



April 24, 2019

**Scrip Code – 535789**

**BSE Limited**

Phiroze Jeejeebhoy Towers,  
Dalal Street,  
MUMBAI – 400 001

**IBULHSGFIN/EQ**

**National Stock Exchange of India Limited**

“Exchange Plaza”,  
Bandra-Kurla Complex, Bandra (E).  
MUMBAI – 400 051

**Re: Approval of Audited Financial Results (standalone and consolidated) of Indiabulls Housing Finance Limited, for the quarter and financial year ended March 31, 2019, declaration of Interim Dividend for the FY 2019-20 and outcome of Board Meeting**

Dear Sir,

Pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”), we enclose hereto, for your information and record, the Audited Standalone and Consolidated Financial Results of Indiabulls Housing Finance Limited (the Company) for the quarter and financial year ended March 31, 2019, duly approved by the Board of Directors of the Company (the Board) at its meeting held today i.e. April 24, 2019 (which was commenced at 3:00 P.M. and concluded at 4:30 P.M.), along with requisite information pursuant to Regulation 52(4) and a declaration pursuant to Regulation 33(3)(d) of the Listing Regulations.

We also submit herewith Audit Reports dated April 24, 2019, issued by the Statutory Auditors of the Company, on the standalone and consolidated financial results respectively of the Company, for the financial year ended March 31, 2019, which was duly placed before the Board at the aforesaid meeting.

Pursuant to the applicable provisions of the Listing Regulations, we wish to inform you that the Board at their aforesaid meeting has declared an Interim Dividend of INR 10/- per equity share (on the face value of INR 2 per share) for the financial year 2019-20, and that the Record Date for the purpose of determining the names of members eligible for receipt of the interim dividend will be **Wednesday, May 8, 2019**. The dividend will be paid on or before **Thursday, May 23, 2019**.

Further, the Board at their aforesaid meeting has also authorised the Company to issue Secured Non-Convertible Debentures and Unsecured, Redeemable, Non-Convertible Subordinate Debt in the nature of Debentures (NCDs) upto INR 25,000 Crore and INR 1,000 Crores respectively, on private placement basis, in one or more tranches, from time to time.

The Board, subject to shareholders and applicable regulatory approvals, has approved the shifting of the registered office of the Company to its corporate and head office situated at Gurugram. The proposed shifting would enable the Company Management to monitor its business more economically, viably and efficiently and to streamline its various corporate functions at reduced cost with better administrative control, supervision and convenience which would facilitate enlarging its business operations.

Thanking you,

Yours truly

for **Indiabulls Housing Finance Limited**

**Amit Jain**

*Company Secretary*

*Enclosure: as above*

CC:

**Luxembourg Stock Exchange, Luxembourg**

**Singapore Exchange Securities Trading Limited, Singapore**

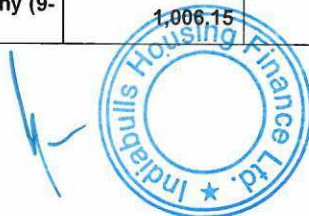
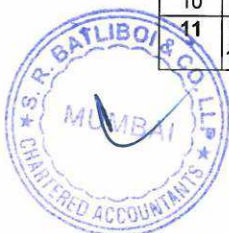
# Indiabulls HOME LOANS

Indiabulls Housing Finance Limited  
(CIN: L65922DL2005PLC136029)  
Audited Consolidated Financial Results  
for the year ended March 31, 2019

(Rupees in Crores)

