

# Indiabulls HOME LOANS

Indiabulls Housing Finance Limited  
(CIN: L65922DL2005PLC136029)  
Audited Consolidated Financial Results  
for the year ended March 31, 2018

(Rupees in Crores)

## Statement of Consolidated Financial Results for the year ended March 31, 2018

Particulars	Quarter ended			Year ended	
	31.03.18	31.12.17	31.03.17	31.03.18	31.03.17
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1 Revenue from operations	3,689.72	3,349.17	2,931.40	13,061.92	10,399.04
2 Other income (Refer Note 3)	277.50	756.49	293.47	1,578.47	1,302.70
<b>3 Total revenue (1+2)</b>	<b>3,967.22</b>	<b>4,105.66</b>	<b>3,224.87</b>	<b>14,640.39</b>	<b>11,701.74</b>
<b>4 Expenses</b>					
Employee benefits expense	138.82	156.00	113.60	581.19	499.66
Finance costs	2,093.01	1,953.14	1,739.10	7,653.86	6,410.78
Depreciation and amortisation expense	13.71	8.05	6.76	37.05	23.12
Other expenses	478.97	429.11	395.62	1,392.72	996.38
<b>Total expenses</b>	<b>2,724.51</b>	<b>2,546.30</b>	<b>2,255.08</b>	<b>9,664.82</b>	<b>7,929.94</b>
<b>5 Profit before tax (3-4)</b>	<b>1,242.71</b>	<b>1,559.36</b>	<b>969.79</b>	<b>4,975.57</b>	<b>3,771.80</b>
<b>6 Tax expense</b>					
Current tax expense (Net of MAT credit entitlement)	254.14	380.11	177.14	1,008.21	828.90
Deferred Tax (Credit) / Charge	(35.90)	13.78	(44.68)	141.85	34.34
<b>Total Tax Expense</b>	<b>218.24</b>	<b>393.89</b>	<b>132.46</b>	<b>1,150.06</b>	<b>863.24</b>
<b>7 Profit for the Period / Year (5-6)</b>	<b>1,024.47</b>	<b>1,165.47</b>	<b>837.33</b>	<b>3,825.51</b>	<b>2,908.56</b>
8 Add: Share of Profit / (Loss) of Associate	5.90	2.27	3.21	21.87	(2.16)
<b>9 Profit for the period / year attributable to Minority Interest (7+8)</b>	<b>1,030.37</b>	<b>1,167.74</b>	<b>840.54</b>	<b>3,847.38</b>	<b>2,906.40</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>1,030.37</b>	<b>1,167.74</b>	<b>840.54</b>	<b>3,847.38</b>	<b>2,906.40</b>
12 Paid-up Equity Share Capital	85.31	85.19	84.77	85.31	84.77
13 Reserves excluding Revaluation Reserves as per Balance Sheet as on March 31, 2018				13,338.22	12,037.29

14	Earnings per Share (EPS) before extraordinary items <i>*(EPS for the quarters are not annualised)</i>					
	-Basic (Amount in Rs.)	24.16*	27.45*	19.83*	90.51	68.80
	-Diluted (Amount in Rs.)	23.91*	27.13*	19.63*	89.43	67.98
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00
	Earnings per Share (EPS) after extraordinary items <i>*(EPS for the quarters are not annualised)</i>					
	-Basic (Amount in Rs.)	24.16*	27.45*	19.83*	90.51	68.80
	-Diluted (Amount in Rs.)	23.91*	27.13*	19.63*	89.43	67.98
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00
15	<b>Items exceeding 10% of Total Expenses</b>					
	-Provision for Loan Assets / Bad Debts Written Off (Net of Recoveries)	325.68	262.48	238.43	917.19	580.54
	-Contingent Provisions against Standard Assets	86.31	64.86	72.86	204.14	202.36
	<b>Notes to the Financial Results:</b>					
1	Indiabulls Housing Finance Limited (IBHFL) conducts its operations along with its subsidiaries and associate. The Consolidated financial statements are prepared in accordance with the principles and procedures for the preparation and presentation of Consolidated Accounts as set out in the Accounting Standards (AS 21 and AS 23) notified under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder. The financial statements of the parent Company and its subsidiaries have been combined on a line-by-line basis by adding together the book values of like items of assets, liabilities, income and expenses, after eliminating intra-group balances, transactions and resulting unrealized gains / losses. The Investment in associate is accounted on "Equity Method". The consolidated financial statements are prepared by applying uniform accounting policies.					
2	The consolidated financial results of Indiabulls Housing Finance Limited ('IBHFL', 'the Company') for the year ended March 31, 2018 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on April 20, 2018.					
3	The income received/recognised by the Company from its Cash equivalents and Current investments in the form of Dividend Income on Units of Mutual Funds, Profit on appreciation of Mutual Funds (unquoted) and Profit on sale of Current Investments, is included in Other Income above.					
4	The comparative financial statements of the Company for the year ended March 31, 2017 were audited by the predecessor auditor.					
5	Figures of quarter ended March 31, 2018 are the balancing figures between audited figures of the Company in respect of the full financial year and the published unaudited year to date figures up to nine months ended December 31, 2017.					
6	Figures of quarter ended March 31, 2017 are the balancing figures between audited figures of the Company in respect of the full financial year and the published unaudited year to date figures up to nine months ended December 31, 2016.					
7	Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary.					
8	<b>Segment Results:</b>					
		<b>Quarter ended</b>			<b>Year ended</b>	
	<b>Particulars</b>	<b>31.03.18</b>	<b>31.12.17</b>	<b>31.03.17</b>	<b>31.03.18</b>	<b>31.03.17</b>
		<b>(Unaudited)</b>	<b>(Unaudited)</b>	<b>(Unaudited)</b>	<b>(Audited)</b>	<b>(Audited)</b>
1	<b>Segment Revenue</b>					
	Investing & Financing related activities (Refer Note 3)	3,864.90	4,011.95	3,162.64	14,326.98	11,462.91
	Fee Income	102.73	85.40	54.77	305.21	169.49
	<b>Total</b>	<b>3,967.63</b>	<b>4,097.35</b>	<b>3,217.41</b>	<b>14,632.19</b>	<b>11,632.40</b>
	Less: Inter Segment Revenue	-	-	-	-	-
	<b>Income from Operations</b>	<b>3,967.63</b>	<b>4,097.35</b>	<b>3,217.41</b>	<b>14,632.19</b>	<b>11,632.40</b>

(Rupees in Crores)

<b>2</b>	<b>Segment Results profit before Tax and after Finance costs</b>					
	Investing & Financing related activities	1,166.42	1,538.90	943.38	4,784.12	3,678.45
	Fee Income	86.85	72.12	44.28	257.33	139.83
	<b>Total</b>	<b>1,253.27</b>	<b>1,611.02</b>	<b>987.66</b>	<b>5,041.45</b>	<b>3,818.28</b>
	Less: Other un-allocable expenditure net off unallocable income	10.56	51.66	17.87	65.88	46.48
	<b>Total Profit Before Tax</b>	<b>1,242.71</b>	<b>1,559.36</b>	<b>969.79</b>	<b>4,975.57</b>	<b>3,771.80</b>
<b>3</b>	<b>Segment Assets</b>					
	Investing & Financing related activities	131,127.24	122,165.16	103,145.11	131,127.24	103,145.11
	Fee Income	58.90	44.95	38.36	58.90	38.36
	Unallocable Segment Assets	716.63	646.09	521.93	716.63	521.93
	<b>Total</b>	<b>131,902.77</b>	<b>122,856.20</b>	<b>103,705.40</b>	<b>131,902.77</b>	<b>103,705.40</b>
<b>4</b>	<b>Segment Liabilities</b>					
	Investing & Financing related activities	118,201.03	109,392.72	91,371.39	118,201.03	91,371.39
	Fee Income	8.04	7.39	9.79	8.04	9.79
	Unallocable Segment Liabilities	270.17	274.56	201.75	270.17	201.75
	<b>Total</b>	<b>118,479.24</b>	<b>109,674.67</b>	<b>91,582.93</b>	<b>118,479.24</b>	<b>91,582.93</b>
<b>5</b>	<b>Capital Employed (Segment Assets - Segment Liabilities)</b>					
	Investing & Financing related activities	12,926.21	12,772.44	11,773.72	12,926.21	11,773.72
	Fee Income	50.86	37.56	28.57	50.86	28.57
	Unallocable Capital Employed	446.46	371.53	320.18	446.46	320.18
	<b>Total</b>	<b>13,423.53</b>	<b>13,181.53</b>	<b>12,122.47</b>	<b>13,423.53</b>	<b>12,122.47</b>

Note: "Fee Income" business segment mainly comprises of Financial Service related fee based advisory services income, selling of Insurance products as a Licensed Corporate Agent; and other related ancillary services.

