Indiabulls Housing Finance Limited
(CIN: L65922DL2005PLC136029)
Audited Consolidated Financial Results
for the year ended March 31, 2020

(Rupees in Crores)

Statement of Consolidated Audited Results for the year ended March 31, 2020

	Particulars	Quarter ended			Year ended	
		31.03.20	31.12.19	31.03.19	31.03.20	31.03.19
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1	**Revenue from operations**					
	(i) Interest Income	2,464.53	2,669.54	3,605.30	11,548.60	14,855.95
	(ii) Dividend Income	148.73	434.19	471.83	863.04	472.60
	(iii) Fees and commission Income	80.06	57.19	121.87	351.79	449.97
	(iv) Net gain on fair value changes	123.78	-	-	-	568.05
	(v) Net gain on derecognition of financial instruments under amortised cost category	132.94	208.24	144.34	453.01	673.05
	Total Revenue from operations	**2,950.04**	**3,369.16**	**4,343.34**	**13,216.44**	**17,019.62**
2	Other Income	4.16	0.60	0.28	6.79	7.42
3	**Total Income (1+2)**	**2,954.20**	**3,369.76**	**4,343.62**	**13,223.23**	**17,027.04**
4	**Expenses**					
	Finance Costs	2,125.77	2,055.39	2,374.35	8,511.92	9,725.53
	Net loss on fair value changes	-	327.26	133.81	119.96	-
	Impairment on financial instruments (net of recoveries)	535.69	142.77	164.45	1,062.78	577.58
	Employee Benefits Expenses	120.28	149.17	166.71	604.81	777.45
	Depreciation, amortization and impairment	27.93	20.47	12.01	107.84	42.75
	Other expenses	50.15	61.55	64.81	255.03	299.75
	Total expenses	**2,859.82**	**2,756.61**	**2,916.14**	**10,662.34**	**11,423.06**
5	**Profit before tax (3-4)**	**94.38**	**613.15**	**1,427.48**	**2,560.89**	**5,603.98**
6	**Tax expense**					
	Current tax expense	(256.60)	91.74	252.67	371.19	1,192.70
	Deferred Tax Charge / (Credit)	224.13	(25.46)	173.44	23.78	353.49
	Total Tax Expense	**(32.47)**	**66.28**	**426.11**	**394.97**	**1,546.19**
7	**Profit for the Period / Year (5-6)**	**126.85**	**546.87**	**1,001.37**	**2,165.92**	**4,057.79**

8	Add: Share of Profit of Associate	10.21	4.83	4.78	33.88	32.74
9	**Profit for the period / year attributable to Minority Interest (7+8)**	**137.06**	**551.70**	**1,006.15**	**2,199.80**	**4,090.53**
10	Less: Share of Profit attributable to Minority Interest	-	-	-	-	-
11	**Profit for the period / year attributable to the Shareholders of the Company (9-10)**	**137.06**	**551.70**	**1,006.15**	**2,199.80**	**4,090.53**
12	**Other comprehensive income**					
	Other comprehensive income / (loss) (net of tax)	(202.51)	(48.29)	(57.07)	(364.67)	(5.34)
13	**Total comprehensive income (after tax) (11+12)**	**(65.45)**	**503.41**	**949.08**	**1,835.13**	**4,085.19**
14	Paid-up Equity Share Capital	83.83	85.51	85.48	83.83	85.48
15	Earnings per Share (EPS) before extraordinary items					
	**(EPS for the quarters are not annualised)*					
	-Basic (Amount in Rs.)	3.27	12.90	23.54	51.70	95.83
	-Diluted (Amount in Rs.)	3.27	12.90	23.43	51.69	95.26
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00
	Earnings per Share (EPS) after extraordinary items					
	**(EPS for the quarters are not annualised)*					
	-Basic (Amount in Rs.)	3.27	12.90	23.54	51.70	95.83
	-Diluted (Amount in Rs.)	3.27	12.90	23.43	51.69	95.26
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00
16	**Items exceeding 10% of Total Expenses**					
	-ECL for Loan assets / Bad Debts Written Off (Net)	535.69	142.77	164.45	1,062.78	577.58

Notes to the Financial Results:

1 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.

2 The consolidated financial results of Indiabulls Housing Finance Limited ('IBHFL', 'the Company') for the year ended March 31, 2020 have been reviewed by the Audit Committee on July 03, 2020 and subsequently approved at the meeting of the Board of Directors held on July 03, 2020.

3 **Statement of Assets and Liabilities:**

Particulars	**(Rupees in Crores)**	
	As at 31.03.20 (Audited)	**As at 31.03.19 (Audited)**
ASSETS		
(1) Financial Assets		
(a) Cash and cash equivalents	13,564.59	13,902.82
(b) Bank Balance other than (a) above	1,474.06	718.43
(c) Derivative financial instruments	739.18	135.75
(d) Receivables		
(I) Trade Receivables	28.84	35.95
(II) Other Receivables	-	-
(e) Loans	70,211.44	92,387.19
(f) Investments	12,277.46	19,716.61
(g) Other Financial assets	1,420.83	1,579.09
Sub-total - Financial Assets	**99,716.40**	**128,475.84**

(2) Non-financial Assets			
(a) Current tax assets (Net)	1,214.90	817.63	
(b) Deferred tax Assets (Net)	388.28	114.38	
(c) Property, Plant and Equipment	120.67	134.69	
(d) Right-of-use assets	253.29	-	
(e) Goodwill on Consolidation	57.83	57.83	
(f) Other Intangible assets	18.06	21.31	
(g) Other non-financial assets	433.18	482.24	
(h) Non-current Assets Held for Sale	669.42	-	
Sub-total - Non-financial Assets	**3,155.63**	**1,628.08**	
Total Assets	**102,872.03**	**130,103.92**	
LIABILITIES AND EQUITY			
LIABILITIES			
(1) Financial Liabilities			
(a) Derivative financial instruments	187.82	105.96	
(b) Payables			
Trade Payables			
(i) total outstanding dues of micro enterprises and small enterprises	-	-	
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	11.70	32.29	
(c) Debt Securities	32,617.01	49,395.61	
(d) Borrowings (Other than Debt Securities)	42,370.02	51,687.25	
(e) Subordinated Liabilities	4,687.46	4,673.34	
(f) Other financial liabilities	6,573.18	6,819.14	
Sub-total - Financial Liabilities	**86,447.19**	**112,713.59**	
(2) Non-Financial Liabilities			
(a) Current tax liabilities (Net)	69.31	64.40	
(b) Provisions	196.95	176.13	
(c) Other non-financial liabilities	620.93	667.68	
Sub-total - Non-Financial Liabilities	**887.19**	**908.21**	
(3) EQUITY			
(a) Equity Share capital	83.83	85.48	
(b) Other Equity	15,453.82	16,396.64	
Sub-total - Equity	**15,537.65**	**16,482.12**	
Total Liabilities and Equity	**102,872.03**	**130,103.92**	

4	Consolidated Cash Flow Statement	(Rupees in Crores)	
		Year ended March 31, 2020	Year ended March 31, 2019
A	**Cash flows from operating activities :**		
	Profit before tax	2,560.89	5,603.98
	Adjustments to reconcile profit before tax to net cash flows:		
	Employee Stock Compensation	29.69	77.88
	Provision for Gratuity, Compensated Absences and Superannuation Expense	29.99	28.33
	Impairment on financial instruments	850.95	602.26
	Interest Income	(11,548.60)	(15,529.01)
	Dividend Income	(863.04)	(472.60)
	Gain on modification of leases	(1.09)	-
	Interest Expense	8,276.01	9,543.87
	Depreciation and Amortisation expense	107.84	42.75
	Provision for Diminution in value of Investment	636.61	0.05
	Loss on sale on Property, plant and equipment	2.33	1.15
	Unrealised (loss) on appreciation of Mutual Fund Investments	(188.75)	(29.77)
	Operating (Loss) before working capital changes	**(107.17)**	**(131.11)**
	Working Capital Changes		
	Trade Receivables, Other Financial and non Financial Assets	(473.62)	(405.93)
	Loans	17,733.83	17,048.36
	Trade Payables, other financial and non Financial Liabilities	223.55	684.52
	Cash from operations	**17,376.59**	**17,195.84**
	Interest received on loans	11,137.72	14,958.45
	Interest paid on borrowings	(8,777.58)	(9,519.41)
	Income taxes paid (Net)	(405.68)	(1,428.87)
	Net cash from operating activities	**19,331.05**	**21,206.01**
B	**Cash flows from investing activities :**		
	Purchase of Property, plant and equipment	(34.58)	(89.39)
	Sale of Property, plant and equipment	0.86	0.53
	Movement in Capital Advances	3.01	(11.54)
	(Investments in) deposit accounts	(755.63)	(103.77)
	Proceeds from / (Investments in) Mutual Funds / Other Investments (Net)	13,214.24	(4,737.98)
	Dividend Received	863.04	472.60
	Interest received on Investments	592.78	362.63
	(Investments in) Other Investments (Net)	(4,936.47)	(113.54)
	(Investments in) Subsidiary / Associate / Other Investments	(682.31)	(0.01)
	Net cash from / (used in) investing activities	**8,264.94**	**(4,220.47)**

C	**Cash flows from financing activities :**		
	Proceeds from Issue of Equity Share through ESOPs (Including Securities Premium)	4.99	23.88
	Distribution of Equity Dividends (including Corporate Dividend Tax thereon)	(1,592.67)	(2,057.11)
	Share issue expenses	-	(1.69)
	(Repayment of) / Proceeds from Term loans (Net)	(11,375.88)	1,584.25
	(Repayment of) Commercial Papers (Net)	(5,330.00)	(9,420.00)
	(Repayment of) Secured Redeemable Non-Convertible Debentures (Net)	(11,439.48)	(2,225.61)
	Net proceeds from issue of Subordinated Debt	5.00	104.83
	Proceeds from Working capital loans (Net)	1,793.82	4,656.35
	Net cash (used in) financing activities	**(27,934.22)**	**(7,335.10)**
D	**Net (Decrease) / Increase in cash and cash equivalents (A+B+C)**	**(338.23)**	**9,650.44**
E	**Cash and cash equivalents at the beginning of the year**	13,902.82	4,252.38
F	**Cash and cash equivalents at the end of the year (D + E)**	**13,564.59**	**13,902.82**

5 Net gain on derecognition of financial instruments under amortised cost category for the quarter ended 31 March 2020 and for the quarter ended 31 December 2019 mainly comprises net gain on derecognition of non-convertible debentures issued by the Company.

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

7 (a) The outbreak of COVID–19 virus continues to spread across the globe including India, resulting into a significant decline and volatility in financial markets and a significant decrease in global and India's economic activities. The Government of India announced a strict 40-day nation-wide lockdown till May 3, 2020 to contain the spread of the virus, which was further extended till June 08, 2020. This has led to significant disruptions and dislocations for individuals and businesses. The recent directions from Government allows for calibrated and gradual withdrawal of lockdown and partial resumption of selected economic activities. The extent to which the COVID 19 pandemic will impact the Holding Company's business is dependent on several factors including, but not limited to, pace of easing of the lockdown restrictions.