## Statement of Consolidated Financial Results for the year ended March 31, 2019

Particulars	Quarter ended			Year ended	
	31.03.19	31.12.18	31.03.18	31.03.19	31.03.18
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
<b>1 Revenue from operations</b>					
(i) Interest Income	3,749.64	4,167.38	3,538.77	15,529.00	12,810.54
(ii) Dividend Income	471.83	-	572.52	472.60	1,339.62
(iii) Fees and commission Income	121.87	69.42	208.17	449.97	528.27
(iv) Net gain on fair value changes	(133.81)	246.26	(318.82)	568.05	272.95
<b>Total Revenue from operations</b>	<b>4,209.53</b>	<b>4,483.06</b>	<b>4,000.64</b>	<b>17,019.62</b>	<b>14,951.38</b>
<b>2 Other Income</b>	<b>0.28</b>	<b>5.34</b>	<b>(0.40)</b>	<b>7.42</b>	<b>7.31</b>
<b>3 Total Income (1+2)</b>	<b>4,209.81</b>	<b>4,488.40</b>	<b>4,000.24</b>	<b>17,027.04</b>	<b>14,958.69</b>
<b>4 Expenses</b>					
Finance Costs	2,374.35	2,457.42	2,145.16	9,725.53	8,009.68
Impairment on financial instruments	164.45	308.01	412.10	577.58	1,120.31
Employee Benefits Expenses	166.71	205.39	144.26	777.45	645.07
Depreciation, amortization and impairment	12.01	11.37	13.71	42.75	37.05
Other expenses	64.81	118.70	66.26	299.75	268.68
<b>Total expenses</b>	<b>2,782.33</b>	<b>3,100.89</b>	<b>2,781.49</b>	<b>11,423.06</b>	<b>10,080.79</b>
<b>5 Profit before tax (3-4)</b>	<b>1,427.48</b>	<b>1,387.51</b>	<b>1,218.75</b>	<b>5,603.98</b>	<b>4,877.90</b>
<b>6 Tax expense</b>					
Current tax expense (Net of MAT credit entitlement)	252.67	171.59	254.62	1,192.70	1,008.69
Deferred Tax Charge / (Credit)	173.44	243.10	(112.00)	353.49	(4.12)
<b>Total Tax Expense</b>	<b>426.11</b>	<b>414.69</b>	<b>142.62</b>	<b>1,546.19</b>	<b>1,004.57</b>
<b>7 Profit for the Period / Year (5-6)</b>	<b>1,001.37</b>	<b>972.82</b>	<b>1,076.13</b>	<b>4,057.79</b>	<b>3,873.33</b>
<b>8 Add: Share of Profit / (Loss) of Associate</b>	<b>4.78</b>	<b>12.69</b>	<b>6.10</b>	<b>32.74</b>	<b>22.07</b>
<b>9 Profit for the period / year attributable to Minority Interest (7+8)</b>	<b>1,006.15</b>	<b>985.51</b>	<b>1,082.23</b>	<b>4,090.53</b>	<b>3,895.40</b>
<b>10 Less: Share of Profit attributable to Minority Interest</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>11 Profit for the period / year attributable to the Shareholders of the Company (9-10)</b>	<b>1,006.15</b>	<b>985.51</b>	<b>1,082.23</b>	<b>4,090.53</b>	<b>3,895.40</b>



<b>12</b>	<b>Other comprehensive income</b>					
	Other comprehensive income / loss (net of tax)	(57.07)	(21.92)	(18.57)	(5.34)	(39.81)
<b>13</b>	<b>Total comprehensive income (after tax) (11+12)</b>	<b>949.08</b>	<b>963.59</b>	<b>1,063.66</b>	<b>4,085.19</b>	<b>3,855.59</b>
14	Paid-up Equity Share Capital	85.48	85.47	85.31	85.48	85.31
15	Earnings per Share (EPS) before extraordinary items <i>*(EPS for the quarters are not annualised)</i>					
	-Basic (Amount in Rs.)	23.54	23.09	25.38	95.83	91.64
	-Diluted (Amount in Rs.)	23.43	22.95	25.11	95.26	90.55
	-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.)	23.54	23.09	25.38	95.83	91.64
	-Diluted (Amount in Rs.)	23.43	22.95	25.11	95.26	90.55
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00
16	<b>Items exceeding 10% of Total Expenses</b>					
	-ECL for Loan assets / Bad Debts Written Off (Net)	164.45	308.01	412.10	577.58	1,120.31
	-Expenditure on Corporate Social Responsibility	-	69.20	1.25	69.51	48.80

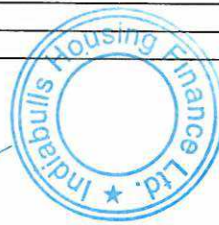
**Notes to the Financial Results:**

1 The Group has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from April 01, 2018 and the effective date of such transition is April 01, 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the National Housing Bank ('NHB') (Collectively referred to as 'the Previous GAAP'). Accordingly, the impact of transition has been recorded in the opening reserves as at April 01, 2017. The corresponding figures presented in these results have been prepared on the basis of the previously published results under previous GAAP for the relevant periods, duly re-stated to Ind AS. These Ind AS adjustments have been reviewed by the statutory auditors.