<b>9 Consolidated Statement of Assets and Liabilities:</b>		<b>(Rupees in Crores)</b>	
<b>Particulars</b>		<b>As at 31.03.18 (Audited)</b>	<b>As at 31.03.17 (Audited)</b>
<b>A</b>	<b>EQUITY AND LIABILITIES</b>		
<b>1</b>	<b>Shareholders' Funds</b>		
	(a) Share Capital	85.31	84.77
	(b) Reserves and Surplus	13,338.22	12,037.29
	<b>Sub-total - Shareholders' Funds</b>	<b>13,423.53</b>	<b>12,122.06</b>
<b>2</b>	<b>Share application money pending allotment</b>	-	0.41
<b>3</b>	<b>Non-Current Liabilities</b>		
	(a) Long-term borrowings	69,103.87	54,116.02
	(b) Deferred tax Liabilities	122.97	118.35
	(c) Other Long term liabilities	401.85	159.09
	(d) Long term provisions	1,086.75	785.07
	<b>Sub-total - Non-Current Liabilities</b>	<b>70,715.44</b>	<b>55,178.53</b>

<b>4</b>	<b>Current Liabilities</b>		
	(a) Short-term borrowings	24,704.11	18,033.00
	(b) Trade payables		
	(i) Total outstanding dues of micro enterprises and small enterprises; and	-	-
	(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	28.52	5.94
	(c) Other current liabilities	22,757.71	18,074.69
(d) Short-term provisions	273.47	290.76	
	<b>Sub-total - Current Liabilities</b>	<b>47,763.81</b>	<b>36,404.39</b>
	<b>TOTAL- EQUITY AND LIABILITIES</b>	<b>131,902.78</b>	<b>103,705.39</b>
<b>B</b>	<b>ASSETS</b>		
<b>1</b>	<b>Non-current assets</b>		
	(a) Fixed assets		
	(i) Tangible assets	99.52	90.28
	(ii) Intangible assets	11.52	10.83
	(b) Goodwill on Consolidation (Net)	57.83	67.80
	(c) Non-current investments	3,083.84	796.73
	(d) Deferred tax assets	10.59	8.05
	(e) Long term loans and advances	99,897.01	74,307.88
	(f) Other non-current assets	357.08	232.10
	<b>Sub-total - Non-current assets</b>	<b>103,517.39</b>	<b>75,513.67</b>
<b>2</b>	<b>Current assets</b>		
	(a) Current investments	11,787.05	12,819.91
	(b) Trade receivables	31.00	14.49
	(c) Cash and cash equivalents	4,747.81	5,682.53
	(d) Short-term loans and advances	10,662.99	8,779.78
	(e) Other current assets	1,156.54	895.01
	<b>Sub-total - Current assets</b>	<b>28,385.39</b>	<b>28,191.72</b>
	<b>TOTAL- ASSETS</b>	<b>131,902.78</b>	<b>103,705.39</b>

**Indiabulls Housing Finance Limited**  
**(CIN: L65922DL2005PLC136029)**  
**Audited Standalone Financial Results**  
**for the year ended March 31, 2018**

(Rupees in Crores)

**Statement of Standalone Financial Results for the year ended March 31, 2018**

Particulars	Quarter ended			Year ended	
	31.03.18	31.12.17	31.03.17	31.03.18	31.03.17
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1 Revenue from operations	3,400.84	3,115.89	2,812.49	12,214.76	10,031.71
2 Other income (Refer Note 2)	281.93	755.85	288.68	1,568.02	1,285.46
<b>3 Total revenue (1+2)</b>	<b>3,682.77</b>	<b>3,871.74</b>	<b>3,101.17</b>	<b>13,782.78</b>	<b>11,317.17</b>
4 Expenses					
Employee benefits expense	125.77	141.46	102.69	526.59	453.58
Finance costs	1,977.01	1,874.78	1,710.75	7,354.81	6,314.75
Depreciation and amortisation expense	7.28	6.82	5.74	26.97	20.71
Other expenses	439.79	410.96	331.36	1,284.33	847.34
<b>Total expenses</b>	<b>2,549.85</b>	<b>2,434.02</b>	<b>2,150.54</b>	<b>9,192.70</b>	<b>7,636.38</b>
<b>5 Profit before tax (3-4)</b>	<b>1,132.92</b>	<b>1,437.72</b>	<b>950.63</b>	<b>4,590.08</b>	<b>3,680.79</b>
6 <b>Tax expense</b>					
Current tax expense (Net of MAT credit entitlement)	215.45	339.21	169.82	879.17	801.29
Deferred Tax (Credit) / Charge	(34.89)	14.45	(40.90)	144.39	37.11
<b>Total Tax Expense</b>	<b>180.56</b>	<b>353.66</b>	<b>128.92</b>	<b>1,023.56</b>	<b>838.40</b>
<b>7 Profit for the Period / Year (5-6)</b>	<b>952.36</b>	<b>1,084.06</b>	<b>821.71</b>	<b>3,566.52</b>	<b>2,842.39</b>
8 Paid-up Equity Share Capital	85.31	85.19	84.77	85.31	84.77
9 Paid-up Debt Capital (consists of Debentures including Perpetual and Subordinated Debt)	50,329.30	45,964.63	37,203.13	50,329.30	37,203.13
10 Reserves excluding Revaluation Reserves as per Balance Sheet as on March 31, 2018				12,806.14	11,784.14
11 Debenture Redemption Reserve	502.43	420.52	170.21	502.43	170.21
12 Earnings per Share (EPS) before extraordinary items <i>*(EPS for the quarters are not annualised)</i>					
-Basic (Amount in Rs.)	22.33*	25.48*	19.39*	83.90	67.28
-Diluted (Amount in Rs.)	22.10*	25.19*	19.19*	82.91	66.48
-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00
Earnings per Share (EPS) after extraordinary items <i>*(EPS for the quarters are not annualised)</i>					
-Basic (Amount in Rs.)	22.33*	25.48*	19.39*	83.90	67.28
-Diluted (Amount in Rs.)	22.10*	25.19*	19.19*	82.91	66.48
-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00