A. In accordance with RBI guidelines relating to CoVID-19 Regulatory Package dated 27 March 2020 and 17 April 2020, the Holding Company has granted moratorium of three months on the payment of all instalments falling due between 1 March 2020 and 31 May 2020 to all eligible borrowers who have requested for the moratorium. The RBI via press release dated May 22, 2020 has permitted lending institutions to extend the moratorium by another three months, i.e., from June 1, 2020 to August 31, 2020. The Holding Company will be providing option for extending the moratorium to its eligible borrowers' basis its Board approved policy. In accordance with the guidance from Institute of Chartered Accountant of India ("ICAI"), extension of the moratorium to borrowers by the Holding 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 is not considered to result in a SICR for a borrower.

The Holding 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 Holding Company. The Holding Company has assessed each of its loan portfolios and performed a comprehensive analysis of the staging of each of its borrower segment. Further, for project finance loans, the Holding Company has reviewed the project status, funding plans and analysis of the borrowers for large projects. Further, the Holding 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 Holding Company has recorded an expected credit loss provision of Rs.3,473 Crs in respect of its loans and advances at 31 March 2020, to reflect, among other things, an increased risk of deterioration in macro-economic factors caused by COVID-19 pandemic. The ECL provision has been determined based on estimates using information available as of the reporting date and given the unique nature and scale of the economic impact of this pandemic, 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. Further, as a result of this pandemic, the credit performance and repayment behaviour of the customers needs to be monitored closely. In the event the impact of pandemic is more severe or prolonged than anticipated, this will have a corresponding impact on the carrying value of the financial assets, results of operation and the financial position of the Holding Company.

B. The Holding Company has considered the following key matters in determining its liquidity position for the next 12 months:

a. Schemes announced by the Government of India, which will directly benefit Non-Banking Financial Companies through guarantees from the Government of India. The Company has evaluated these schemes and is considering applications to seek fund under the schemes;
b. Current status / outcomes of discussions with the Company's lenders, seeking moratorium on the Holding Company's debt service obligations to such lenders;
c. Status of its requests for additional funding, from existing lenders as well as others.

Based on the detailed assessment of the monthly cash inflows and outflows for next 12 months and the management has concluded that it will be able to meet its obligations.

7 (b) The outbreak of COVID–19 virus continues to spread across the globe including India, resulting into a significant decline and volatility in financial markets and a significant decrease in global and India's economic activities. The Government of India announced a strict 40-day nation-wide lockdown to contain the spread of the virus till May 3, 2020, which was further extended till June 08, 2020. This has led to significant disruptions and dislocations for individuals and businesses. The recent directions from Government allows for calibrated and gradual withdrawal of lockdown and partial resumption of selected economic activities. The extent to which the COVID 19 pandemic will impact Indiabulls Commercial Credit Limited ('ICCL', 'the Company')'s business is dependent on several factors including, but not limited to, pace of easing of the lockdown restrictions.

A. In accordance with the Reserve Bank of India's guidelines relating to CoVID-19 Regulatory Package dated 27 March 2020 and 17 April 2020, ICCL has granted moratorium of three months on the payment of all instalments falling due between 1 March 2020 and 31 May 2020 to all eligible borrowers who have requested for the moratorium, as per its Board approved policy. The RBI via press release dated May 22, 2020 has permitted lending institutions to extend the moratorium by another three months, i.e., from June 1, 2020 to August 31, 2020. ICCL has extended the EMI moratorium to its customers based on requests received from such customers, as per its Board approved policy. In accordance with the guidance from the ICAI and in management's view, the extension of the moratorium to the Company's 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 release, by itself is not considered to result in a significant credit risk (SICR) of such borrowers.

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 collaterals held by the Company. The Company has assessed each of its loan portfolios and performed a comprehensive analysis of the staging of each of its borrower segments. 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, ICCL has recorded a provision for impairment due to expected credit loss (ECL), of Rs. 267.77 crores in respect of its loans and advances as at 31 March 2020, to reflect, among other things, an increased risk of deterioration in macro-economic factors caused by COVID-19 pandemic. The ECL provision has been determined based on estimates using information available as of the reporting date and given the unique nature and scale of the economic impact of this pandemic, the expected credit loss is based on various variables and assumptions, which could result in actual credit loss being different than that being estimated. As a result of this pandemic, the credit performance and repayment behaviour of the customers' needs to be monitored closely. In the event the impact of pandemic is more severe or prolonged than anticipated, this will have a corresponding impact on the carrying value of the financial assets, results of operations and the financial position of the Company.

B. Indiabulls Commercial Credit Limited ('ICCL', 'the Company') has considered the following key matters in determining its liquidity position for the next 12 months:

a. Schemes announced by the Government of India, which will directly benefit Non-Banking Financial Companies through guarantees from the Government of India. The Company has evaluated these schemes and is considering applications to seek fund under the schemes;
b. Current status / outcomes of discussions with the Company's lenders, seeking moratorium on the Company's debt service obligations to such lenders;
c. Status of its requests for additional funding, from existing lenders as well as others.
Based on the detailed assessment of the monthly cash inflows and outflows for next 12 months and the management has concluded that it will be able to meet its obligations.

8 During the quarter ended March 31, 2020, in respect of Oaknorth Holdings Limited ("Oaknorth" or "investee Company"), the Company has lost significant influence due to a reduction of its effective holding in the Investee Company, which is considered a deemed disposal of the Company's investment in associate as per Ind AS 28 "Investments in Associates and Joint Ventures" (Ind AS 28). ₹ 1,802 Crs of gain (net of tax) on deemed disposal of the Company's investment in associate arising due to a reduction of its effective holding and consequent loss of significant influence has been recorded as Other Comprehensive Income. The gain on deemed disposal as per Ind AS 28 i.e., difference between the fair value on the date of cessation of the associate and carrying value of the associate which should be recognized in the Statement of Profit and Loss has been recorded in Other Comprehensive Income to harmonize the accounting with the recording of impairment of financial instruments in the Other Comprehensive income in the standalone financial statements of the Company, as in the past, in the standalone financial statements, the Company had recorded fair value gains and realised gains on its investment in OakNorth Holdings limited in Other Comprehensive Income. This is further explained in Note 9A below.

9 The Company's total amount of impairment of financial instruments reflects among other things, an increased risk of deterioration in macro-economic factors and the impact on the Company's borrowers caused by the COVID-19 pandemic. Accordingly, during the year ended March 31, 2020 the Company has:

A. Debited an amount of ₹ 1,798 Crs on account of impairment on financial instruments to Other Comprehensive Income to harmonize the accounting with the gains recorded on deemed disposal of OakNorth Holdings Limited (refer note 2). In the past, the Company in Standalone Financials had recorded fair value gains and realised gains on its investment in OakNorth Holdings limited in Other Comprehensive Income.

B. Debited additional special reserve created under u/s 29 (c) as per the NHB circular no. NHB (ND)/DRS/Pol-No.03/2004-05 dated August 26, 2004 for an amount of Rs. 965 crores in respect of impairment of financial instruments.

The Company's total expected credit loss provision as of March 31, 2020 is Rs. 3,741 Crs.

C. Besides the total provisions of Rs. 3,741 Crs, the Company also has also recorded fair value impairment of Rs.636 crores on AT-1 bonds of Yes Bank Limited to record the effect of the scheme of reconstruction announced by RBI on [March 5, 2020].

10 Though the above matters constitute departures from the Ind AS, they pertain only to accounting treatment prescribed under Ind AS. Due to these departures there is no adverse impact on the total equity, assets, and liabilities or the functioning of the Company.

11	The Company has elected to exercise the option permitted under 115BAA of the Income Tax Act, 1961, as introduced by the Taxation Laws (Amendment) Ordinance, 2019. The effective applicable corporate tax rate for the company is now 25.17%. Accordingly, the Company has recognized provision for Income Tax for the quarter and year ended March 31, 2020 and re-measured its Deferred Tax asset/liability basis the rate prescribed in the aforesaid section and recognized the effect of change by revising the annual effective income tax rate.
12	Effective April 1, 2019, the Company has adopted Ind AS 116 – Leases and applied it to all lease contracts existing as on April 1, 2019 using the modified retrospective approach. Based on the same and as permitted under the specific transitional provision in the standard, the Company is not required to restate its comparative numbers.
13	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.
14	Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary.

VIREN H MEHTA

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Indiabulls Housing Finance Limited
(CIN: L65922DL2005PLC136029)
Audited Standalone Financial Results
for the year ended March 31, 2020

(Rupees in Crores)

Statement of Standalone Audited Results for the year ended March 31, 2020

	Particulars	Quarter ended			Year ended	
		31.03.20	31.12.19	31.03.19	31.03.20	31.03.19
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1	**Revenue from operations**					
	(i) Interest Income	2,131.10	2,342.36	3,186.20	9,881.51	13,538.10
	(ii) Dividend Income	148.73	387.97	384.74	816.82	385.12
	(iii) Fees and commission Income	66.01	35.85	68.33	256.15	258.22
	(iv) Net gain on fair value changes	141.61	-	-	-	616.78
	(v) Net gain on derecognition of financial instruments under amortised cost category	132.94	207.32	117.06	444.75	609.13
	Total Revenue from operations	**2,620.39**	**2,973.50**	**3,756.33**	**11,399.23**	**15,407.35**
2	Other Income	7.29	2.64	1.59	16.07	31.77
3	**Total Income (1+2)**	**2,627.68**	**2,976.14**	**3,757.92**	**11,415.30**	**15,439.12**
4	**Expenses**					
	Finance Costs	1,950.75	1,885.13	2,199.83	7,709.60	9,057.11
	Net loss on fair value changes	-	364.86	48.42	169.47	-
	Impairment on financial instruments (net of recoveries)	(291.11)	98.41	34.76	109.26	213.12
	Employee Benefits Expenses	110.08	136.85	155.18	556.97	723.08
	Depreciation, amortization and impairment	25.33	18.14	10.48	97.80	36.97
	Other expenses	43.60	54.49	56.45	225.48	261.22
	Total expenses	**1,838.65**	**2,557.88**	**2,505.12**	**8,868.58**	**10,291.50**
5	**Profit before tax (3-4)**	**789.03**	**418.26**	**1,252.80**	**2,546.72**	**5,147.62**
6	**Tax expense**					
	Current tax expense	(154.60)	55.70	209.50	319.20	1,079.20
	Deferred Tax (Credit) / Charge	250.10	(14.67)	167.91	67.61	339.16
	Total Tax Expense	**95.50**	**41.03**	**377.41**	**386.81**	**1,418.36**
7	**Profit for the Period / Year (5-6)**	**693.53**	**377.23**	**875.39**	**2,159.91**	**3,729.26**

8	**Other comprehensive income**					
	Other comprehensive income / (loss) (net of tax)	(1,882.12)	108.21	(12.16)	(1,961.88)	(66.84)
9	**Total comprehensive income (after tax) (7+8)**	**(1,188.59)**	**485.44**	**863.23**	**198.03**	**3,662.42**
10	Paid-up Equity Share Capital	85.51	85.51	85.48	85.51	85.48
11	Earnings per Share (EPS) before extraordinary items					
	**(EPS for the quarters are not annualised)*					
	-Basic (Amount in Rs.)	16.22	8.82	20.48	50.52	87.37
	-Diluted (Amount in Rs.)	16.22	8.82	20.38	50.51	86.85
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00
	Earnings per Share (EPS) after extraordinary items					
	**(EPS for the quarters are not annualised)*					
	-Basic (Amount in Rs.)	16.22	8.82	20.48	50.52	87.37
	-Diluted (Amount in Rs.)	16.22	8.82	20.38	50.51	86.85
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00
12	**Items exceeding 10% of Total Expenses**					
	-ECL for Loan assets / Bad Debts Written Off (Net)	(291.10)	98.41	34.76	109.26	213.12
13	Debt Equity Ratio (Loan Funds / Own Funds)				4.89	5.57
14	Debt Service Coverage Ratio [(Earnings before Interest and Tax for the period/year) + (Principal collected from Customers during the period/year)] / [(Interest Expense for the period/year) + (Principal repaid of the borrowings during the period/year)]				1.51	2.60
15	Interest Service Coverage Ratio (Earnings before Interest and Tax / Interest Expense)				1.34	1.57

Notes to the Financial Results:

1 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.