These financial results have been drawn on the basis of Ind AS accounting standards that are applicable to the Group as at March 31, 2019 based on MCA Notification G.S.R.111(E) and G.S.R. 365(E) dated February 16, 2015 and March 31, 2016 respectively.

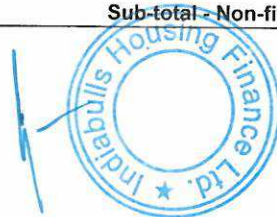
2 **Reconciliation between financial result previously reported (Previous GAAP) and Ind AS**

Particulars	(Rupees in Crores)	
	Quarter ended	Year ended
	31.03.18	31.03.18
	(Unaudited)	(Unaudited)
<b>Total profit as per Previous GAAP</b>	1,030.36	3,847.38
Adjustment on account of effective interest rate / derivatives valuation	16.15	(289.18)
Adjustment due to fair valuation of employee stock options	(25.81)	(73.06)
Adjustment on account of expected credit loss	(0.17)	0.97
Adjustment on account of gain from excess interest spread on assignment transactions and Securitisation	(11.50)	248.57
Other Adjustments	(2.43)	15.22
Tax Impact on above including reversal of Deferred Tax Liability on 36 (1) (viii)	75.63	145.50
<b>Net profit under Ind AS</b>	<b>1,082.23</b>	<b>3,895.40</b>
<b>Other comprehensive income / loss (net of tax)</b>	<b>(18.57)</b>	<b>(39.81)</b>





3	<b>Reconciliation of equity attributable to the shareholders of the Company:</b>		(Rupees in Crores)
			31.03.18
	<b>Total equity reported under previous GAAP</b>		<b>13,423.53</b>
	Effect of measuring Investment at fair value		29.23
	Expected credit loss on financial assets		13.79
	Impact on loans and advances using effective rate of interest		(449.99)
	Assignment		617.15
	Impact on borrowings using effective rate of interest		313.18
	Tax adjustments		447.81
	Others		(163.08)
<b>Total equity under Ind AS</b>		<b>14,231.62</b>	
4	<b>Statement of Assets and Liabilities:</b>		
	(Rupees in Crores)		
	<b>Particulars</b>	<b>As at 31.03.19 (Audited)</b>	<b>As at 31.03.18 (Audited)</b>
	<b>ASSETS</b>		
	<b>(1) Financial Assets</b>		
	(a) Cash and cash equivalents	13,902.82	4,252.38
	(b) Bank Balance other than (a) above	718.43	614.67
	(c) Derivative financial instruments	135.75	28.00
	(d) Receivables		
	(I) Trade Receivables	35.95	31.00
	(II) Other Receivables	-	-
	(e) Loans	92,387.19	109,833.46
	(f) Investments	19,716.61	14,791.83
	(g) Other Financial assets	1,579.09	985.72
	<b>Sub-total - Financial Assets</b>	<b>128,475.84</b>	<b>130,537.06</b>
	<b>(2) Non-financial Assets</b>		
	(a) Current tax assets (Net)	817.63	605.05
	(b) Deferred tax Assets (Net)	114.38	335.50
	(c) Property, Plant and Equipment	134.69	99.52
	(d) Goodwill on Consolidation	57.83	57.83
	(e) Other Intangible assets	21.31	11.52
(f) Other non-financial assets	482.24	829.69	
<b>Sub-total - Non-financial Assets</b>	<b>1,628.08</b>	<b>1,939.11</b>	