13	<b>Items exceeding 10% of Total Expenses</b>					
	-Provision for Loan Assets / Bad Debts Written Off (Net of Recoveries)	305.11	257.12	185.86	864.07	458.44
	-Contingent Provisions against Standard Assets	81.89	58.63	69.49	183.93	195.73
14	Debt Equity Ratio (Loan Funds / Own Funds)				8.02	6.95
15	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)]				2.08	1.75
16	Interest Service Coverage Ratio (Earnings before Interest and Tax / Interest Expense)				1.63	1.58
	<b>Notes to the Financial Results:</b>					
1	The standalone financial results of Indiabulls Housing Finance Limited ('IBHFL', 'the Company') for the year ended March 31, 2018 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on April 20, 2018.					
2	The income received/recognised by the Company from its Cash equivalents and Current investments in the form of Dividend Income on Units of Mutual Funds, Dividend from Subsidiaries, Profit on appreciation of Mutual Funds (unquoted) and Profit on sale of Current Investments, is included in Other Income above.					
3	The comparative financial statements of the Company for the year ended March 31, 2017 were audited by the predecessor auditor.					
4	Figures of quarter ended March 31, 2018 are the balancing figures between audited figures of the Company in respect of the full financial year and the published unaudited year to date figures up to nine months ended December 31, 2017.					
5	Figures of quarter ended March 31, 2017 are the balancing figures between audited figures of the Company in respect of the full financial year and the published unaudited year to date figures up to nine months ended December 31, 2016.					
6	During the current quarter, upon exercise of Stock options by the eligible employees, the Company had issued an aggregate of 603,042 (Six Lakh Three Thousand and Forty Two) Equity shares of face value Rs. 2/- each. Consequent to the said allotment, the paid-up Equity share capital of the Company stands increased from Rs. 851,865,488/- divided into 425,932,744 Equity shares of face value Rs. 2/- each to Rs. 853,071,572/- divided into 426,535,786 Equity shares of face value Rs. 2/- each.					
7	In respect of Non Convertible Debentures (NCDs) the premium on redemption (accrued but not due) for the year ended March 31, 2018 amounting to Rs. 224.29 Crores ((including Rs. 56.14 Crores for the quarter ended March 31, 2018), for the year ended March 31, 2017 amounting to Rs. 124.99 Crores, (including Rs. 28.74 Crores for the quarter ended March 31, 2017)) has been adjusted net of tax against the Securities Premium Account.					
8	Debenture issue expenses for the year ended March 31, 2018 amounting to Rs. 59.08 Crores, ((including Rs. 2.76 Crores for the quarter ended March 31, 2018), for the year ended March 31, 2017 amounting to Rs. 136.76 Crores, (including Rs. 6.31 Crores for the quarter ended March 31, 2017)) has been adjusted net of tax against the Securities Premium Account.					
9	<b>During the current quarter, CRISIL has reaffirmed the following Ratings:-</b>					
	Non-Convertible Debentures of Rs. 250.00 Billion					CRISIL AAA/Stable
	Non-Convertible Debentures of Rs. 93.00 Billion					CRISIL AAA/Stable
	Subordinated Debt of Rs. 25.0 Billion					CRISIL AAA/Stable
	Commercial Paper Programme of Rs. 180.00 Billion					CRISIL A1+ (Reaffirmed)
10	<b>During the current quarter, ICRA has reaffirmed the following Ratings:-</b>					
	Non-convertible debenture programme of Rs. 452.00 Billion					[[ICRA]AAA (Stable)
	Subordinated Debt Programme of Rs. 50.0 Billion					[[ICRA]AAA(Stable)
	Commercial Paper Programme of Rs. 180.00 Billion					[[ICRA]A1+; Reaffirmed

11	<b>During the current quarter, CARE has reaffirmed the following Ratings:-</b>					
	Long-Term Debt of Rs. 413.00 Billion	CARE AAA (Outlook:Stable) (Reaffirmed)				
	Subordinate Debt of Rs. 50.00 Billion	CARE AAA (Outlook:Stable) (Reaffirmed)				
	Perpetual Debt of Rs. 2.00 Billion	CARE AA+ (Outlook:Stable) (Reaffirmed)				
	Long-term / Short-term Bank Facilities of Rs. 525.00 Billion	CARE AAA (Outlook:Stable) / CARE A1+ (Reaffirmed)				
12	During the current quarter, the Compensation Committee of the Company had at its meeting held on March 24, 2018, granted under the "Indiabulls Housing Finance Limited Employees Stock Option Scheme - 2013", 1,00,000 (One lakh) Stock Options representing an equal number of equity shares of face value of Rs. 2/- each in the Company at an exercise price of Rs. 1,200.40 being the latest available closing market price on the National Stock Exchange of India Limited, as on March 23, 2018. The Stock Options so granted, shall vest within 5 years beginning from March 25, 2019, the first vesting date. The options vested under each of the slabs can be exercised within a period of five years from the relevant vesting date.					
13	The fourth interim dividend of Rs. 14/- per equity share (700% 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 January 23, 2018 and the Company had transferred Rs. 597.00 Crores (excluding corporate dividend tax) on January 25, 2018 and Rs. 0.15 Crore (excluding corporate dividend tax) on February 02, 2018 into the designated Dividend Account.					
14	The Board of Directors of the Company at its meeting held on April 20, 2018 has declared an interim dividend of Rs. 10/- per equity share.					
15	Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary.					
16	<b>Segment Results:</b> <span style="float: right;">(Rupees in Crores)</span>					
	<b>Particulars</b>	<b>Quarter ended</b>			<b>Year ended</b>	
		<b>31.03.18</b>	<b>31.12.17</b>	<b>31.03.17</b>	<b>31.03.18</b>	<b>31.03.17</b>
		<b>(Unaudited)</b>	<b>(Unaudited)</b>	<b>(Unaudited)</b>	<b>(Audited)</b>	<b>(Audited)</b>
<b>1</b>	<b>Segment Revenue</b>					
	Investing & Financing related activities (Refer Note 2)	3,629.71	3,815.19	3,076.06	13,655.41	11,186.31
	Fee Income	41.10	48.25	13.79	112.16	58.68
	<b>Total</b>	<b>3,670.81</b>	<b>3,863.44</b>	<b>3,089.85</b>	<b>13,767.57</b>	<b>11,244.99</b>
	Less: Inter Segment Revenue	-	-	-	-	-
	<b>Income from Operations</b>	<b>3,670.81</b>	<b>3,863.44</b>	<b>3,089.85</b>	<b>13,767.57</b>	<b>11,244.99</b>
<b>2</b>	<b>Segment Results profit before Tax and after Finance costs</b>					
	Investing & Financing related activities	1,096.12	1,440.84	954.00	4,542.26	3,668.39
	Fee Income	41.01	48.15	13.70	111.77	58.29
	<b>Total</b>	<b>1,137.13</b>	<b>1,488.99</b>	<b>967.70</b>	<b>4,654.03</b>	<b>3,726.68</b>
	Less: Other un-allocable expenditure net off unallocable income	4.21	51.27	17.07	63.95	45.89
	<b>Total Profit Before Tax</b>	<b>1,132.92</b>	<b>1,437.72</b>	<b>950.63</b>	<b>4,590.08</b>	<b>3,680.79</b>
<b>3</b>	<b>Segment Assets</b>					
	Investing & Financing related activities	123,586.00	115,782.26	99,843.87	123,586.00	99,843.87
	Fee Income	5.84	1.62	4.11	5.84	4.11
	Unallocable Segment Assets	650.09	616.40	442.34	650.09	442.34
	<b>Total</b>	<b>124,241.93</b>	<b>116,400.28</b>	<b>100,290.32</b>	<b>124,241.93</b>	<b>100,290.32</b>

<b>4</b>	<b>Segment Liabilities</b>					
	Investing & Financing related activities	111,131.97	103,449.43	88,227.91	111,131.97	88,227.91
	Fee Income	-	-	-	-	-
	Unallocable Segment Liabilities	218.51	223.53	193.09	218.51	193.09
	<b>Total</b>	<b>111,350.48</b>	<b>103,672.96</b>	<b>88,421.00</b>	<b>111,350.48</b>	<b>88,421.00</b>
<b>5</b>	<b>Capital Employed (Segment Assets - Segment Liabilities)</b>					
	Investing & Financing related activities	12,454.03	12,332.83	11,615.96	12,454.03	11,615.96
	Fee Income	5.84	1.62	4.11	5.84	4.11
	Unallocable Capital Employed	431.58	392.87	249.25	431.58	249.25
	<b>Total</b>	<b>12,891.45</b>	<b>12,727.32</b>	<b>11,869.32</b>	<b>12,891.45</b>	<b>11,869.32</b>

Note: "Fee Income" business segment mainly comprises of Financial Service related fee based advisory services income, selling of Insurance products as a Licensed Corporate Agent; and other related ancillary services.