2 The standalone financial results of Indiabulls Housing Finance Limited ('IBHFL', 'the Company') for the year ended March 31, 2020 have been reviewed by the Audit Committee on July 03, 2020 and subsequently approved at the meeting of the Board of Directors held on July 03, 2020.

3 **Statement of Assets and Liabilities:**

Particulars	**(Rupees in Crores)** **As at 31.03.20 (Audited)**	**As at 31.03.19 (Audited)**
ASSETS		
(1) Financial Assets		
(a) Cash and cash equivalents	11,491.60	13,356.59
(b) Bank Balance other than (a) above	1,421.69	665.90
(c) Derivative financial instruments	739.18	135.75
(d) Receivables		
(I) Trade Receivables	5.32	12.12
(II) Other Receivables	-	-
(e) Loans	59,093.37	76,884.36
(f) Investments	16,166.76	25,925.95
(g) Other Financial assets	1,387.32	1,460.84
Sub-total - Financial Assets	**90,305.24**	**118,441.51**

(2) Non-financial Assets			
(a) Current tax assets (Net)	968.45	708.79	
(b) Deferred tax Assets (Net)	349.95	-	
(c) Property, Plant and Equipment	113.41	125.18	
(d) Right-of-use assets	247.93	-	
(e) Other Intangible assets	14.23	15.34	
(f) Other non-financial assets	564.46	811.89	
(g) Non-current Assets Held for Sale	88.90	-	
Sub-total - Non-financial Assets	**2,347.33**	**1,661.20**	
Total Assets	**92,652.57**	**120,102.71**	
LIABILITIES AND EQUITY			
LIABILITIES			
(1) Financial Liabilities			
(a) Derivative financial instruments	187.82	105.96	
(b) Payables			
Trade Payables			
(i) total outstanding dues of micro enterprises and small enterprises	-	-	
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	11.56	27.14	
(c) Debt Securities	32,092.12	48,188.39	
(d) Borrowings (Other than Debt Securities)	36,609.92	43,686.81	
(e) Subordinated Liabilities	4,338.60	4,329.38	
(f) Other financial liabilities	3,639.11	5,089.58	
Sub-total - Financial Liabilities	**76,879.13**	**101,427.26**	
(2) Non-Financial Liabilities			
(a) Current tax liabilities (Net)	60.81	53.02	
(b) Provisions	189.43	166.14	
(c) Deferred tax liabilities (Net)	-	553.91	
(d) Other non-financial liabilities	593.60	643.46	
Sub-total - Non-Financial Liabilities	**843.84**	**1,416.53**	
(3) EQUITY			
(a) Equity Share capital	85.51	85.48	
(b) Other Equity	14,844.09	17,173.44	
Sub-total - Equity	**14,929.60**	**17,258.92**	
Total Liabilities and Equity	**92,652.57**	**120,102.71**	

4	**Standalone Cash Flow Statement**	**(Rupees in Crores)**	
		Year ended March 31, 2020	**Year ended March 31, 2019**
A	**Cash flows from operating activities :**		
	Profit before tax	2,546.72	5,147.62
	Adjustments to reconcile profit before tax to net cash flows:		
	Employee Stock Compensation	27.32	75.85
	Provision for Gratuity, Compensated Absences and Superannuation Expense	29.67	27.32
	Impairment on financial instruments	816.25	436.50
	Interest Expense	7,600.84	8,812.87
	Interest Income	(10,005.43)	(14,147.23)
	Dividend Income	(816.82)	(385.12)
	Gain on modification of leases	(0.77)	-
	Lease Rent Payment	(68.57)	-
	Depreciation and Amortisation	97.80	36.97
	Guarantee Income	(12.43)	-
	Loss on sale of Property, plant and equipment	2.00	1.15
	Unrealised (loss) on appreciation of Mutual Fund Investments	(124.05)	(27.02)
	Operating Profit / (Loss) before working capital changes	**92.53**	**(21.09)**
	Working Capital Changes		
	Trade Receivable, Other Financial and non Financial Assets	(329.59)	(610.37)
	Loans	14,196.27	24,779.49
	Trade Payables, other financial and non Financial Liabilities	(1,005.55)	(752.09)
	Cash from operations	**12,953.66**	**23,395.94**
	Interest received on loans	9,375.60	13,842.34
	Interest paid on borrowings	(7,746.52)	(8,598.25)
	Income taxes paid (Net)	(571.07)	(1,214.28)
	Net cash from operating activities	**14,011.67**	**27,425.75**
B	**Cash flows from investing activities :**		
	Purchase of Property, plant and equipment and other intangible assets	(32.39)	(82.15)
	Sale of Fixed Assets	0.67	0.53
	Movement in Capital Advances	2.84	12.03
	Dividend Received	816.82	385.12
	(Investments in) deposit accounts	(755.79)	(81.74)
	Proceeds from / (Investments in) Subsidiaries / other Investments	9,071.53	(8,016.73)
	Interest received on Investments	622.61	336.89
	Net cash from / (used in) investing activities	**9,726.29**	**(7,446.05)**

C	**Cash flows from financing activities :**		
	Proceeds from Issue of Equity Share through ESOPs (Including Securities Premium)	4.99	23.88
	Distribution of Equity Dividends (including Corporate Dividend Tax thereon)	(1,594.93)	(2,057.11)
	Loan to Subsidiary Companies	(341.42)	(167.00)
	(Repayment of) / Proceeds from bank loans and Others (Net)	(9,131.32)	3,056.74
	(Repayment of) Commercial Papers (Net)	(5,330.00)	(7,125.00)
	(Repayment of) Secured Redeemable Non-Convertible Debentures (Net)	(10,989.09)	(3,450.21)
	Proceeds from issue of Perpetual Debt	-	8.37
	Proceeds from / (Repayment of) from Working capital loans (Net)	1,778.82	(795.84)
	Cash (used in) financing activities	**(25,602.95)**	**(10,506.17)**
D	**Net (Decrease) / Increase in cash and cash equivalents (A+B+C)**	**(1,864.99)**	**9,473.53**
E	**Cash and cash equivalents at the beginning of the year**	13,356.59	3,883.06
F	**Cash and cash equivalents at the end of the year (D + E)**	**11,491.60**	**13,356.59**

5 Net gain on derecognition of financial instruments under amortised cost category for the quarter ended 31 March 2020 and for the quarter ended 31 December 2019 mainly comprises net gain on derecognition of non-convertible debentures issued by the Company.

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

Long term Bank Facilities of Rs. 470.00 Billion	[ICRA] AA
Non-convertible debenture programme of Rs.373.60 Billion (Reduced from Rs. 452.00 Billion)	[ICRA] AA
Subordinated Debt Programme of Rs. 50.0 Billion	[ICRA] AA
Commercial Paper Programme of Rs. 25.00 Billion (Reduced from Rs. 250.00 Billion)	[ICRA] A1+

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

Non-convertible debentures of Rs. 320.015 Billion (Reduced from Rs. 372.035 Billion)	CARE AA
Subordinate Debt of Rs. 50.00 Billion	CARE AA
Perpetual Debt of Rs. 2.00 Billion	CARE AA-
Long-term / Short-term Bank Facilities of Rs. 525.00 Billion	CARE AA / CARE A1+
Public Issue of Non-Convertible Debentures of Rs. 61.7164 Billion (Reduced from Rs. 68.0114 Billion)	CARE AA
Public Issue of Subordinate Debt of Rs. 1.9886 Billion	CARE AA
Commercial Paper issue of Rs. 150.00 Billion	CARE A1+

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

Non-Convertible Debentures of Rs. 294.80 Billion (Reduced from Rs. 301.80 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+

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

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

10 **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

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

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

13 The outbreak of COVID–19 virus continues to spread across the globe including India, resulting into a significant decline and volatility in financial markets and a significant decrease in global and India's economic activities. The Government of India announced a strict 40-day nation-wide lockdown till May 3, 2020 to contain the spread of the virus, which was further extended till June 08, 2020. This has led to significant disruptions and dislocations for individuals and businesses. The recent directions from Government allows for calibrated and gradual withdrawal of lockdown and partial resumption of selected economic activities. The extent to which the COVID 19 pandemic will impact the Company's business is dependent on several factors including, but not limited to, pace of easing of the lockdown restrictions.

A. In accordance with RBI guidelines relating to CoVID-19 Regulatory Package dated 27 March 2020 and 17 April 2020, the Company has granted moratorium of three months on the payment of all instalments falling due between 1 March 2020 and 31 May 2020 to all eligible borrowers who have requested for the moratorium. The RBI via press release dated May 22, 2020 has permitted lending institutions to extend the moratorium by another three months, i.e., from June 1, 2020 to August 31, 2020. The Company will be providing option for extending the moratorium to its eligible borrowers' basis its Board approved policy. 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 is 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 portfolios 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 an expected credit loss provision of Rs.3,741 Crs in respect of its loans and advances at 31 March 2020, to reflect, among other things, an increased risk of deterioration in macro-economic factors caused by COVID-19 pandemic. The ECL provision has been determined based on estimates using information available as of the reporting date and given the unique nature and scale of the economic impact of this pandemic, 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. Further, as a result of this pandemic, the credit performance and repayment behaviour of the customers needs to be monitored closely. In the event the impact of pandemic is more severe or prolonged than anticipated, this will have a corresponding impact on the carrying value of the financial assets, results of operation and the financial position of the Company.