	Total Assets	
	130,103.92	132,476.17
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial Liabilities</b>		
(a) Derivative financial instruments	105.96	117.09
(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	32.29	28.73
(c) Debt Securities	49,395.61	61,041.63
(d) Borrowings (Other than Debt Securities)	51,687.25	45,446.65
(e) Subordinated Liabilities	4,673.34	4,568.11
(f) Other financial liabilities	6,819.14	6,328.52
<b>Sub-total - Financial Liabilities</b>	<b>112,713.59</b>	<b>117,530.73</b>
<b>(2) Non-Financial Liabilities</b>		
(a) Current tax liabilities (Net)	64.40	87.46
(b) Provisions	176.13	155.07
(c) Other non-financial liabilities	667.68	471.29
<b>Sub-total - Non-Financial Liabilities</b>	<b>908.21</b>	<b>713.82</b>
<b>(3) EQUITY</b>		
(a) Equity Share capital	85.48	85.31
(b) Other Equity	16,396.64	14,146.31
<b>Sub-total - Equity</b>	<b>16,482.12</b>	<b>14,231.62</b>
<b>Total Liabilities and Equity</b>	<b>130,103.92</b>	<b>132,476.17</b>

5 The consolidated financial results of Indiabulls Housing Finance Limited ('IBHFL', 'the Company') for the year ended March 31, 2019 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on April 24, 2019.

6 The Board at their meeting held on April 05, 2019 had approved the Scheme of amalgamation between Indiabulls Housing Finance Limited and The Lakshmi Vilas Bank Limited under Sections 230 to 232 and other applicable provisions of the Companies Act, 2013, as amended, Companies (Compromises, Arrangements and Amalgamations) Rules, 2016, as amended and other rules and regulations framed thereunder. The Scheme is subject to the receipt of approval from the Reserve Bank of India ("RBI"), Other Regulatory approvals and all other applicable compliances.

7 In the standalone financial statements of Indiabulls Housing Finance Limited, the investment in Oak North Holdings Limited has been accounted for on fair value basis resulting in a net increase in total equity (net worth) of Rs. 1,801.71 crores to Rs. 17,258.93 crores. The consolidated total equity (net worth) does not yet include impact of fair valuation of this investment. Consolidated equity would have increased to Rs. 18,283.83 crores, had this been implemented at the consolidated levels also.

8 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.

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



# Indiabulls HOME LOANS

Indiabulls Housing Finance Limited  
(CIN: L65922DL2005PLC136029)  
Audited Standalone Financial Results  
for the year ended March 31, 2019

(Rupees in Crores)

## Statement of Standalone Financial Results for the year ended March 31, 2019

Particulars	Quarter ended			Year ended	
	31.03.19	31.12.18	31.03.18	31.03.19	31.03.18
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
<b>1 Revenue from operations</b>					
(i) Interest Income	3,303.26	3,768.81	3,317.43	14,147.23	12,165.26
(ii) Dividend Income	384.74	-	531.84	385.12	1,254.43
(iii) Fees and commission Income	68.33	51.00	141.34	258.22	325.60
(iv) Net gain on fair value changes	(48.42)	231.33	-	616.78	-
<b>Total Revenue from operations</b>	<b>3,707.91</b>	<b>4,051.14</b>	<b>3,990.61</b>	<b>15,407.35</b>	<b>13,745.29</b>
<b>2 Other Income</b>	<b>1.59</b>	<b>4.98</b>	<b>11.95</b>	<b>31.77</b>	<b>15.20</b>
<b>3 Total Income (1+2)</b>	<b>3,709.50</b>	<b>4,056.12</b>	<b>4,002.56</b>	<b>15,439.12</b>	<b>13,760.49</b>
<b>4 Expenses</b>					
Finance Costs	2,199.83	2,276.05	2,029.22	9,057.11	7,711.14
Impairment on financial instruments	34.76	116.88	393.64	213.12	1,065.42
Employee Benefits Expenses	155.18	190.96	134.02	723.08	592.19
Depreciation, amortization and impairment	10.48	9.90	7.28	36.97	26.97
Net loss on fair value changes	-	-	284.99	-	202.48
Other expenses	56.45	108.44	52.23	261.22	233.79
<b>Total expenses</b>	<b>2,456.70</b>	<b>2,702.23</b>	<b>2,901.38</b>	<b>10,291.50</b>	<b>9,831.99</b>
<b>5 Profit before tax (3-4)</b>	<b>1,252.80</b>	<b>1,353.89</b>	<b>1,101.18</b>	<b>5,147.62</b>	<b>3,928.50</b>
<b>6 Tax expense</b>					
Current tax expense (Net of MAT credit entitlement)	209.50	183.40	215.45	1,079.20	879.17
Deferred Tax (Credit) / Charge	167.91	217.83	(113.98)	339.16	(135.95)
<b>Total Tax Expense</b>	<b>377.41</b>	<b>401.23</b>	<b>101.47</b>	<b>1,418.36</b>	<b>743.22</b>
<b>7 Profit for the Period / Year (5-6)</b>	<b>875.39</b>	<b>952.66</b>	<b>999.71</b>	<b>3,729.26</b>	<b>3,185.28</b>
<b>8 Other comprehensive income</b>					
Other comprehensive income / loss (net of tax)	(12.16)	(187.26)	1,005.11	(66.84)	2,141.35