<b>17</b>	<b>Statement of Assets and Liabilities:</b>	<b>(Rupees in Crores)</b>	
	<b>Particulars</b>	<b>As at 31.03.18 (Audited)</b>	<b>As at 31.03.17 (Audited)</b>
<b>A</b>	<b>EQUITY AND LIABILITIES</b>		
<b>1</b>	<b>Shareholders' Funds</b>		
	(a) Share Capital	85.31	84.77
	(b) Reserves and Surplus	12,806.14	11,784.14
	<b>Sub-total - Shareholders' Funds</b>	<b>12,891.45</b>	<b>11,868.91</b>
<b>2</b>	<b>Share application money pending allotment</b>	-	0.41
<b>3</b>	<b>Non-Current Liabilities</b>		
	(a) Long-term borrowings	65,357.30	52,988.92
	(b) Deferred tax Liabilities (net)	122.96	118.34
	(c) Other Long term liabilities	401.85	159.09
	(d) Long term provisions	1,052.12	769.47
	<b>Sub-total - Non-Current Liabilities</b>	<b>66,934.23</b>	<b>54,035.82</b>
<b>4</b>	<b>Current Liabilities</b>		
	(a) Short-term borrowings	22,107.70	16,583.00
	(b) Trade payables		
	(i) Total outstanding dues of micro enterprises and small enterprises; and	-	-
	(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	28.52	5.94
	(c) Other current liabilities	22,057.46	17,509.76
	(d) Short-term provisions	222.57	286.47
	<b>Sub-total - Current Liabilities</b>	<b>44,416.25</b>	<b>34,385.17</b>
	<b>TOTAL- EQUITY AND LIABILITIES</b>	<b>124,241.93</b>	<b>100,290.31</b>



<b>B</b>	<b>ASSETS</b>		
<b>1</b>	<b>Non-current assets</b>		
	(a) Fixed assets		
	(i) Tangible assets	91.81	81.78
	(ii) Intangible assets	5.21	2.05
	(b) Non-current investments	4,116.70	1,530.22
	(c) Deferred tax assets (net)	-	-
	(c) Long term loans and advances	92,981.49	71,335.40
	(d) Other non-current assets	355.39	214.21
	<b>Sub-total - Non-current assets</b>	<b>97,550.60</b>	<b>73,163.66</b>
<b>2</b>	<b>Current assets</b>		
	(a) Current investments	11,484.86	12,634.87
	(b) Trade receivables	5.84	4.10
	(c) Cash and cash equivalents	4,348.00	5,444.12
	(d) Short-term loans and advances	9,829.10	8,166.96
	(e) Other current assets	1,023.53	876.60
	<b>Sub-total - Current assets</b>	<b>26,691.33</b>	<b>27,126.65</b>
	<b>TOTAL- ASSETS</b>	<b>124,241.93</b>	<b>100,290.31</b>
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 : April 20, 2018		Vice-Chairman, Managing Director & CEO	

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

**(CIN: L65922DL2005PLC136029)**

Audited Standalone Financial Results for the year ended March 31, 2018

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**

**(i) ICRA has upgraded/ assigned/ reaffirmed the following Ratings:-**

Long Term Bank Facilities of Rs. 470.00 Billion	[ICRA]AAA (Stable)
Non-convertible debenture programme of Rs. 452.00 Billion	[ICRA]AAA (Stable)
Subordinate Debt of Rs. 50.00 Billion	[ICRA]AAA(Stable)
Commercial Paper Programme of Rs. 180.00 Billion	[ICRA]A1+; reaffirmed

**(ii) CARE has reaffirmed the following Ratings:-**

Long-Term Debt of Rs. 413.00 Billion	CARE AAA (Outlook:Stable)
Public Issue of Non-Convertible Debentures / Subordinate Debt of Rs. 70.00 Billion	CARE AAA (Outlook:Stable)
Subordinate Debt of Rs. 50.00 Billion	CARE AAA (Outlook:Stable)
Perpetual Debt of Rs. 2.00 Billion	CARE AA+ (Outlook:Stable)
Long-term / Short-term Bank Facilities of Rs. 525.00 Billion	CARE AAA / CARE A1+ (Reaffirmed)

**(iii) CRISIL has assigned / Reaffirmed the following Ratings:-**

Long-term / Short-term Bank Loan Facilities of Rs. 245.4998 Billion	CRISIL AAA/Stable (Reaffirmed) / CRISIL A1+ (Reaffirmed)
Non-Convertible Debentures of Rs. 250.00 Billion	CRISIL AAA/Stable
Non-Convertible Debentures of Rs. 93.00 Billion	CRISIL AAA/Stable
Subordinated Debt of Rs. 25.0 Billion	CRISIL AAA/Stable
Retail Bond of Rs. 30.00 Billion	CRISIL AAA/Stable
Short-term Non-Convertible Debenture of Rs. 10.00 Billion	CRISIL A1+ Reaffirmed
Commercial Paper Programme of Rs. 180.00 Billion	CRISIL A1+ Reaffirmed

**(iv) Brickwork has reaffirmed the following Ratings:-**

NCD Issue of Rs. 270.00 Billion	BWR AAA (Outlook:Stable)
Subordinate Debt Issue Program of Rs. 30.00 Billion	BWR AAA (Outlook:Stable)
Perpetual Debt Issue of Rs. 1.50 Billion	BWR AA+ (Outlook:Stable)
Secured NCD and Unsecured Subordinated NCD of Rs. 70.00 Billion	BWR AAA (Outlook: Stable)

**(b) Asset Cover available**

The listed Non-Convertible Debentures of the Company aggregating Rs. 45,908.01 Crore as on 31st March 2018 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, 2018</b>
(c)	Debt Equity Ratio (Loan Funds / Own Funds)	8.02
(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)]	2.08
(g)	Interest Service Coverage Ratio (Earnings before Interest and Tax / Interest Expense)	1.63
(h)	Outstanding Redeemable Preference Shares (quantity and value)	N.A.
(i) 1	Capital Redemption Reserve (Rs. in Crore)	0.36
(i) 2	Debenture Redemption Reserve (Rs. in Crore)	502.43
(j)	Net worth (Rs. in Crore)	12,891.45
(k)	Net Profit after Tax (Rs. in Crore)	3,566.52
(l)	Earnings per Share (EPS) - Basic (Amount in Rs.)	83.90

**Detail of Payment of Interest of Non Convertible Debentures from 1st October 2017 to 31st March 2018- Annexure -1 (a)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
1	INE148I07HF3	06-Apr-17	06-Apr-22	10,000,000,000	6-Oct-17
2	INE148I07373	08-Oct-13	08-Oct-23	250,000,000	8-Oct-17
3	INE148I08025	09-Oct-12	09-Oct-22	350,000,000	9-Oct-17
4	INE148I07969	13-Oct-14	13-Oct-19	150,000,000	13-Oct-17
5	INE148I07977	13-Oct-14	23-Oct-17	30,000,000	13-Oct-17
6	INE148I07993	21-Oct-14	20-Apr-18	150,000,000	21-Oct-17
7	INE148I08033	22-Oct-12	22-Oct-22	400,000,000	22-Oct-17
8	INE148I07977	13-Oct-14	23-Oct-17	30,000,000	23-Oct-17
9	INE148I08157	24-Oct-13	24-Oct-23	50,000,000	24-Oct-17
10	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Oct-17
11	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Oct-17
12	INE148I07AE1	31-Oct-14	30-Oct-17	50,000,000	30-Oct-17
13	INE148I07AG6	31-Oct-14	30-Oct-19	100,000,000	31-Oct-17
14	INE148I08041	31-Oct-12	31-Oct-22	250,000,000	31-Oct-17
15	INE148I07142	06-Nov-12	06-Nov-22	150,000,000	6-Nov-17
16	INE148I07AJ0	14-Nov-14	14-Nov-19	150,000,000	14-Nov-17
17	INE894F08137	15-Nov-12	15-Nov-27	326,000,000	15-Nov-17
18	INE894F08129	15-Nov-12	15-Nov-22	11,000,000	15-Nov-17
19	INE148I07159	19-Nov-12	19-Nov-22	150,000,000	19-Nov-17
20	INE148I07DJ4	20-Nov-15	20-Nov-20	1,200,000,000	20-Nov-17
21	INE148I07DK2	20-Nov-15	20-Nov-22	100,000,000	20-Nov-17
22	INE148I07DL0	20-Nov-15	20-Nov-25	1,700,000,000	20-Nov-17
23	INE148I07381	21-Nov-13	21-Nov-23	4,000,000,000	21-Nov-17
24	INE148I07076	22-Nov-11	22-Nov-21	1,000,000,000	22-Nov-17
25	INE148I07GO7	25-Nov-16	23-Nov-18	5,000,000,000	24-Nov-17
26	INE148I07AN2	25-Nov-14	25-Nov-17	250,000,000	25-Nov-17
27	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Nov-17
28	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Nov-17
29	INE148I07AO0	27-Nov-14	27-Nov-19	3,000,000,000	27-Nov-17
30	INE148I07FH3	18-Jul-16	16-Mar-18	750,000,000	7-Nov-17
31	INE148I07AR3	02-Dec-14	28-Mar-18	1,000,000,000	2-Dec-17
32	INE148I07AQ5	02-Dec-14	02-Dec-19	2,000,000,000	2-Dec-17
33	INE148I08058	04-Dec-12	04-Dec-22	200,000,000	4-Dec-17
34	INE148I07IB0	07-Nov-17	07-Dec-18	4,150,000,000	7-Dec-17
35	INE148I07AU7	08-Dec-14	08-Dec-19	1,000,000,000	8-Dec-17
36	INE148I07AV5	16-Dec-14	16-Dec-24	250,000,000	16-Dec-17
37	INE894F07642	17-Dec-12	17-Dec-17	401,000,000	17-Dec-17
38	INE148I07183	18-Dec-12	18-Dec-22	150,000,000	18-Dec-17
39	INE148I08165	23-Dec-13	23-Dec-23	200,000,000	23-Dec-17
40	INE148I07415	24-Dec-13	24-Dec-23	250,000,000	24-Dec-17
41	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Dec-17
42	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Dec-17
43	INE894F07659	28-Dec-12	28-Dec-17	1,500,000,000	28-Dec-17
44	INE148I07DM8	30-Dec-15	30-Dec-20	1,350,000,000	29-Dec-17
45	INE148I07DN6	30-Dec-15	30-Dec-25	950,000,000	29-Dec-17
46	INE148I07AX1	30-Dec-14	27-Apr-18	40,000,000	30-Dec-17
47	INE148I07DO4	31-Dec-15	31-Dec-25	100,000,000	30-Dec-17
48	INE148I07191	31-Dec-12	31-Dec-22	50,000,000	31-Dec-17
49	INE148I07191	31-Dec-12	31-Dec-22	150,000,000	31-Dec-17
50	INE148I07191	31-Dec-12	31-Dec-22	150,000,000	31-Dec-17