B. The Company has considered the following key matters in determining its liquidity position for the next 12 months:

a. Schemes announced by the Government of India, which will directly benefit Non-Banking Financial Companies through guarantees from the Government of India. The Company has evaluated these schemes and is considering applications to seek fund under the schemes;
b. Current status / outcomes of discussions with the Company's lenders, seeking moratorium on the Company's debt service obligations to such lenders;
c. Status of its requests for additional funding, from existing lenders as well as others.

Based on the detailed assessment of the monthly cash inflows and outflows for next 12 months and the management has concluded that it will be able to meet its obligations.

14 The Company's total amount of impairment of financial instruments reflects among other things, an increased risk of deterioration in macro-economic factors and the impact on the Company's borrowers caused by the COVID-19 pandemic. Accordingly, during the year ended March 31, 2020 the Company has:

A. Debited an amount of ₹ 1,798 Crs on account of impairment on financial instruments to Other Comprehensive Income to harmonize the accounting with the gains recorded on deemed disposal of OakNorth Holdings Limited. In the past, the Company had recorded fair value gains and realised gains on its investment in OakNorth Holdings limited in Other Comprehensive Income.

B. Debited additional special reserve created under u/s 29 (c) as per the NHB circular no. NHB (ND)/DRS/Pol-No.03/2004-05 dated August 26, 2004 for an amount of Rs. 965 crores in respect of impairment of financial instruments.

The Company's total expected credit loss provision as of March 31, 2020 is Rs. 3,473 Crs.

C. Besides the total provisions of Rs. 3,473 Crs, the Company also has also recorded fair value impairment of Rs.636 crores on AT-1 bonds of Yes Bank Limited to record the effect of the scheme of reconstruction announced by RBI on [March 5, 2020]

15 Though the above matters constitute departures from the Ind AS, they pertain only to accounting treatment prescribed under Ind AS. Due to these departures there is no adverse impact on the total equity, assets, and liabilities or the functioning of the Company.

16 The Company has elected to exercise the option permitted under 115BAA of the Income Tax Act, 1961, as introduced by the Taxation Laws (Amendment) Ordinance, 2019. The effective applicable corporate tax rate for the company is now 25.17%. Accordingly, the Company has recognized provision for Income Tax for the quarter and year ended March 31, 2020 and re-measured its Deferred Tax asset/liability basis the rate prescribed in the aforesaid section and recognized the effect of change by revising the annual effective income tax rate.

17 Effective April 1, 2019, the Company has adopted Ind AS 116 – Leases and applied it to all lease contracts existing as on April 1, 2019 using the modified retrospective approach. Based on the same and as permitted under the specific transitional provision in the standard, the Company is not required to restate its comparative numbers.

18 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.

19 The fourth interim dividend of Rs. 6/- per equity share (300% 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 February 05, 2020 and the Company had transferred Rs. 256.54 Crores (excluding corporate dividend tax) on February 07, 2020 into the designated Dividend Account.

20 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

GAGAN BANGA
Digitally signed by GAGAN BANGA
Date: 2020.07.03 19:08:58 +05'30'

Place : Mumbai
Date : July 03, 2020

Gagan Banga
Vice-Chairman, Managing Director & CEO

VIREN H MEHTA
Digitally signed by VIREN H MEHTA
DN: cn=VIREN H MEHTA, c=IN, o=Personal, email=viren.mehta@srb.in
Date: 2020.07.03 19:46:36 +05'30'

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

Audited Standalone Financial Results for the year ended March 31, 2020

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

(a) **Details of Credit Rating**

The Rating details from ICRA Ratings is as under:-

Long term Bank Facilities of Rs. 470.00 Billion	[ICRA] AA
Non-convertible debenture programme of Rs.373.60 Billion (Reduced from Rs. 452.00 Billion)	[ICRA] AA
Subordinated Debt Programme of Rs. 50.0 Billion	[ICRA] AA
Commercial Paper Programme of Rs. 25.00 Billion (Reduced from Rs. 250.00 Billion)	[ICRA] A1+

The Rating details from CARE Ratings is as under:-

Non-convertible debentures of Rs. 320.015 Billion (Reduced from Rs. 372.035 Billion)	CARE AA
Subordinate Debt of Rs. 50.00 Billion	CARE AA
Perpetual Debt of Rs. 2.00 Billion	CARE AA-
Long-term / Short-term Bank Facilities of Rs. 525.00 Billion	CARE AA / CARE A1+
Public Issue of Non-Convertible Debentures of Rs. 61.7164 Billion (Reduced from Rs. 68.0114 Billion)	CARE AA
Public Issue of Subordinate Debt of Rs. 1.9886 Billion	CARE AA
Commercial Paper issue of Rs. 150.00 Billion	CARE A1+

The Rating details from CRISIL Ratings is as under:-

Non-Convertible Debentures of Rs. 294.80 Billion (Reduced from Rs. 301.80 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:-

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

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

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

(b) **Asset Cover available**

The listed Non-Convertible Debentures of the Company aggregating Rs. 32,092.12 Crore as on 31st March 2020 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.

	Particulars	As on March 31, 2020
(c)	Debt Equity Ratio (Loan Funds / Own Funds)	4.89
(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)]	1.51
(g)	Interest Service Coverage Ratio (Earnings before Interest and Tax / Interest Expense)	1.34
(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)	14,929.61
(k)	Net Profit after Tax (Rs. in Crores)	2,159.91
(l)	Earnings per Share (EPS) - Basic (Amount in Rs.)	50.52

Detail of Payment of Interest of Non Convertible Debentures from 1st October 2019 to 31st March 2020- Annexure - 1 (a)

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest	Payment Date of Interest
1	INE148I07HF3	06-Apr-17	06-Apr-22	10,000,000,000	4-Oct-19	3-Oct-19
2	INE148I07373	08-Oct-13	08-Oct-23	250,000,000	8-Oct-19	7-Oct-19
3	INE148I08025	09-Oct-12	09-Oct-22	350,000,000	9-Oct-19	7-Oct-19
4	INE148I07AO0	27-Nov-14	27-Nov-19	1,300,000,000	Buy-back	10-Oct-19
5	INE148I07AO0	27-Nov-14	27-Nov-19	350,000,000	Buy-back	10-Oct-19
6	INE148I07AQ5	02-Dec-14	02-Dec-19	1,000,000,000	Buy-back	10-Oct-19
7	INE148I07AQ5	02-Dec-14	02-Dec-19	500,000,000	Buy-back	10-Oct-19
8	INE148I07969	13-Oct-14	13-Oct-19	150,000,000	13-Oct-19	10-Oct-19
9	XS1487891852	15-Sep-16	15-Oct-19	13,300,000,000	15-Oct-19	15-Oct-19
10	INE148I07IL9	29-Dec-17	09-Jul-21	40,000,000	Buy-back	18-Oct-19
11	INE148I07JI3	21-Aug-18	10-Jun-22	190,000,000	Buy-back	18-Oct-19
12	INE148I07AU7	08-Dec-14	08-Dec-19	500,000,000	Buy-back	18-Oct-19
13	INE148I07AU7	08-Dec-14	08-Dec-19	500,000,000	Buy-back	18-Oct-19
14	INE148I07JJ1	04-Oct-18	04-Nov-19	750,000,000.00	Buy-back	18-Oct-19
15	INE148I07JJ1	04-Oct-18	04-Nov-19	1,000,000,000.00	Buy-back	18-Oct-19
16	INE148I07JJ1	04-Oct-18	04-Nov-19	1,000,000,000.00	Buy-back	18-Oct-19
17	INE148I07JJ1	04-Oct-18	04-Nov-19	100,000,000.00	Buy-back	18-Oct-19
18	INE148I07HC0	30-Mar-17	30-Mar-22	697,000,000.00	Buy-back	18-Oct-19
19	INE148I07DT3	19-Jan-16	19-Jan-21	100,000,000.00	Buy-back	18-Oct-19
20	INE148I07HK3	20-Apr-17	20-Apr-20	100,000,000.00	Buy-back	18-Oct-19
21	INE148I07JG7	21-Aug-18	21-Feb-20	750,000,000.00	Buy-back	18-Oct-19
22	INE148I07JG7	21-Aug-18	21-Feb-20	250,000,000.00	Buy-back	18-Oct-19
23	INE148I07IM7	29-Dec-17	22-Oct-21	2,350,000,000.00	22-Oct-19	19-Oct-19
24	INE148I08033	22-Oct-12	22-Oct-22	400,000,000.00	22-Oct-19	19-Oct-19
25	INE148I07HN7	20-Apr-17	26-Mar-20	500,000,000	Buy-back	22-Oct-19
26	INE148I07IL9	29-Dec-17	09-Jul-21	50,000,000	Buy-back	22-Oct-19
27	INE148I07JG7	21-Aug-18	21-Feb-20	100,000,000	Buy-back	22-Oct-19
28	INE148I08157	24-Oct-13	24-Oct-23	50,000,000	24-Oct-19	23-Oct-19
29	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	28-Oct-19	25-Oct-19
30	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	28-Oct-19	25-Oct-19
31	INE148I07HN7	20-Apr-17	26-Mar-20	320,000,000	Buy-back	25-Oct-19
32	INE148I07HN7	20-Apr-17	26-Mar-20	180,000,000	Buy-back	25-Oct-19
33	INE148I07DF2	18-Sep-15	18-Sep-20	100,000,000	Buy-back	25-Oct-19
34	INE148I07AG6	31-Oct-14	30-Oct-19	100,000,000	30-Oct-19	30-Oct-19
35	INE148I08041	31-Oct-12	31-Oct-22	250,000,000	31-Oct-12	30-Oct-19
36	INE148I07GR0	15-Mar-17	13-Mar-20	750,000,000	Buy-back	1-Nov-19
37	INE148I07HN7	20-Apr-17	26-Mar-20	475,000,000	Buy-back	1-Nov-19
38	INE148I07JJ1	04-Oct-18	04-Nov-19	3,500,000,000	04-Nov-19	4-Nov-19
39	INE148I07142	06-Nov-12	06-Nov-22	150,000,000	6-Nov-19	5-Nov-19
40	INE148I07IC8	07-Nov-17	07-Nov-22	2,900,000,000	7-Nov-19	6-Nov-19
41	INE148I07IM7	29-Dec-17	22-Oct-21	50,000,000	Buy-back	7-Nov-20
42	INE148I07AJ0	14-Nov-14	14-Nov-19	150,000,000	14-Nov-19	13-Nov-19
43	INE148I07FX0	02-Sep-16	02-Mar-20	50,000,000	Buy-back	14-Nov-19
44	INE894F08129	15-Nov-12	15-Nov-22	11,000,000	15-Nov-19	14-Nov-19
45	INE894F08137	15-Nov-12	15-Nov-27	326,000,000	15-Nov-19	14-Nov-19
46	INE148I07159	19-Nov-12	19-Nov-22	150,000,000	19-Nov-19	18-Nov-19
47	INE148I07DJ4	20-Nov-15	20-Nov-20	1,200,000,000	20-Nov-19	19-Nov-19
48	INE148I07DK2	20-Nov-15	20-Nov-22	100,000,000	20-Nov-19	19-Nov-19
49	INE148I07DL0	20-Nov-15	20-Nov-25	1,700,000,000	20-Nov-19	19-Nov-19
50	INE148I07381	21-Nov-13	21-Nov-23	4,000,000,000	21-Nov-19	20-Nov-19
51	INE148I07JG7	21-Aug-18	21-Feb-20	50,000,000	Buy-back	21-Nov-13

