,000,000	30-Jun-21
8	INE148I07BV3	19-May-15	19-May-25	250,000,000	19-May-21
9	INE148I07CN8	26-Jun-15	26-Jun-25	10,000,000,000	26-Jun-21
10	INE148I07EK0	12-Apr-16	12-Apr-21	250,000,000	12-Apr-21
11	INE148I07EL8	12-Apr-16	11-Apr-26	350,000,000	12-Apr-21
12	INE148I07EM6	29-Apr-16	29-Apr-26	2,070,000,000	29-Apr-21
13	INE148I07EN4	10-May-16	10-May-21	250,000,000	10-May-21
14	INE148I07EO2	10-May-16	08-May-26	250,000,000	10-May-21
15	INE148I07EP9	23-May-16	21-May-21	250,000,000	21-May-21
16	INE148I07ES3	30-May-16	29-May-26	250,000,000	28-May-21
17	INE148I07EU9	01-Jun-16	29-May-21	100,000,000	29-May-21
18	INE148I07EV7	07-Jun-16	07-Jun-21	150,000,000	7-Jun-21
19	INE148I07EW5	07-Jun-16	05-Jun-26	250,000,000	7-Jun-21
20	INE148I07FG5	30-Jun-16	30-Jun-26	2,000,000,000	30-Jun-21
21	INE148I07FJ9	22-Jul-16	22-Jul-26	250,000,000	22-Jul-21
22	INE148I07FS0	11-Aug-16	11-Aug-21	100,000,000	11-Aug-21
23	INE148I07GW0	21-Mar-17	21-Mar-22	6,000,000,000	21-Sep-21
24	INE148I07GX8	22-Mar-17	22-Mar-22	1,600,000,000	22-Sep-21
25	INE148I07HC0	30-Mar-17	30-Mar-22	2,650,000,000	30-Sep-21
26	INE148I07HF3	06-Apr-17	06-Apr-22	10,000,000,000	6-Apr-21
27	INE148I07HV0	25-Jul-17	25-Jul-22	1,000,000,000	23-Jul-21

**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2021 to 30th September 2021- Annexure -1 (d) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
28	INE148I07HX6	08-Sep-17	08-Sep-27	14,500,000,000	8-Sep-21
29	INE148I07IH7	27-Dec-17	06-Apr-21	35,000,000	6-Apr-21
30	INE148I07IH7	29-Dec-17	06-Apr-21	715,000,000	6-Apr-21
31	INE148I07IL9	29-Dec-17	09-Jul-21	1,100,000,000	9-Jul-21
32	INE148I07IT2	19-Mar-18	15-Jun-21	1,165,000,000	15-Jun-21
33	INE148I07IV8	23-Mar-18	22-Jun-21	2,112,000,000	22-Jun-21
34	INE148I07IY2	30-May-18	30-May-23	1,000,000,000	31-May-21
35	INE148I07IZ9	05-Jun-18	05-Jun-23	1,000,000,000	5-Jun-21
36	INE148I07IT2	15-Jun-18	15-Jun-21	185,000,000	15-Jun-21
37	INE148I07IT2	29-Jun-18	15-Jun-21	350,000,000	15-Jun-21
38	INE148I07JE2	30-Jul-18	28-Jul-23	1,500,000,000	30-Jul-21
39	INE148I07JF9	06-Aug-18	04-Aug-28	10,000,000,000	6-Aug-21
40	INE148I07IT2	21-Aug-18	15-Jun-21	440,000,000	15-Jun-21
41	INE148I07JE2	21-Aug-18	28-Jul-23	1,000,000,000	30-Jul-21
42	INE148I07JF9	07-Sep-18	04-Aug-28	250,000,000	6-Aug-21
43	INE148I07JT0	30-Apr-20	28-Apr-23	2,000,000,000	30-Apr-21
44	INE148I07JU8	18-May-20	18-May-23	10,300,000,000	18-May-21
45	INE148I07JV6	12-Jun-20	10-Dec-21	2,000,000,000	11-Jun-21
46	INE148I07JW4	25-Jun-20	24-Dec-21	3,250,000,000	25-Jun-21
47	INE148I07JX2	30-Jun-20	30-Dec-21	2,500,000,000	30-Jun-21
48	INE148I07JY0	03-Jul-20	03-Jan-22	1,500,000,000	2-Jul-21
49	INE148I07JZ7	30-Sep-20	29-Mar-22	6,250,000,000	30-Sep-21
50	INE148I07IK1	29-Dec-17	08-Apr-21	520,000,000	8-Apr-21
51	INE148I07IK1	13-Mar-18	08-Apr-21	450,000,000	8-Apr-21
52	INE894F08087	05-Jun-12	05-Jun-27	1,100,300,000	5-Jun-21
53	INE894F08079	05-Jun-12	05-Jun-22	150,000,000	5-Jun-21
54	INE894F08111	30-Jun-12	30-Jun-27	496,500,000	30-Jun-21
55	INE894F08103	28-Jun-12	28-Jun-27	1,000,000,000	28-Jun-21