**Detail of Payment of Interest of Non Convertible Debentures from 1st October 2017 to 31st March 2018- Annexure -1 (a) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
51	INE148I07BA7	31-Dec-14	31-Dec-24	250,000,000	31-Dec-17
52	INE894F07667	31-Dec-12	31-Dec-22	150,000,000	31-Dec-17
53	INE148I07BB5	31-Dec-14	31-Dec-17	500,000,000	12-Dec-17
54	INE148I07FO9	11-Aug-16	09-Feb-18	2,400,000,000	22-Dec-17
55	INE148I07FK7	09-Aug-16	09-Aug-18	1,250,000,000	22-Dec-17
56	INE148I07DB1	24-Aug-15	20-Aug-18	1,500,000,000	22-Dec-17
57	INE148I07FR2	11-Aug-16	09-Aug-19	500,000,000	26-Dec-17
58	INE148I07FN1	09-Aug-16	09-Aug-19	1,000,000,000	26-Dec-17
59	INE148I07FN1	09-Aug-16	09-Aug-19	500,000,000	26-Dec-17
60	INE148I07BL4	09-Mar-15	09-Mar-18	4,850,000,000	26-Dec-17
61	INE148I07BI0	09-Mar-15	09-Mar-18	2,350,000,000	26-Dec-17
62	INE148I07EB9	23-Mar-16	12-Mar-18	2,350,000,000	26-Dec-17
63	INE148I07ER5	20-Mar-18	30-May-17	5,500,000,000	27-Dec-17
64	INE148I07BO8	19-Mar-18	20-Mar-17	500,000,000	27-Dec-17
65	INE148I07AR3	02-Dec-14	28-Mar-18	950,000,000	28-Dec-17
66	INE148I07BO8	19-Mar-15	19-Mar-18	250,000,000	28-Dec-17
67	INE148I07DR7	19-Jan-16	19-Jan-18	500,000,000	28-Dec-17
68	INE148I07FO9	11-Aug-16	09-Feb-18	650,000,000	28-Dec-17
69	INE148I07FV4	23-Aug-16	22-Aug-21	5,650,000,000	29-Dec-17
70	INE148I07FT8	16-Aug-16	16-Aug-21	2,750,000,000	29-Dec-17
71	INE148I07DP1	07-Jan-16	07-Jan-21	3,000,000,000	6-Jan-18
72	INE148I08066	14-Jan-13	14-Jan-23	250,000,000	14-Jan-18
73	INE148I07DQ9	15-Jan-16	15-Jul-19	500,000,000	15-Jan-18
74	INE894F07709	16-Jan-13	16-Jan-18	280,000,000	16-Jan-18
75	INE894F07717	16-Jan-13	16-Jan-23	350,000,000	16-Jan-18
76	INE148I07DS5	19-Jan-16	19-Jan-19	1,000,000,000	19-Jan-18
77	INE148I07DT3	19-Jan-16	19-Jan-21	1,000,000,000	19-Jan-18
78	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jan-18
79	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jan-18
80	INE148I08074	30-Jan-13	30-Jan-23	100,000,000	30-Jan-18
81	INE894F08038	31-Jan-12	31-Jan-22	362,000,000	31-Jan-18
82	INE148I07FM3	09-Aug-16	09-Aug-18	2,750,000,000	15-Jan-18
83	INE148I07FQ4	11-Aug-16	10-Aug-18	2,500,000,000	15-Jan-18
84	INE148I07FQ4	11-Aug-16	10-Aug-18	500,000,000	15-Jan-18
85	INE148I07FP6	11-Aug-16	10-Aug-18	250,000,000	15-Jan-18
86	INE148I07DV9	08-Feb-16	07-Feb-26	500,000,000	8-Feb-18
87	INE148I07DU1	08-Feb-16	08-Feb-21	250,000,000	8-Feb-18
88	INE148I07DU1	08-Feb-16	08-Feb-21	500,000,000	8-Feb-18
89	INE148I07FO9	11-Aug-16	09-Feb-18	1,450,000,000	9-Feb-18
90	INE148I07480	18-Feb-14	18-Feb-21	200,000,000	18-Feb-18
91	INE148I08082	18-Feb-13	18-Feb-23	250,000,000	18-Feb-18
92	INE894F08053	22-Feb-12	22-Feb-22	200,000,000	22-Feb-18
93	INE148I07DX5	23-Feb-16	22-Feb-19	500,000,000	23-Feb-18
94	INE148I07DY3	24-Feb-16	22-Feb-19	500,000,000	24-Feb-18
95	INE148I07209	26-Feb-13	26-Feb-23	250,000,000	26-Feb-18
96	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Feb-18
97	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Feb-18
98	INE894F07519	27-Feb-12	27-Feb-22	5,000,000,000	27-Feb-18
99	INE148I07FP6	11-Aug-16	10-Aug-18	1,000,000,000	15-Feb-18
100	INE148I07FA8	28-Jun-16	28-Jun-18	100,000,000	15-Feb-18
101	INE148I07FW2	02-Sep-16	31-Aug-18	440,000,000	15-Feb-18
102	INE148I07FP6	11-Aug-16	10-Aug-18	800,000,000	15-Feb-18