Detail of Payment of Interest of Non Convertible Debentures from 1st October 2019 to 31st March 2020- 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	INE148I07076	22-Nov-11	22-Nov-21	1,000,000,000	22-Nov-19	21-Nov-19
53	INE148I07JK9	22-Nov-18	22-Nov-28	10,000,000,000	22-Nov-19	21-Nov-19
54	INE148I07IT2	19-Mar-18	15-Jun-21	50,000,000	Buy-back	22-Nov-19
55	INE148I07IT2	19-Mar-18	15-Jun-21	50,000,000	Buy-back	22-Nov-19
56	INE148I07IT2	19-Mar-18	15-Jun-21	50,000,000	Buy-back	25-Nov-19
57	INE148I07IT2	19-Mar-18	15-Jun-21	50,000,000	Buy-back	25-Nov-19
58	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Nov-19	25-Nov-19
59	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Nov-19	25-Nov-19
60	INE148I07IT2	19-Mar-18	15-Jun-21	50,000,000	Buy-back	27-Nov-19
61	INE148I07IL9	29-Dec-17	09-Jul-21	50,000,000	Buy-back	27-Nov-19
62	INE148I07JG7	21-Aug-18	21-Feb-20	500,000,000	Buy-back	28-Nov-19
63	INE148I07JL7	29-Nov-18	29-Dec-21	2,000,000,000	Buy-back	29-Nov-19
64	INE148I07JL7	29-Nov-18	29-Dec-21	2,185,000,000	29-Nov-19	28-Nov-19
65	INE148I07IT2	19-Mar-18	15-Jun-21	94,000,000	Buy-back	2-Dec-19
66	INE148I07IT2	19-Mar-18	15-Jun-21	250,000,000	Buy-back	2-Dec-19
67	INE148I07IT2	19-Mar-18	15-Jun-21	6,000,000	Buy-back	2-Dec-19
68	INE148I07IT2	19-Mar-18	15-Jun-21	10,000,000	Buy-back	2-Dec-19
69	INE148I08058	04-Dec-12	04-Dec-22	200,000,000	4-Dec-19	3-Dec-19
70	INE148I07IT2	19-Mar-18	15-Jun-21	50,000,000	Buy-back	10-Dec-19
71	INE148I07IV8	23-Mar-18	22-Jun-21	20,000,000	Buy-back	10-Dec-19
72	INE148I07AV5	16-Dec-14	16-Dec-24	250,000,000	16-Dec-19	13-Dec-19
73	INE148I07183	18-Dec-12	18-Dec-22	150,000,000	18-Dec-19	17-Dec-19
74	INE148I07IV8	23-Mar-18	22-Jun-21	20,000,000	Buy-back	20-Dec-19
75	INE148I08165	23-Dec-13	23-Dec-23	200,000,000	23-Dec-19	21-Dec-19
76	INE148I07IT2	19-Mar-18	15-Jun-21	25,000,000	Buy-back	23-Dec-19
77	INE148I07IT2	19-Mar-18	15-Jun-21	25,000,000	Buy-back	23-Dec-19
78	INE148I07415	24-Dec-13	24-Dec-23	250,000,000	24-Dec-19	23-Dec-19
79	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Dec-19	24-Dec-19
80	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Dec-19	24-Dec-19
81	INE148I07IN5	29-Dec-17	29-Dec-22	10,000,000,000	29-Dec-19	27-Dec-19
82	INE148I07DN6	30-Dec-15	30-Dec-25	950,000,000	30-Dec-19	27-Dec-19
83	INE148I07DM8	30-Dec-15	30-Dec-20	1,350,000,000	30-Dec-19	27-Dec-19
84	INE148I07IV8	23-Mar-18	22-Jun-21	20,000,000	Buy-back	30-Dec-19
85	INE148I07DO4	31-Dec-15	31-Dec-25	100,000,000	31-Dec-19	30-Dec-19
86	INE148I07BA7	31-Dec-14	31-Dec-24	250,000,000	31-Dec-19	30-Dec-19
87	INE894F07667	31-Dec-12	31-Dec-22	150,000,000	31-Dec-19	30-Dec-19
88	INE148I07191	31-Dec-12	31-Dec-22	350,000,000	31-Dec-19	30-Dec-19
89	INE148I07JN3	31-Dec-18	31-Dec-21	5,000,000,000	31-Dec-19	30-Dec-19
90	INE148I07JP8	31-Dec-18	31-Dec-19	500,000,000	31-Dec-19	30-Dec-19
91	INE148I07JO1	31-Dec-18	28-Feb-20	250,000,000	Buy-back	31-Dec-19
92	INE148I07JN3	31-Dec-18	31-Dec-21	3,750,000,000	Buy-back	31-Dec-19
93	INE148I07IV8	23-Mar-18	22-Jun-21	250,000,000	Buy-back	31-Dec-19
94	INE148I07IT2	19-Mar-18	15-Jun-21	350,000,000	Buy-back	31-Dec-19
95	INE148I07IL9	29-Dec-17	09-Jul-21	200,000,000	Buy-back	31-Dec-19
96	INE148I07IW6	23-Mar-18	08-Apr-21	108,000,000	Buy-back	31-Dec-19
97	INE148I07IW6	23-Mar-18	08-Apr-21	42,000,000	Buy-back	31-Dec-19
98	INE148I07IL9	29-Dec-17	09-Jul-21	500,000,000	Buy-back	31-Dec-19
99	INE148I07IW6	23-Mar-18	08-Apr-21	80,000,000	Buy-back	31-Dec-19
100	INE148I07IW6	23-Mar-18	08-Apr-21	80,000,000	Buy-back	31-Dec-19
101	INE148I07IL9	29-Dec-17	09-Jul-21	50,000,000	Buy-back	31-Dec-19
102	INE148I07JA0	05-Jun-18	28-Apr-22	200,000,000	Buy-back	31-Dec-19
103	INE148I07IL9	29-Dec-17	09-Jul-21	130,000,000	Buy-back	31-Dec-19

Detail of Payment of Interest of Non Convertible Debentures from 1st October 2019 to 31st March 2020- Annexure - 1 (a) (Continued)

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest	Payment Date of Interest
104	INE148I07IK1	28-Dec-17	08-Apr-21	180,000,000	Buy-back	31-Dec-19
105	INE148I07IW6	23-Mar-18	08-Apr-21	270,000,000	Buy-back	31-Dec-19
106	INE148I07IW6	23-Mar-18	08-Apr-21	80,000,000	Buy-back	31-Dec-19
107	INE148I07JA0	05-Jun-18	28-Apr-22	299,000,000	Buy-back	31-Dec-19
108	INE148I07IH7	29-Dec-17	06-Apr-21	285,000,000	Buy-back	31-Dec-19
109	INE148I07JI3	21-Aug-18	10-Jun-22	60,000,000	Buy-back	31-Dec-19
110	INE148I07IT2	19-Mar-18	15-Jun-21	185,000,000	Buy-back	31-Dec-19
111	INE148I07IV8	23-Mar-18	22-Jun-21	18,000,000	Buy-back	31-Dec-19
112	INE148I07IV8	23-Mar-18	22-Jun-21	10,000,000	Buy-back	31-Dec-19
113	INE148I07IS4	19-Mar-18	19-Mar-21	120,000,000	Buy-back	31-Dec-19
114	INE148I07IS4	19-Mar-18	19-Mar-21	120,000,000	Buy-back	31-Dec-19
115	INE148I07IS4	19-Mar-18	19-Mar-21	62,000,000	Buy-back	31-Dec-19
116	INE148I07IS4	19-Mar-18	19-Mar-21	88,000,000	Buy-back	31-Dec-19
117	INE148I07IS4	19-Mar-18	19-Mar-21	30,000,000	Buy-back	31-Dec-19
118	INE148I07IL9	29-Dec-17	09-Jul-21	250,000,000	Buy-back	31-Dec-19
119	INE148I07IL9	29-Dec-17	09-Jul-21	50,000,000	Buy-back	31-Dec-19
120	INE148I07IV8	23-Mar-18	22-Jun-21	500,000,000	Buy-back	31-Dec-19
121	INE148I07JG7	21-Aug-18	21-Feb-20	1,800,000,000	Buy-back	1-Jan-20
122	INE148I07JO1	31-Dec-18	28-Feb-20	150,000,000	Buy-back	1-Jan-20
123	INE148I07DP1	07-Jan-16	07-Jan-21	3,000,000,000	7-Jan-20	6-Jan-20
124	INE148I07IO3	24-Jan-18	24-Jan-20	3,000,000,000	Buy-back	13-Jan-20
125	INE148I08066	14-Jan-13	14-Jan-23	250,000,000	14-Jan-20	13-Jan-20
126	INE148I07JQ6	15-Jan-19	15-Jan-29	7,000,000,000	15-Jan-20	14-Jan-20
127	INE894F07717	16-Jan-13	16-Jan-23	350,000,000	16-Jan-20	15-Jan-20
128	INE148I07DT3	19-Jan-16	19-Jan-21	805,000,000	20-Jan-20	18-Jan-20
129	INE148I07IP0	24-Jan-18	24-Jan-25	2,250,000,000	24-Jan-20	23-Jan-20
130	INE148I07JR4	25-Jan-19	25-Jan-24	3,300,000,000	25-Jan-20	24-Jan-20
131	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jan-20	24-Jan-20
132	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jan-20	24-Jan-20
133	INE148I07JG7	21-Aug-18	21-Feb-20	100,000,000	Buy-back	27-Jan-20
134	INE148I07FX0	02-Sep-16	02-Mar-20	50,000,000	Buy-back	27-Jan-20
135	INE148I08074	30-Jan-13	30-Jan-23	100,000,000	30-Jan-20	29-Jan-20
136	INE894F08038	31-Jan-12	31-Jan-22	362,000,000	31-Jan-20	30-Jan-20
137	INE148I07JR4	25-Jan-19	25-Jan-24	3,300,000,000	Buy-back	5-Feb-20
138	INE148I07JG7	21-Aug-18	21-Feb-20	50,000,000	Buy-back	6-Feb-20
139	INE148I07JG7	21-Aug-18	21-Feb-20	1,400,000,000	Buy-back	6-Feb-20
140	INE148I07JO1	31-Dec-18	28-Feb-20	600,000,000	Buy-back	6-Feb-20
141	INE148I07JG7	21-Aug-18	21-Feb-20	500,000,000	Buy-back	6-Feb-20
142	INE148I07JG7	21-Aug-18	21-Feb-20	2,000,000,000	Buy-back	6-Feb-20
143	INE148I07JG7	21-Aug-18	21-Feb-20	300,000,000	Buy-back	6-Feb-20
144	INE148I07JG7	21-Aug-18	21-Feb-20	250,000,000	Buy-back	6-Feb-20
145	INE148I07DU1	08-Feb-16	08-Feb-21	450,000,000	8-Feb-20	7-Feb-20
146	INE148I07DV9	08-Feb-16	07-Feb-26	500,000,000	8-Feb-20	7-Feb-20
147	INE148I07480	18-Feb-14	18-Feb-21	200,000,000	18-Feb-20	17-Feb-20
148	INE148I08082	18-Feb-13	18-Feb-23	250,000,000	18-Feb-20	17-Feb-20
149	INE148I07II5	27-Dec-17	12-Feb-21	500,000,000	Buy-back	18-Feb-20
150	INE148I07IK1	28-Dec-17	08-Apr-21	400,000,000	Buy-back	18-Feb-20
151	INE148I07IT2	19-Mar-18	15-Jun-21	55,000,000	Buy-back	18-Feb-20
152	INE148I07IT2	19-Mar-18	15-Jun-21	35,000,000	Buy-back	18-Feb-20
153	INE148I07JG7	21-Aug-18	21-Feb-20	7,750,000,000	21-Feb-20	19-Feb-20
154	INE148I07JH5	21-Aug-18	21-Feb-28	10,000,000	21-Feb-20	19-Feb-20
155	INE148I07IR6	23-Feb-18	23-Feb-28	250,000,000	21-Feb-20	20-Feb-20
156	INE148I07IQ8	22-Feb-18	22-Feb-28	30,600,000,000	22-Feb-20	20-Feb-20
157	INE894F08053	22-Feb-12	22-Feb-22	200,000,000	22-Feb-20	20-Feb-20