9	<b>Total comprehensive income (after tax) (11+12)</b>	<b>863.23</b>	<b>765.40</b>	<b>2,004.82</b>	<b>3,662.42</b>	<b>5,326.63</b>
10	Paid-up Equity Share Capital	85.48	85.47	85.31	85.48	85.31
11	Earnings per Share (EPS) before extraordinary items <i>*(EPS for the quarters are not annualised)</i>					
	-Basic (Amount in Rs.)	20.48	22.32	23.44	87.37	74.93
	-Diluted (Amount in Rs.)	20.38	22.18	23.19	86.85	74.04
	-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.)	20.48	22.32	23.44	87.37	74.93
	-Diluted (Amount in Rs.)	20.38	22.18	23.19	86.85	74.04
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00
12	<b>Items exceeding 10% of Total Expenses</b>					
	-ECL for Loan assets / Bad Debts Written Off (Net)	34.76	116.88	393.64	213.12	1,065.42
	-Expenditure on Corporate Social Responsibility	-	65.19	0.13	65.49	47.68
13	Debt Equity Ratio (Loan Funds / Own Funds)				5.57	6.70
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)]				2.60	2.01
15	Interest Service Coverage Ratio (Earnings before Interest and Tax / Interest Expense)				1.57	1.51

**Notes to the Financial Results:**

- 1 The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from April 01, 2018 and the effective date of such transition is April 01, 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the National Housing Bank ('NHB') (Collectively referred to as 'the Previous GAAP'). Accordingly, the impact of transition has been recorded in the opening reserves as at April 01, 2017. The corresponding figures presented in these results have been prepared on the basis of the previously published results under previous GAAP for the relevant periods, duly re-stated to Ind AS. These Ind AS adjustments have been reviewed by the statutory auditors.
- These financial results have been drawn on the basis of Ind AS accounting standards that are applicable to the Company as at March 31, 2019 based on MCA Notification G.S.R.111(E) and G.S.R. 365(E) dated February 16, 2015 and March 31, 2016 respectively.

		(Rupees in Crores)	
		Quarter ended	Year ended
<b>Reconciliation between financial result previously reported (Previous GAAP) and Ind AS</b>			
<b>Particulars</b>		<b>31.03.18</b>	<b>31.03.18</b>
		<b>(Unaudited)</b>	<b>(Unaudited)</b>
<b>Total profit as per Previous GAAP</b>		952.35	3,566.52
Adjustment on account of effective interest rate / derivatives valuation		(32.42)	(293.99)
Adjustment due to fair valuation of employee stock options		(25.16)	(71.33)
Adjustment on account of expected credit loss		(6.63)	(17.42)
Adjustment on account of gain from excess interest spread on assignment transactions and Securitisation		34.20	248.57
Other Adjustments		(1.71)	(527.41)



Tax Impact on above including reversal of Deferred Tax Liability on 36 (1) (viii)	79.08	280.34
<b>Net profit under Ind AS</b>	<b>999.71</b>	<b>3,185.28</b>
<b>Other comprehensive income / loss (net of tax)</b>	<b>1,005.11</b>	<b>2,141.35</b>

3	<b>Reconciliation of equity attributable to the shareholders of the Company:</b>	<b>(Rupees in Crores)</b>	
		<b>31.03.18</b>	
	<b>Total equity reported under previous GAAP</b>	<b>12,891.45</b>	
	Effect of measuring Investment at fair value	2,434.06	
	Expected credit loss on financial assets	(10.70)	
	Impact on loans and advances using effective rate of interest	(361.35)	
	Assignment	547.46	
	Impact on borrowings using effective rate of interest	312.18	
	Tax adjustments	(119.59)	
	Others	(138.38)	
	<b>Total equity under Ind AS</b>	<b>15,555.13</b>	