**Detail of Payment of Interest of Non Convertible Debentures from 1st October 2017 to 31st March 2018- Annexure -1 (a) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
103	INE148I07FL5	09-Aug-16	09-Aug-18	450,000,000	15-Feb-18
104	INE148I07BJ8	09-Mar-15	09-Sep-18	2,100,000,000	16-Feb-18
105	INE148I07FL5	09-Aug-16	09-Aug-18	1,550,000,000	16-Feb-18
106	INE148I07EE3	28-Mar-16	28-Mar-18	500,000,000	20-Feb-18
107	INE148I07DB1	24-Aug-15	20-Aug-18	500,000,000	20-Feb-18
108	INE148I07BE9	03-Mar-15	05-Mar-18	100,000,000	3-Mar-18
109	INE148I07BE9	03-Mar-15	05-Mar-18	100,000,000	5-Mar-18
110	INE148I07GP4	08-Mar-17	15-Mar-18	4,950,000,000	8-Mar-18
111	INE148I07BG4	09-Mar-15	09-Mar-18	200,000,000	9-Mar-18
112	INE148I07FK7	09-Aug-16	09-Mar-18	250,000,000	9-Mar-18
113	INE148I07ID6	22-Dec-17	14-Mar-19	2,500,000,000	14-Mar-18
114	INE148I07EA1	14-Mar-16	13-Mar-26	250,000,000	14-Mar-18
115	INE148I07GP4	08-Mar-17	15-Mar-18	4,950,000,000	15-Mar-18
116	INE148I07GQ2	15-Mar-17	15-Jun-18	500,000,000	15-Mar-18
117	INE148I07GR0	15-Mar-17	13-Mar-20	2,500,000,000	15-Mar-18
118	INE148I07GV2	17-Mar-17	15-Jun-18	500,000,000	16-Mar-18
119	INE148I07FH3	18-Jul-16	16-Mar-18	600,000,000	16-Mar-18
120	INE148I07233	19-Mar-13	19-Mar-18	1,000,000,000	19-Mar-18
121	INE148I07241	19-Mar-13	19-Mar-23	1,000,000,000	19-Mar-18
122	INE148I07BO8	19-Mar-15	19-Mar-18	250,000,000	19-Mar-18
123	INE148I07HH9	18-Apr-17	13-Mar-20	250,000,000	19-Mar-18
124	INE148I07GW0	21-Mar-17	21-Mar-22	6,000,000,000	21-Mar-18
125	INE148I07GX8	22-Mar-17	22-Mar-22	1,600,000,000	22-Mar-18
126	INE148I07258	25-Mar-13	25-Mar-18	150,000,000	25-Mar-18
127	INE148I07266	25-Mar-13	25-Mar-23	50,000,000	25-Mar-18
128	INE148I07HP2	25-Apr-17	25-Apr-19	2,250,000,000	26-Mar-18
129	INE148I07BP5	27-Mar-15	27-Mar-20	200,000,000	27-Mar-18
130	INE148I07GZ3	27-Mar-17	27-Mar-20	250,000,000	27-Mar-18
131	INE148I07AR3	02-Dec-14	28-Mar-18	50,000,000	28-Mar-18
132	INE148I07EE3	28-Mar-16	28-Mar-18	500,000,000	28-Mar-18
133	INE148I07EF0	29-Mar-16	29-Mar-18	833,332,500	29-Mar-18
134	INE148I07EF0	29-Mar-16	29-Mar-18	833,332,500	29-Mar-18
135	INE148I07EF0	29-Mar-16	29-Mar-18	833,335,000	29-Mar-18
136	INE148I07HC0	30-Mar-17	30-Mar-22	3,500,000,000	30-Mar-18
137	INE148I07HB2	30-Mar-17	30-Mar-18	1,350,000,000	30-Mar-18
138	INE148I07HD8	31-Mar-17	29-Jun-18	250,000,000	30-Mar-18
139	INE148I07EH6	31-Mar-16	29-Mar-19	1,000,000,000	31-Mar-18
140	INE148I08090	06-Mar-13	06-Mar-23	10,000,000	6-Mar-18
141	INE148I08090	06-Mar-13	06-Mar-23	190,000,000	6-Mar-18
142	INE148I08181	17-Mar-15	17-Mar-25	50,000,000	17-Mar-18
143	INE148I08017	26-Mar-12	26-Mar-18	1,250,000,000	26-Mar-18
144	INE148I08108	28-Mar-13	28-Mar-23	250,000,000	28-Mar-18
145	INE894F08061	30-Mar-12	30-Mar-22	50,000,000	30-Mar-18
146	INE894F08061	30-Mar-12	30-Mar-22	100,000,000	30-Mar-18
147	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Mar-18
148	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Mar-18
149	INE148I07EY1	20-Jun-16	20-Jun-18	250,000,000	16-Mar-18
150	INE148I07EY1	20-Jun-16	20-Jun-18	750,000,000	16-Mar-18
151		15-Sep-16	15-Oct-19	13,300,000,000	15-Mar-18
			<b>Total</b>	<b>164,436,702,000</b>	

**Details of Repayment of Principal of Non Convertible Debentures from 1st October 2017 to 31st March 2018- Annexure -1 (b)**

<b>S.No.</b>	<b>ISIN No.</b>	<b>Date of Issue</b>	<b>Due Date</b>	<b>Principal Amount</b>
1	INE148I07EQ7	23-May-16	03-Oct-17	550,000,000
2	INE148I07928	29-Sep-14	11-Oct-17	30,000,000
3	INE148I07AA9	21-Oct-14	19-Oct-17	100,000,000
4	INE148I07977	13-Oct-14	23-Oct-17	30,000,000
5	INE148I07936	29-Sep-14	26-Oct-17	250,000,000
6	INE148I07AE1	31-Oct-14	30-Oct-17	50,000,000
7	INE148I07AC5	21-Oct-14	31-Oct-17	60,000,000
8	INE148I07621	05-Jun-14	08-Nov-17	270,000,000
9	INE148I07AI2	14-Nov-14	16-Nov-17	100,000,000
10	INE148I07670	25-Jun-14	24-Nov-17	350,000,000
11	INE148I07AN2	25-Nov-14	25-Nov-17	250,000,000
12	INE148I07FH3	18-Jul-16	16-Mar-18	750,000,000
13	INE148I07AH4	31-Oct-14	01-Dec-17	100,000,000
14	INE148I07BB5	31-Dec-14	31-Dec-17	500,000,000
15	INE894F07642	17-Dec-12	17-Dec-17	401,000,000
16	INE894F07659	28-Dec-12	28-Dec-17	1,500,000,000
17	INE148I07FO9	11-Aug-16	09-Feb-18	2,400,000,000
18	INE148I07FK7	09-Aug-16	09-Aug-18	1,250,000,000
19	INE148I07DB1	24-Aug-15	20-Aug-18	1,500,000,000
20	INE148I07FR2	11-Aug-16	09-Aug-19	500,000,000
21	INE148I07FN1	09-Aug-16	09-Aug-19	1,000,000,000
22	INE148I07FN1	09-Aug-16	09-Aug-19	500,000,000
23	INE148I07BL4	09-Mar-15	09-Mar-18	4,850,000,000
24	INE148I07BI0	09-Mar-15	09-Mar-18	2,350,000,000
25	INE148I07EB9	23-Mar-16	12-Mar-18	2,350,000,000
26	INE148I07ER5	30-May-16	20-Mar-18	5,500,000,000
27	INE148I07BO8	19-Mar-15	19-Mar-18	500,000,000
28	INE148I07AR3	02-Dec-14	28-Mar-18	950,000,000
29	INE148I07BO8	19-Mar-15	19-Mar-18	250,000,000
30	INE148I07DR7	19-Jan-16	19-Jan-18	500,000,000
31	INE148I07FO9	11-Aug-16	09-Feb-18	650,000,000

**Details of Repayment of Principal of Non Convertible Debentures from 1st October 2017 to 31st March 2018- Annexure -1 (b) (Continued)**

<b>S.No.</b>	<b>ISIN No.</b>	<b>Date of Issue</b>	<b>Due Date</b>	<b>Principal Amount</b>
32	INE148I07FV4	23-Aug-16	22-Aug-21	5,650,000,000
33	INE148I07FT8	16-Aug-16	16-Aug-21	2,750,000,000
34	INE894F07709	16-Jan-13	16-Jan-18	280,000,000
35	INE148I07FM3	09-Aug-16	09-Aug-18	2,750,000,000
36	INE148I07FQ4	11-Aug-16	10-Aug-18	2,500,000,000
37	INE148I07FQ4	11-Aug-16	10-Aug-18	500,000,000
38	INE148I07FP6	11-Aug-16	10-Aug-18	250,000,000
39	INE148I07FO9	11-Aug-16	09-Feb-18	1,450,000,000
40	INE148I07852	17-Sep-14	23-Feb-18	400,000,000
41	INE148I07FP6	11-Aug-16	10-Aug-18	1,000,000,000
42	INE148I07FA8	28-Jun-16	28-Jun-18	100,000,000
43	INE148I07FW2	02-Sep-16	31-Aug-18	440,000,000
44	INE148I07FP6	11-Aug-16	10-Aug-18	800,000,000
45	INE148I07FL5	09-Aug-16	09-Aug-18	450,000,000
46	INE148I07BJ8	09-Mar-15	09-Sep-18	2,100,000,000
47	INE148I07FL5	09-Aug-16	09-Aug-18	1,550,000,000
48	INE148I07EE3	28-Mar-16	28-Mar-18	500,000,000
49	INE148I07DB1	24-Aug-15	20-Aug-18	500,000,000
50	INE148I07BE9	03-Mar-15	05-Mar-18	100,000,000
51	INE148I07BG4	09-Mar-15	09-Mar-18	200,000,000
52	INE148I07FK7	09-Aug-16	09-Mar-18	250,000,000
53	INE148I07GP4	08-Mar-17	15-Mar-18	4,950,000,000
54	INE148I07FH3	18-Jul-16	16-Mar-18	600,000,000
55	INE148I07233	19-Mar-13	19-Mar-18	1,000,000,000
56	INE148I07BO8	19-Mar-15	19-Mar-18	250,000,000
57	INE148I07258	25-Mar-13	25-Mar-18	150,000,000
58	INE148I07AR3	02-Dec-14	28-Mar-18	50,000,000
59	INE148I07EF0	29-Mar-16	29-Mar-18	833,332,500
60	INE148I07HB2	30-Mar-17	30-Mar-18	1,350,000,000
61	INE148I07AB7	21-Oct-14	14-Mar-18	320,000,000
62	INE148I07AP7	28-Nov-14	28-Mar-18	1,000,000,000