Detail of Payment of Interest of Non Convertible Debentures from 1st October 2019 to 31st March 2020- Annexure - 1 (a) (Continued)

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest	Payment Date of Interest
158	XS1766850694	27-Feb-18	27-Feb-21	3,150,000,000	26-Feb-20	25-Feb-20
159	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Feb-20	25-Feb-20
160	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Feb-20	25-Feb-20
161	INE148I07209	26-Feb-13	26-Feb-23	250,000,000	26-Feb-20	25-Feb-20
162	INE894F07519	27-Feb-12	27-Feb-22	5,000,000,000	27-Feb-20	26-Feb-20
163	INE148I07FX0	02-Sep-16	02-Mar-20	400,000,000	2-Mar-20	29-Feb-20
164	INE148I08090	06-Mar-13	06-Mar-23	200,000,000	6-Mar-20	5-Mar-20
165	INE148I07IS4	19-Mar-18	19-Mar-21	450,000,000	Buy-back	11-Mar-20
166	INE148I07IL9	29-Dec-17	09-Jul-21	40,000,000	Buy-back	11-Mar-20
167	INE148I07IL9	29-Dec-17	09-Jul-21	100,000,000	Buy-back	11-Mar-20
168	INE148I07IL9	29-Dec-17	09-Jul-21	30,000,000	Buy-back	11-Mar-20
169	INE148I07IW6	23-Mar-18	08-Apr-21	170,000,000	Buy-back	11-Mar-20
170	INE148I07IW6	23-Mar-18	08-Apr-21	40,000,000	Buy-back	11-Mar-20
171	INE148I07IW6	23-Mar-18	08-Apr-21	15,000,000	Buy-back	11-Mar-20
172	INE148I07IW6	23-Mar-18	08-Apr-21	9,000,000	Buy-back	11-Mar-20
173	INE148I07IW6	23-Mar-18	08-Apr-21	25,000,000	Buy-back	11-Mar-20
174	INE148I07IW6	23-Mar-18	08-Apr-21	91,000,000	Buy-back	11-Mar-20
175	INE148I07GR0	15-Mar-17	13-Mar-20	150,000,000	13-Mar-20	12-Mar-20
176	INE148I07HH9	18-Apr-17	13-Mar-20	250,000,000	13-Mar-20	12-Mar-20
177	INE148I07IK1	28-Dec-17	08-Apr-21	1,250,000,000	Buy-back	12-Mar-20
178	INE148I07EA1	14-Mar-16	13-Mar-26	250,000,000	14-Mar-20	13-Mar-20
179	INE148I08181	17-Mar-15	17-Mar-25	50,000,000	17-Mar-20	16-Mar-20
180	INE148I07241	19-Mar-13	19-Mar-23	1,000,000,000	19-Mar-20	18-Mar-20
181	INE148I07IS4	19-Mar-18	19-Mar-21	5,430,000,000	19-Mar-20	18-Mar-20
182	INE148I07JN3	31-Dec-18	31-Dec-21	200,000,000	Buy-back	18-Mar-20
183	INE148I07JN3	31-Dec-18	31-Dec-21	417,000,000	Buy-back	18-Mar-20
184	INE148I07GW0	21-Mar-17	21-Mar-22	6,000,000,000	20-Mar-20	19-Mar-20
185	INE148I07GX8	22-Mar-17	22-Mar-22	1,600,000,000	20-Mar-20	19-Mar-20
186	INE148I07266	25-Mar-13	25-Mar-23	50,000,000	25-Mar-20	24-Mar-20
187	INE148I07HN7	20-Apr-17	26-Mar-20	25,000,000	26-Mar-20	24-Mar-20
188	INE148I07BP5	27-Mar-15	27-Mar-20	200,000,000	27-Mar-20	24-Mar-20
189	INE148I07GZ3	27-Mar-17	27-Mar-20	250,000,000	27-Mar-20	24-Mar-20
190	INE148I08306	27-Mar-18	27-Mar-28	15,000,000,000	27-Mar-20	24-Mar-20
191	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Mar-20	23-Mar-20
192	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Mar-20	23-Mar-20
193	INE148I08108	28-Mar-13	28-Mar-23	250,000,000	28-Mar-20	25-Mar-20
194	INE894F08061	30-Mar-12	30-Mar-22	150,000,000	30-Mar-20	27-Mar-20
195	INE148I07HC0	30-Mar-17	30-Mar-22	2,650,000,000	30-Mar-20	27-Mar-20
196	INE148I07IM7	29-Dec-17	22-Oct-21	1,950,000,000	Buy-back	31-Mar-20
197	INE148I07DU1	08-Feb-16	08-Feb-21	50,000,000	Buy-back	31-Mar-20
198	INE148I07IL9	29-Dec-17	09-Jul-21	100,000,000	Buy-back	31-Mar-20
199	INE148I07IM7	29-Dec-17	22-Oct-21	50,000,000	Buy-back	31-Mar-20
200	INE148I07DU1	08-Feb-16	08-Feb-21	150,000,000	Buy-back	31-Mar-20
201	INE148I07DF2	18-Sep-15	18-Sep-20	50,000,000	Buy-back	31-Mar-20
			Total	**218,516,702,000**		

Details of Repayment of Principal of Non Convertible Debentures from 1st October 2019 to 31st March 2020- Annexure -1 (b)

S.No.	ISIN No.	Date of Issue	Maturity Date	Principal Amount	Due Date	Payment Date of Principal
1	INE148I07AO0	27-Nov-14	27-Nov-19	1,300,000,000	Buy-back	10-Oct-19
2	INE148I07AO0	27-Nov-14	27-Nov-19	350,000,000	Buy-back	10-Oct-19
3	INE148I07AQ5	02-Dec-14	02-Dec-19	1,000,000,000	Buy-back	10-Oct-19
4	INE148I07AQ5	02-Dec-14	02-Dec-19	500,000,000	Buy-back	10-Oct-19
5	INE148I07969	13-Oct-14	13-Oct-19	150,000,000	13-Oct-19	10-Oct-19
6	XS1487891852	15-Sep-16	15-Oct-19	13,300,000,000	15-Oct-19	15-Oct-19
7	INE148I07IL9	29-Dec-17	09-Jul-21	40,000,000	Buy-back	18-Oct-19
8	INE148I07JI3	21-Aug-18	10-Jun-22	190,000,000	Buy-back	18-Oct-19
9	INE148I07AU7	08-Dec-14	08-Dec-19	500,000,000	Buy-back	18-Oct-19
10	INE148I07AU7	08-Dec-14	08-Dec-19	500,000,000	Buy-back	18-Oct-19
11	INE148I07JJ1	04-Oct-18	04-Nov-19	750,000,000	Buy-back	18-Oct-19
12	INE148I07JJ1	04-Oct-18	04-Nov-19	1,000,000,000	Buy-back	18-Oct-19
13	INE148I07JJ1	04-Oct-18	04-Nov-19	1,000,000,000	Buy-back	18-Oct-19
14	INE148I07JJ1	04-Oct-18	04-Nov-19	100,000,000	Buy-back	18-Oct-19
15	INE148I07HC0	30-Mar-17	30-Mar-22	697,000,000	Buy-back	18-Oct-19
16	INE148I07DT3	19-Jan-16	19-Jan-21	100,000,000	Buy-back	18-Oct-19
17	INE148I07HK3	20-Apr-17	20-Apr-20	100,000,000	Buy-back	18-Oct-19
18	INE148I07JG7	21-Aug-18	21-Feb-20	750,000,000	Buy-back	18-Oct-19
19	INE148I07JG7	21-Aug-18	21-Feb-20	250,000,000	Buy-back	18-Oct-19
20	INE148I07HN7	20-Apr-17	26-Mar-20	500,000,000	Buy-back	22-Oct-19
21	INE148I07IL9	29-Dec-17	09-Jul-21	50,000,000	Buy-back	22-Oct-19
22	INE148I07JG7	21-Aug-18	21-Feb-20	100,000,000	Buy-back	22-Oct-19
23	INE148I07HN7	20-Apr-17	26-Mar-20	320,000,000	Buy-back	25-Oct-19
24	INE148I07HN7	20-Apr-17	26-Mar-20	180,000,000	Buy-back	25-Oct-19
25	INE148I07DF2	18-Sep-15	18-Sep-20	100,000,000	Buy-back	25-Oct-19
26	INE148I07AG6	31-Oct-14	30-Oct-19	100,000,000	30-Oct-19	30-Oct-19
27	INE148I07GR0	15-Mar-17	13-Mar-20	750,000,000	Buy-back	01-Nov-19
28	INE148I07HN7	20-Apr-17	26-Mar-20	475,000,000	Buy-back	01-Nov-19
29	INE148I07JJ1	04-Oct-18	04-Nov-19	650,000,000	4-Nov-19	04-Nov-19
30	INE148I07IM7	29-Dec-17	22-Oct-21	50,000,000	Buy-back	07-Nov-20
31	INE148I07AJ0	14-Nov-14	14-Nov-19	150,000,000	14-Nov-19	13-Nov-19
32	INE148I07FX0	02-Sep-16	02-Mar-20	50,000,000	Buy-back	14-Nov-19