**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2021 to 30th September 2021- Annexure -1 (d) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
56	INE148I08116	23-May-13	23-May-23	200,000,000	23-May-21
57	INE148I08124	03-Jun-13	03-Jun-23	1,250,000,000	3-Jun-21
58	INE148I08132	23-Sep-13	23-Sep-23	250,000,000	23-Sep-21
59	INE148I08140	27-Sep-13	27-Sep-23	250,000,000	27-Sep-21
60	INE148I08173	17-Jul-14	17-Jul-24	100,000,000	17-Jul-21
61	INE148I08199	21-Jul-15	21-Jul-25	81,500,000	21-Jul-21
62	INE148I08207	03-Aug-15	03-Aug-25	1,650,000,000	3-Aug-21
63	INE148I08215	29-Jun-16	29-Jun-26	6,097,000,000	29-Jun-21
64	INE148I08298	08-Sep-17	08-Sep-27	9,000,000,000	8-Sep-21
65	INE148I08280	08-Sep-17	06-Sep-24	1,000,000,000	8-Sep-21
66	INE894F08095	28-Jun-12	28-Jun-22	1,000,000,000	28-Jun-21
67	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Apr-21
68	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Apr-21
69	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-May-21
70	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-May-21
71	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jun-21
72	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jun-21
73	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jul-21
74	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jul-21
75	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Aug-21
76	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Aug-21
77	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Sep-21
78	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Sep-21
79	INE148I07GE8	26-Sep-16	26-Sep-21	33,896,263,000	26-Sep-21
80	INE148I07GF5	26-Sep-16	26-Sep-21	13,112,298,000	26-Sep-21
81	INE148I07GK5	26-Sep-16	26-Sep-26	9,907,552,000	26-Sep-21
82	INE148I07GL3	26-Sep-16	26-Sep-26	4,044,991,000	26-Sep-21
83	INE148I08249	26-Sep-16	26-Sep-26	1,500,000	26-Sep-21
84	INE148I08256	26-Sep-16	26-Sep-26	1,953,479,000	26-Sep-21
85	INE148I07GH1	26-Sep-16	26-Sep-21	74,385,000	26-Sep-21
86	Foreign Currency Bond	28-May-19	28-May-22	3,490,000,000	28-May-21
87	Foreign Currency Bond	28-May-19	28-May-22	5,224,875,000	28-May-21



**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2021 to 30th September 2021- Annexure -1 (d) (Continued)**

<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 Interest</b>
88	Foreign Currency Bond	28-May-19	28-May-22	3,490,000,000	28-May-21
89	Foreign Currency Bond	28-May-19	28-May-22	1,739,000,000	28-May-21
90	Foreign Currency Bond	28-May-19	28-May-22	6,612,190,000	28-May-21
91	Foreign Currency Bond	28-May-19	28-May-22	3,831,850,000	28-May-21
92	Foreign Currency Convertible Bond	04-Mar-21	04-Mar-26	11,013,825,000	4-Sep-21
			<b>Total</b>	<b>250,076,210,000</b>	