**Details of Repayment of Principal of Non Convertible Debentures from 1st October 2017 to 31st March 2018- Annexure -1 (b) (Continued)**

63	INE148I08017	26-Mar-12	26-Mar-18	1,250,000,000
64	INE148I07EY1	20-Jun-16	20-Jun-18	250,000,000
65	INE148I07EY1	20-Jun-16	20-Jun-18	750,000,000
			<b>Total</b>	<b>67,614,332,500</b>

**Details of Due date of Repayment of Principal of Non Convertible Debentures from 1st April 2018 to 30th September 2018- Annexure -1 (c)**

<b>S.No.</b>	<b>ISIN No.</b>	<b>Date of Issue</b>	<b>Date of Maturity</b>	<b>Principal Amount</b>
1	INE148I07993	21-Oct-14	20-Apr-18	150,000,000
2	INE148I07AX1	30-Dec-14	27-Apr-18	40,000,000
3	INE148I07BC3	03-Feb-15	19-Jul-18	750,000,000
4	INE148I07BF6	09-Mar-15	01-Aug-18	450,000,000
5	INE148I07BJ8	09-Mar-15	09-Sep-18	400,000,000
6	INE148I07BM2	19-Mar-15	25-Apr-18	240,000,000
7	INE148I07BR1	30-Mar-15	04-Apr-18	200,000,000
8	INE148I07CM0	26-Jun-15	26-Jun-18	1,000,000,000
9	INE148I07CV1	20-Jul-15	25-Jul-18	160,000,000
10	INE148I07DA3	20-Aug-15	20-Aug-18	250,000,000
11	INE148I07DC9	27-Aug-15	27-Aug-18	600,000,000
12	INE148I07DD7	31-Aug-15	31-Aug-18	200,000,000
13	INE148I07EC7	23-Mar-16	12-Sep-18	2,250,000,000
14	INE148I07EY1	20-Jun-16	20-Jun-18	1,000,000,000
15	INE148I07FA8	28-Jun-16	28-Jun-18	400,000,000
16	INE148I07FB6	30-Jun-16	13-Jun-18	700,000,000
17	INE148I07FC4	30-Jun-16	16-Aug-18	700,000,000
18	INE148I07FI1	18-Jul-16	18-Jul-18	2,000,000,000
19	INE148I07FL5	09-Aug-16	09-Aug-18	6,500,000,000
20	INE148I07FM3	09-Aug-16	09-Aug-18	1,750,000,000
21	INE148I07FP6	11-Aug-16	10-Aug-18	7,700,000,000
22	INE148I07FQ4	11-Aug-16	10-Aug-18	1,250,000,000
23	INE148I07FW2	02-Sep-16	31-Aug-18	60,000,000
24	INE148I07GQ2	15-Mar-17	15-Jun-18	500,000,000
25	INE148I07GV2	17-Mar-17	15-Jun-18	500,000,000
26	INE148I07HD8	31-Mar-17	29-Jun-18	250,000,000

**Details of Due date of Repayment of Principal of Non Convertible Debentures from 1st April 2018 to 30th September 2018- Annexure -1 (c) (Continued)**

<b>S.No.</b>	<b>ISIN No.</b>	<b>Date of Issue</b>	<b>Date of Maturity</b>	<b>Principal Amount</b>
27	INE148107HS6	25-Jul-17	24-Aug-18	3,250,000,000
28	INE148107HL1	20-Apr-17	21-Jun-18	6,500,000,000
			<b>Total</b>	<b>39,750,000,000</b>

**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2018 to 30th September 2018- Annexure -1 (d)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
1	INE894F07360	27-Feb-12	27-Feb-22	5,000,000,000	7-Sep-18
2	INE894F07550	28-Jun-12	28-Jun-22	8,000,000,000	28-Jun-18
3	INE894F07543	06-Jul-12	06-Jul-22	200,000,000	6-Jul-18
4	INE148I07357	29-Aug-13	29-Aug-23	10,000,000,000	29-Aug-18
5	INE148I07639	05-Jun-14	05-Jun-24	250,000,000	5-Jun-18
6	INE148I07746	30-Jun-14	30-Jun-24	250,000,000	30-Jun-18
7	INE148I07894	29-Sep-14	29-Sep-19	950,000,000	29-Sep-18
8	INE148I07993	21-Oct-14	20-Apr-18	150,000,000	20-Apr-18
9	INE148I07AX1	30-Dec-14	27-Apr-18	40,000,000	27-Apr-18
10	INE148I07BC3	03-Feb-15	19-Jul-18	750,000,000	19-Jul-18
11	INE148I07BF6	09-Mar-15	01-Aug-18	450,000,000	1-Aug-18
12	INE148I07BJ8	09-Mar-15	09-Sep-18	400,000,000	9-Sep-18
13	INE148I07BM2	19-Mar-15	25-Apr-18	240,000,000	25-Apr-18
14	INE148I07BR1	30-Mar-15	04-Apr-18	200,000,000	4-Apr-18
15	INE148I07BV3	19-May-15	19-May-25	250,000,000	19-May-18
16	INE148I07CC1	11-Jun-15	11-Jun-20	500,000,000	11-Jun-18
17	INE148I07CN8	26-Jun-15	26-Jun-25	10,000,000,000	26-Jun-18
18	INE148I07CM0	26-Jun-15	26-Jun-18	1,000,000,000	26-Jun-18
19	INE148I07CV1	20-Jul-15	25-Jul-18	160,000,000	25-Jul-18
20	INE148I07CX7	07-Aug-15	07-Aug-20	150,000,000	7-Aug-18
21	INE148I07CZ2	13-Aug-15	13-Aug-20	150,000,000	13-Aug-18
22	INE148I07DA3	20-Aug-15	20-Aug-18	250,000,000	20-Aug-18
23	INE148I07DC9	27-Aug-15	27-Aug-18	600,000,000	27-Aug-18
24	INE148I07DD7	31-Aug-15	31-Aug-18	200,000,000	31-Aug-18
25	INE148I07DE5	04-Sep-15	04-Sep-20	10,000,000,000	4-Sep-18
26	INE148I07DF2	18-Sep-15	18-Sep-20	4,250,000,000	18-Sep-18
27	INE148I07EC7	23-Mar-16	12-Sep-18	2,250,000,000	12-Sep-18