Details of Repayment of Principal of Non Convertible Debentures from 1st October 2019 to 31st March 2020- Annexure -1 (b) (Contd.)						
S.No.	**ISIN No.**	**Date of Issue**	**Maturity Date**	**Principal Amount**	**Due Date**	**Payment Date of Principal**
33	INE148I07JG7	21-Aug-18	21-Feb-20	50,000,000	Buy-back	21-Nov-19
34	INE148I07IT2	19-Mar-18	15-Jun-21	50,000,000	Buy-back	22-Nov-19
35	INE148I07IT2	19-Mar-18	15-Jun-21	50,000,000	Buy-back	22-Nov-19
36	INE148I07IT2	19-Mar-18	15-Jun-21	50,000,000	Buy-back	25-Nov-19
37	INE148I07IT2	19-Mar-18	15-Jun-21	50,000,000	Buy-back	25-Nov-19
38	INE148I07IT2	19-Mar-18	15-Jun-21	50,000,000	Buy-back	27-Nov-19
39	INE148I07IL9	29-Dec-17	09-Jul-21	50,000,000	Buy-back	27-Nov-19
40	INE148I07JG7	21-Aug-18	21-Feb-20	500,000,000	Buy-back	28-Nov-19
41	INE148I07JL7	29-Nov-18	29-Dec-21	2,000,000,000	Buy-back	29-Nov-19
42	INE148I07IT2	19-Mar-18	15-Jun-21	94,000,000	Buy-back	02-Dec-19
43	INE148I07IT2	19-Mar-18	15-Jun-21	250,000,000	Buy-back	02-Dec-19
44	INE148I07IT2	19-Mar-18	15-Jun-21	6,000,000	Buy-back	02-Dec-19
45	INE148I07IT2	19-Mar-18	15-Jun-21	10,000,000	Buy-back	02-Dec-19
46	INE148I07IT2	19-Mar-18	15-Jun-21	50,000,000	Buy-back	10-Dec-19
47	INE148I07IV8	23-Mar-18	22-Jun-21	20,000,000	Buy-back	10-Dec-19
48	INE148I07IV8	23-Mar-18	22-Jun-21	20,000,000	Buy-back	20-Dec-19
49	INE148I07IT2	19-Mar-18	15-Jun-21	25,000,000	Buy-back	23-Dec-19
50	INE148I07IT2	19-Mar-18	15-Jun-21	25,000,000	Buy-back	23-Dec-19
51	INE148I07IV8	23-Mar-18	22-Jun-21	20,000,000	Buy-back	30-Dec-19
52	INE148I07JP8	31-Dec-18	31-Dec-19	500,000,000	31-Dec-19	30-Dec-19
53	INE148I07JO1	31-Dec-18	28-Feb-20	250,000,000	Buy-back	31-Dec-19
54	INE148I07JN3	31-Dec-18	31-Dec-21	3,750,000,000	Buy-back	31-Dec-19
55	INE148I07IV8	23-Mar-18	22-Jun-21	250,000,000	Buy-back	31-Dec-19
56	INE148I07IT2	19-Mar-18	15-Jun-21	350,000,000	Buy-back	31-Dec-19
57	INE148I07IL9	29-Dec-17	09-Jul-21	200,000,000	Buy-back	31-Dec-19
58	INE148I07IW6	23-Mar-18	08-Apr-21	108,000,000	Buy-back	31-Dec-19
59	INE148I07IW6	23-Mar-18	08-Apr-21	42,000,000	Buy-back	31-Dec-19
60	INE148I07IL9	29-Dec-17	09-Jul-21	500,000,000	Buy-back	31-Dec-19
61	INE148I07IW6	23-Mar-18	08-Apr-21	80,000,000	Buy-back	31-Dec-19
62	INE148I07IW6	23-Mar-18	08-Apr-21	80,000,000	Buy-back	31-Dec-19
63	INE148I07IL9	29-Dec-17	09-Jul-21	50,000,000	Buy-back	31-Dec-19
64	INE148I07JA0	05-Jun-18	28-Apr-22	200,000,000	Buy-back	31-Dec-19

Details of Repayment of Principal of Non Convertible Debentures from 1st October 2019 to 31st March 2020- Annexure -1 (b) (Contd.)

S.No.	ISIN No.	Date of Issue	Maturity Date	Principal Amount	Due Date	Payment Date of Principal
65	INE148I07IL9	29-Dec-17	09-Jul-21	130,000,000	Buy-back	31-Dec-19
66	INE148I07IK1	28-Dec-17	08-Apr-21	180,000,000	Buy-back	31-Dec-19
67	INE148I07IW6	23-Mar-18	08-Apr-21	270,000,000	Buy-back	31-Dec-19
68	INE148I07IW6	23-Mar-18	08-Apr-21	80,000,000	Buy-back	31-Dec-19
69	INE148I07JA0	05-Jun-18	28-Apr-22	299,000,000	Buy-back	31-Dec-19
70	INE148I07IH7	29-Dec-17	06-Apr-21	285,000,000	Buy-back	31-Dec-19
71	INE148I07JI3	21-Aug-18	10-Jun-22	60,000,000	Buy-back	31-Dec-19
72	INE148I07IT2	19-Mar-18	15-Jun-21	185,000,000	Buy-back	31-Dec-19
73	INE148I07IV8	23-Mar-18	22-Jun-21	18,000,000	Buy-back	31-Dec-19
74	INE148I07IV8	23-Mar-18	22-Jun-21	10,000,000	Buy-back	31-Dec-19
75	INE148I07IS4	19-Mar-18	19-Mar-21	120,000,000	Buy-back	31-Dec-19
76	INE148I07IS4	19-Mar-18	19-Mar-21	120,000,000	Buy-back	31-Dec-19
77	INE148I07IS4	19-Mar-18	19-Mar-21	62,000,000	Buy-back	31-Dec-19
78	INE148I07IS4	19-Mar-18	19-Mar-21	88,000,000	Buy-back	31-Dec-19
79	INE148I07IS4	19-Mar-18	19-Mar-21	30,000,000	Buy-back	31-Dec-19
80	INE148I07IL9	29-Dec-17	09-Jul-21	250,000,000	Buy-back	31-Dec-19
81	INE148I07IL9	29-Dec-17	09-Jul-21	50,000,000	Buy-back	31-Dec-19
82	INE148I07IV8	23-Mar-18	22-Jun-21	500,000,000	Buy-back	31-Dec-19
83	INE148I07JG7	21-Aug-18	21-Feb-20	1,800,000,000	Buy-back	01-Jan-20
84	INE148I07JO1	31-Dec-18	28-Feb-20	150,000,000	Buy-back	01-Jan-20
85	INE148I07IO3	24-Jan-18	24-Jan-20	3,000,000,000	Buy-back	13-Jan-20
86	INE148I07JG7	21-Aug-18	21-Feb-20	100,000,000	Buy-back	27-Jan-20
87	INE148I07FX0	02-Sep-16	02-Mar-20	50,000,000	Buy-back	27-Jan-20
88	INE148I07JR4	25-Jan-19	25-Jan-24	3,300,000,000	Buy-back	05-Feb-20
89	INE148I07JG7	21-Aug-18	21-Feb-20	50,000,000	Buy-back	06-Feb-20
90	INE148I07JG7	21-Aug-18	21-Feb-20	1,400,000,000	Buy-back	06-Feb-20
91	INE148I07JO1	31-Dec-18	28-Feb-20	600,000,000	Buy-back	06-Feb-20
92	INE148I07JG7	21-Aug-18	21-Feb-20	500,000,000	Buy-back	06-Feb-20
93	INE148I07JG7	21-Aug-18	21-Feb-20	2,000,000,000	Buy-back	06-Feb-20
94	INE148I07JG7	21-Aug-18	21-Feb-20	300,000,000	Buy-back	06-Feb-20
95	INE148I07JG7	21-Aug-18	21-Feb-20	250,000,000	Buy-back	06-Feb-20
96	INE148I07II5	27-Dec-17	12-Feb-21	500,000,000	Buy-back	18-Feb-20
97	INE148I07IK1	28-Dec-17	08-Apr-21	400,000,000	Buy-back	18-Feb-20
98	INE148I07IT2	19-Mar-18	15-Jun-21	55,000,000	Buy-back	18-Feb-20
99	INE148I07IT2	19-Mar-18	15-Jun-21	35,000,000	Buy-back	18-Feb-20
100	INE148I07JG7	21-Aug-18	21-Feb-20	1,350,000,000	21-Feb-20	19-Feb-20
101	INE148I07JH5	21-Aug-18	21-Feb-28	10,000,000	21-Feb-20	19-Feb-20
102	INE148I07FX0	02-Sep-16	02-Mar-20	400,000,000	2-Mar-20	29-Feb-20
103	INE148I07IS4	19-Mar-18	19-Mar-21	450,000,000	Buy-back	11-Mar-20

Details of Repayment of Principal of Non Convertible Debentures from 1st October 2019 to 31st March 2020- Annexure -1 (b) (Contd.)						
S.No.	**ISIN No.**	**Date of Issue**	**Maturity Date**	**Principal Amount**	**Due Date**	**Payment Date of Principal**
104	INE148I07IL9	29-Dec-17	09-Jul-21	40,000,000	Buy-back	11-Mar-20
105	INE148I07IL9	29-Dec-17	09-Jul-21	100,000,000	Buy-back	11-Mar-20
106	INE148I07IL9	29-Dec-17	09-Jul-21	30,000,000	Buy-back	11-Mar-20
107	INE148I07IW6	23-Mar-18	08-Apr-21	170,000,000	Buy-back	11-Mar-20
108	INE148I07IW6	23-Mar-18	08-Apr-21	40,000,000	Buy-back	11-Mar-20
109	INE148I07IW6	23-Mar-18	08-Apr-21	15,000,000	Buy-back	11-Mar-20
110	INE148I07IW6	23-Mar-18	08-Apr-21	9,000,000	Buy-back	11-Mar-20
111	INE148I07IW6	23-Mar-18	08-Apr-21	25,000,000	Buy-back	11-Mar-20
112	INE148I07IW6	23-Mar-18	08-Apr-21	91,000,000	Buy-back	11-Mar-20
113	INE148I07GR0	15-Mar-17	13-Mar-20	150,000,000	13-Mar-20	12-Mar-20
114	INE148I07HH9	18-Apr-17	13-Mar-20	250,000,000	13-Mar-20	12-Mar-20
115	INE148I07IK1	28-Dec-17	08-Apr-21	1,250,000,000	Buy-back	12-Mar-20
116	INE148I07JN3	31-Dec-18	31-Dec-21	200,000,000	Buy-back	18-Mar-20
117	INE148I07JN3	31-Dec-18	31-Dec-21	417,000,000	Buy-back	18-Mar-20
118	INE148I07HN7	20-Apr-17	26-Mar-20	25,000,000	26-Mar-20	24-Mar-20
119	INE148I07BP5	27-Mar-15	27-Mar-20	200,000,000	27-Mar-20	24-Mar-20
120	INE148I07GZ3	27-Mar-17	27-Mar-20	250,000,000	27-Mar-20	24-Mar-20
121	INE148I07IM7	29-Dec-17	22-Oct-21	1,950,000,000	Buy-back	31-Mar-20
122	INE148I07DU1	08-Feb-16	08-Feb-21	50,000,000	Buy-back	31-Mar-20
123	INE148I07IL9	29-Dec-17	09-Jul-21	100,000,000	Buy-back	31-Mar-20
124	INE148I07IM7	29-Dec-17	22-Oct-21	50,000,000	Buy-back	31-Mar-20
125	INE148I07DU1	08-Feb-16	08-Feb-21	150,000,000	Buy-back	31-Mar-20
126	INE148I07DF2	18-Sep-15	18-Sep-20	50,000,000	Buy-back	31-Mar-20
			Total	**60,831,000,000**		