**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2018 to 30th September 2018- Annexure -1 (d) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
28	INE148I07EJ2	31-Dec-24	31-Dec-09	250,000,000	12-Apr-18
29	INE148I07EK0	19-Jul-18	15-Jun-03	250,000,000	12-Apr-18
30	INE148I07EL8	01-Aug-18	25-May-03	350,000,000	12-Apr-18
31	INE148I07EM6	09-Sep-18	03-Jul-03	2,070,000,000	30-Apr-18
32	INE148I07EN4	25-Apr-18	06-Feb-03	250,000,000	10-May-18
33	INE148I07EO2	27-Mar-20	31-Dec-04	250,000,000	10-May-18
34	INE148I07EP9	04-Apr-18	05-Jan-03	250,000,000	23-May-18
35	INE148I07ES3	19-May-25	31-Dec-09	250,000,000	30-May-18
36	INE148I07EU9	08-Nov-18	08-Jun-03	100,000,000	1-Jun-18
37	INE148I07EV7	22-Nov-18	22-Jun-03	150,000,000	7-Jun-18
38	INE148I07EW5	11-Jun-20	31-Dec-04	250,000,000	7-Jun-18
39	INE148I07EY1	26-Jun-25	31-Dec-09	1,000,000,000	20-Jun-18
40	INE148I07EZ8	26-Jun-18	31-Dec-02	500,000,000	23-Jun-18
41	INE148I07FA8	13-Dec-18	16-Jun-03	400,000,000	28-Jun-18
42	INE148I07FB6	14-Jan-19	01-Jul-03	700,000,000	13-Jun-18
43	INE148I07FC4	25-Jul-18	05-Jan-03	700,000,000	30-Jun-18
44	INE148I07FD2	07-Aug-20	31-Dec-04	100,000,000	30-Jun-18
45	INE148I07FE0	13-Aug-20	31-Dec-04	2,850,000,000	30-Jun-18
46	INE148I07FF7	20-Aug-18	31-Dec-02	750,000,000	30-Jun-18
47	INE148I07FG5	27-Aug-18	31-Dec-02	2,000,000,000	30-Jun-18
48	INE148I07FI1	31-Aug-18	31-Dec-02	2,000,000,000	18-Jul-18
49	INE148I07FJ9	04-Sep-20	31-Dec-04	250,000,000	23-Jul-18
50	INE148I07FL5	18-Sep-20	31-Dec-04	6,500,000,000	9-Aug-18
51	INE148I07FM3	27-Dec-18	20-Feb-03	1,750,000,000	9-Aug-18
52	INE148I07FN1	20-Nov-20	31-Dec-04	550,000,000	9-Aug-18
53	INE148I07FP6	20-Nov-22	31-Dec-06	7,700,000,000	10-Aug-18
54	INE148I07FQ4	20-Nov-25	31-Dec-09	1,250,000,000	10-Aug-18
55	INE148I07FR2	30-Dec-20	31-Dec-04	50,000,000	10-Aug-18

**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2018 to 30th September 2018- Annexure -1 (d) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
56	INE148I07FS0	11-Aug-16	11-Aug-21	100,000,000	10-Aug-18
57	INE148I07FT8	16-Aug-16	16-Aug-21	5,250,000,000	16-Aug-18
58	INE148I07FU6	22-Aug-16	22-Aug-19	30,250,000,000	22-Aug-18
59	INE148I07FV4	23-Aug-16	23-Aug-21	1,350,000,000	23-Aug-18
60	INE148I07FW2	02-Sep-16	31-Aug-18	60,000,000	31-Aug-18
61	INE148I07FX0	02-Sep-16	02-Mar-20	1,000,000,000	31-Aug-18
62	INE148I07GQ2	15-Mar-17	15-Jun-18	500,000,000	15-Jun-18
63	INE148I07GV2	17-Mar-17	15-Jun-18	500,000,000	15-Jun-18
64	INE148I07GX8	22-Mar-17	22-Mar-22	1,600,000,000	21-Sep-18
65	INE148I07HD8	31-Mar-17	29-Jun-18	250,000,000	29-Jun-18
66	INE148I07HF3	06-Apr-17	06-Apr-22	10,000,000,000	6-Apr-18
67	INE148I07HK3	20-Apr-17	20-Apr-20	300,000,000	20-Apr-18
68	INE148I07HO5	21-Apr-17	19-Sep-19	250,000,000	21-Apr-18
69	INE148I07HR8	15-Jun-17	14-Jun-19	250,000,000	15-Jun-18
70	INE148I07HQ0	16-Jun-17	17-Jun-19	11,000,000,000	18-Jun-18
71	INE148I07HS6	25-Jul-17	24-Aug-18	3,250,000,000	24-Aug-18
72	INE148I07HT4	25-Jul-17	25-Jul-19	600,000,000	25-Jul-18
73	INE148I07HU2	25-Jul-17	24-Jul-20	3,650,000,000	25-Jul-18
74	INE148I07HV0	25-Jul-17	25-Jul-22	1,000,000,000	25-Jul-18
75	INE148I07HY4	12-Sep-17	12-Sep-19	1,250,000,000	12-Sep-18
76	INE148I07HZ1	22-Sep-17	20-Sep-19	5,000,000,000	21-Sep-18
77	INE148I07IA2	22-Sep-17	22-Sep-20	15,000,000,000	21-Sep-18
78	INE148I07IE4	27-Dec-17	30-Aug-19	2,000,000,000	30-Aug-18
79	INE148I07IH7	27-Dec-17	06-Apr-21	1,250,000,000	6-Apr-18
80	INE148I07IH7	29-Dec-17	06-Apr-21	1,500,000,000	6-Apr-18
81	INE148I07IL9	29-Dec-17	09-Jul-21	3,400,000,000	9-Jul-18
82	INE148I07IV8	23-Mar-18	22-Jun-21	3,000,000,000	22-Jun-18
83	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Apr-18

**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2018 to 30th September 2018- Annexure -1 (d) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
84	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Apr-18
85	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-May-18
86	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-May-18
87	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jun-18
88	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jun-18
89	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jul-18
90	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jul-18
91	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Aug-18
92	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Aug-18
93	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Sep-18
94	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Sep-18
95	INE148I07FY8	26-Sep-16	26-Sep-19	267,128,000	26-Sep-18
96	INE148I07FZ5	26-Sep-16	26-Sep-19	5,619,200,000	26-Sep-18
97	INE148I07GA6	26-Sep-16	26-Sep-19	653,152,000	26-Sep-18
98	INE148I07GE8	26-Sep-16	26-Sep-21	33,896,263,000	26-Sep-18
99	INE148I07GF5	26-Sep-16	26-Sep-21	13,112,298,000	26-Sep-18
100	INE148I07GK5	26-Sep-16	26-Sep-26	9,907,552,000	26-Sep-18
101	INE148I07GL3	26-Sep-16	26/09/2026	4,044,991,000	26-Sep-18
102	INE148I08249	26-Sep-16	26-Sep-26	1,500,000	26-Sep-18
103	INE148I08256	26-Sep-16	26-Sep-26	1,953,479,000	26-Sep-18
104	INE894F08095	28-Jun-12	28-Jun-22	1,000,000,000	28-Jun-18
105	INE894F08087	05-Jun-12	05-Jun-27	1,100,300,000	5-Jun-18
106	INE894F08079	05-Jun-12	05-Jun-22	150,000,000	5-Jun-18
107	INE894F08111	30-Jun-12	30-Jun-27	496,500,000	30-Jun-18
108	INE894F08103	28-Jun-12	28-Jun-27	1,000,000,000	28-Jun-18
109	INE148I08116	23-May-13	23-May-23	200,000,000	23-May-18
110	INE148I08124	03-Jun-13	03-Jun-23	250,000,000	3-Jun-18
111	INE148I08124	03-Jun-13	03-Jun-23	1,000,000,000	3-Jun-18

**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2018 to 30th September 2018- 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>
112	INE148I08132	23-Sep-13	23-Sep-23	250,000,000	23-Sep-18
113	INE148I08140	27-Sep-13	27-Sep-23	250,000,000	27-Sep-18
114	INE148I08173	17-Jul-14	17-Jul-24	100,000,000	17-Jul-18
115	INE148I08199	21-Jul-15	21-Jul-25	81,500,000	21-Jul-18
116	INE148I08207	03-Aug-15	03-Aug-25	1,650,000,000	3-Aug-18
117	INE148I08215	29-Jun-16	29-Jun-26	6,097,000,000	29-Jun-18
118	INE148I08298	08-Sep-17	08-Sep-27	150,000,000	10-Sep-18
119	INE148I08280	08-Sep-17	06-Sep-24	1,000,000,000	8-Sep-18
120	INE148I08298	08-Sep-17	08-Sep-27	8,850,000,000	10-Sep-18
		15-Sep-16	15-Oct-19	13,300,000,000	15-Sep-18
			<b>Total</b>	<b>301,017,565,000</b>	