Details of Due date of Repayment of Principal of Non Convertible Debentures from 1st April 2020 to 30th September 2020- Annexure - 1(C)					
S.No.	**ISIN No.**	**Date of Issue**	**Date of Maturity**	**Principal Amount**	**Due Date of Payment**
1	INE148I07HK3	20-Apr-17	20-Apr-20	200,000,000	20-Apr-20
2	INE148I07HJ5	20-Apr-17	28-Apr-20	67,000,000	28-Apr-20
3	INE148I07HE6	31-Mar-17	30-Apr-20	125,000,000	30-Apr-20
4	INE148I07GS8	15-Mar-17	30-Apr-20	70,000,000	30-Apr-20
5	INE148I07GU4	15-Mar-17	04-May-20	50,000,000	04-May-20
6	INE148I07HA4	29-Mar-17	05-May-20	200,000,000	05-May-20
7	INE148I07GT6	15-Mar-17	12-May-20	180,000,000	12-May-20
8	INE148I07HI7	20-Apr-17	12-May-20	125,000,000	12-May-20
9	INE148I07GY6	23-Mar-17	01-Jun-20	1,600,000,000	01-Jun-20
10	INE148I07JM5	11-Dec-18	11-Jun-20	2,500,000,000	11-Jun-20
11	INE148I07CC1	11-Jun-15	11-Jun-20	500,000,000	11-Jun-20
12	INE148I07HG1	07-Apr-17	29-Jun-20	430,000,000	29-Jun-20
13	INE148I07JS2	09-May-19	09-Jul-20	1,200,000,000	09-Jul-20
14	INE148I07HU2	25-Jul-17	24-Jul-20	50,000,000	24-Jul-20
15	INE148I07CX7	07-Aug-15	07-Aug-20	150,000,000	07-Aug-20
16	INE148I07CZ2	13-Aug-15	13-Aug-20	150,000,000	13-Aug-20
17	INE148I07DE5	04-Sep-15	04-Sep-20	10,000,000,000	04-Sep-20
18	INE148I07DF2	18-Sep-15	18-Sep-20	4,100,000,000	18-Sep-20
19	INE148I07IA2	22-Sep-17	22-Sep-20	15,000,000,000	22-Sep-20
			Total	**36,697,000,000**	

Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2020 to 30th September 2020- Annexure -1 (d)					
S.No.	**ISIN No.**	**Date of issue**	**Date of Maturity**	**Principal Amount**	**Due Date of Interest**
1	INE148I07100	03-Apr-12	22-Nov-21	1,250,000,000	3-Apr-20
2	INE148I07HF3	06-Apr-17	06-Apr-22	10,000,000,000	6-Apr-20
3	INE148I07IH7	27-Dec-17	06-Apr-21	1,000,000,000	6-Apr-20
4	INE148I07EK0	12-Apr-16	12-Apr-21	250,000,000	13-Apr-20
5	INE148I07EL8	12-Apr-16	11-Apr-26	350,000,000	13-Apr-20
6	INE148I07HK3	20-Apr-17	20-Apr-20	200,000,000	20-Apr-20
7	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Apr-20
8	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Apr-20
9	INE148I07HJ5	20-Apr-17	28-Apr-20	67,000,000	28-Apr-20
10	INE148I07EM6	29-Apr-16	29-Apr-26	2,070,000,000	29-Apr-20
11	INE148I07HE6	31-Mar-17	30-Apr-20	125,000,000	30-Apr-20
12	INE148I07GS8	15-Mar-17	30-Apr-20	70,000,000	30-Apr-20
13	INE148I07GU4	15-Mar-17	04-May-20	50,000,000	4-May-20
14	INE148I07HA4	29-Mar-17	05-May-20	200,000,000	5-May-20
15	INE148I07EN4	10-May-16	10-May-21	250,000,000	11-May-20
16	INE148I07EO2	10-May-16	08-May-26	250,000,000	11-May-20
17	INE148I07GT6	15-Mar-17	12-May-20	180,000,000	12-May-20
18	INE148I07HI7	20-Apr-17	12-May-20	125,000,000	12-May-20
19	INE148I07BV3	19-May-15	19-May-25	250,000,000	19-May-20
20	INE148I07EP9	23-May-16	21-May-21	250,000,000	22-May-20
21	INE148I08116	23-May-13	23-May-23	200,000,000	23-May-20
22	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-May-20
23	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-May-20
24	INE148I07ES3	30-May-16	29-May-26	250,000,000	29-May-20
25	INE148I07EU9	01-Jun-16	29-May-21	100,000,000	29-May-20
26	INE148I07IY2	30-May-18	30-May-23	1,000,000,000	30-May-20
27	INE148I07GY6	23-Mar-17	01-Jun-20	1,600,000,000	1-Jun-20

Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2020 to 30th September 2020- Annexure -1 (d) (Continued)					
S.No.	**ISIN No.**	**Date of issue**	**Date of Maturity**	**Principal Amount**	**Due Date of Interest**
28	INE148I08124	03-Jun-13	03-Jun-23	1,250,000,000	3-Jun-20
29	INE894F08087	05-Jun-12	05-Jun-27	1,100,300,000	5-Jun-20
30	INE894F08079	05-Jun-12	05-Jun-22	150,000,000	5-Jun-20
31	INE148I07IZ9	05-Jun-18	05-Jun-23	1,000,000,000	5-Jun-20
32	INE148I07639	05-Jun-14	05-Jun-24	250,000,000	5-Jun-20
33	INE148I07EV7	07-Jun-16	07-Jun-21	150,000,000	5-Jun-20
34	INE148I07EW5	07-Jun-16	05-Jun-26	250,000,000	5-Jun-20
35	INE148I07JM5	11-Dec-18	11-Jun-20	2,500,000,000	11-Jun-20
36	INE148I07CC1	11-Jun-15	11-Jun-20	500,000,000	11-Jun-20
37	INE148I07IV8	23-Mar-18	22-Jun-21	2,112,000,000	23-Jun-20
38	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jun-20
39	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jun-20
40	INE148I07CN8	26-Jun-15	26-Jun-25	10,000,000,000	26-Jun-20
41	INE894F07550	28-Jun-12	28-Jun-22	8,000,000,000	28-Jun-20
42	INE894F08095	28-Jun-12	28-Jun-22	1,000,000,000	28-Jun-20
43	INE894F08103	28-Jun-12	28-Jun-27	1,000,000,000	28-Jun-20
44	INE148I07HG1	07-Apr-17	29-Jun-20	430,000,000	29-Jun-20
45	INE148I08215	29-Jun-16	29-Jun-26	6,097,000,000	29-Jun-20
46	INE894F08111	30-Jun-12	30-Jun-27	496,500,000	30-Jun-20
47	INE148I07FG5	30-Jun-16	30-Jun-26	2,000,000,000	30-Jun-20
48	INE148I07746	30-Jun-14	30-Jun-24	250,000,000	30-Jun-20
49	INE894F07543	06-Jul-12	06-Jul-22	200,000,000	6-Jul-20
50	INE148I07IL9	29-Dec-17	09-Jul-21	1,100,000,000	9-Jul-20
51	INE148I07JS2	09-May-19	09-Jul-20	1,200,000,000	9-Jul-20
52	INE148I08173	17-Jul-14	17-Jul-24	100,000,000	17-Jul-20
53	INE148I08199	21-Jul-15	21-Jul-25	81,500,000	21-Jul-20
54	INE148I07FJ9	22-Jul-16	22-Jul-26	250,000,000	22-Jul-20
55	INE148I07HU2	25-Jul-17	24-Jul-20	50,000,000	24-Jul-20

Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2020 to 30th September 2020- Annexure -1 (d) (Continued)					
S.No.	**ISIN No.**	**Date of issue**	**Date of Maturity**	**Principal Amount**	**Due Date of Interest**
56	INE148I07HV0	25-Jul-17	25-Jul-22	1,000,000,000	24-Jul-20
57	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jul-20
58	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jul-20
59	INE148I07JE2	30-Jul-18	28-Jul-23	2,500,000,000	30-Jul-20
60	INE148I08207	03-Aug-15	03-Aug-25	1,650,000,000	3-Aug-20
61	INE148I07JF9	07-Sep-18	04-Aug-28	10,250,000,000	6-Aug-20
62	INE148I07CX7	07-Aug-15	07-Aug-20	150,000,000	7-Aug-20
63	INE148I07FS0	11-Aug-16	11-Aug-21	100,000,000	11-Aug-20
64	INE148I07CZ2	13-Aug-15	13-Aug-20	150,000,000	13-Aug-20
65	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Aug-20
66	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Aug-20
67	INE148I07357	29-Aug-13	29-Aug-23	10,000,000,000	29-Aug-20
68	INE148I07DE5	04-Sep-15	04-Sep-20	10,000,000,000	4-Sep-20
69	INE894F07360	07-Sep-11	07-Sep-21	5,000,000,000	7-Sep-20
70	INE148I08280	08-Sep-17	06-Sep-24	1,000,000,000	8-Sep-20
71	INE148I08298	08-Sep-17	08-Sep-27	9,000,000,000	8-Sep-20
72	INE148I07HX6	08-Sep-17	08-Sep-27	14,500,000,000	8-Sep-20
73	INE148I07DF2	18-Sep-15	18-Sep-20	4,100,000,000	18-Sep-20
74	INE148I07GW0	21-Mar-17	21-Mar-22	6,000,000,000	21-Sep-20
75	INE148I07GX8	22-Mar-17	22-Mar-22	1,600,000,000	22-Sep-20
76	INE148I07IA2	22-Sep-17	22-Sep-20	15,000,000,000	22-Sep-20
77	INE148I08132	23-Sep-13	23-Sep-23	250,000,000	23-Sep-20
78	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Sep-20
79	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Sep-20
80	INE148I08140	27-Sep-13	27-Sep-23	250,000,000	27-Sep-20
81	INE148I07HC0	30-Mar-17	30-Mar-22	2,650,000,000	30-Sep-20
			Total	**157,721,002,000**	