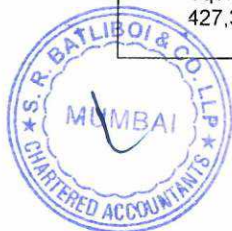
4	<b>Statement of Assets and Liabilities:</b>	<b>(Rupees in Crores)</b>	
	<b>Particulars</b>	<b>As at 31.03.19 (Audited)</b>	<b>As at 31.03.18 (Audited)</b>
	<b>ASSETS</b>		
	<b>(1) Financial Assets</b>		
	(a) Cash and cash equivalents	13,356.59	3,883.06
	(b) Bank Balance other than (a) above	665.90	584.17
	(c) Derivative financial instruments	135.75	28.00
	(d) Receivables		
	(I) Trade Receivables	12.12	5.84
	(II) Other Receivables	-	-
	(e) Loans	76,884.36	102,123.84
	(f) Investments	25,925.95	17,927.44
	(g) Other Financial assets	1,460.84	815.68
	<b>Sub-total - Financial Assets</b>	<b>118,441.51</b>	<b>125,368.03</b>
	<b>(2) Non-financial Assets</b>		
	(a) Current tax assets (Net)	708.79	560.67
	(b) Property, Plant and Equipment	125.18	91.81
	(c) Other Intangible assets	15.34	5.21
	(d) Other non-financial assets	811.89	873.35
	<b>Sub-total - Non-financial Assets</b>	<b>1,661.20</b>	<b>1,531.04</b>





	Total Assets	
	120,102.71	126,899.07
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial Liabilities</b>		
(a) Derivative financial instruments	105.96	99.69
(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	27.14	28.52
(c) Debt Securities	48,188.39	58,457.16
(d) Borrowings (Other than Debt Securities)	43,686.81	41,439.13
(e) Subordinated Liabilities	4,329.38	4,321.01
(f) Other financial liabilities	5,089.58	6,111.94
<b>Sub-total - Financial Liabilities</b>	<b>101,427.26</b>	<b>110,457.45</b>
<b>(2) Non-Financial Liabilities</b>		
(a) Current tax liabilities (Net)	53.02	39.98
(b) Provisions	166.14	148.51
(c) Deferred tax liabilities (Net)	553.91	242.54
(d) Other non-financial liabilities	643.46	455.46
<b>Sub-total - Non-Financial Liabilities</b>	<b>1,416.53</b>	<b>886.49</b>
<b>(3) EQUITY</b>		
(a) Equity Share capital	85.48	85.31
(b) Other Equity	17,173.44	15,469.82
<b>Sub-total - Equity</b>	<b>17,258.92</b>	<b>15,555.13</b>
<b>Total Liabilities and Equity</b>	<b>120,102.71</b>	<b>126,899.07</b>

- 5 The standalone financial results of Indiabulls Housing Finance Limited ('IBHFL', 'the Company') for the year ended March 31, 2019 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on April 24, 2019.
- 6 During the quarter ended December 31, 2017, the Company sold approx. one-third of its stake in OakNorth Holdings Limited for Rs. 767.78 Crores and recorded a one-time gain on sale of investment of Rs. 543.33 Crores. The gain has been reclassified to Other Comprehensive Income (OCI) as per the new Indian Accounting Standards. As a result the profit before tax for the year ended March 31, 2018 is lesser to that extent in Statement of Profit and Loss when compared with the numbers as published under the erstwhile accounting standards.
- 7 During the current quarter, upon exercise of Stock options by the eligible employees, the Company had issued an aggregate of 38,460 (Thirty Eight Thousand Four Hundred and Sixty) 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. 854,729,758/- divided into 427,364,879 Equity shares of face value Rs. 2/- each to Rs. 854,806,678/- divided into 427,403,339 Equity shares of face value Rs. 2/- each.



- 8 The Board at their meeting held on April 05, 2019 had approved the Scheme of amalgamation between Indiabulls Housing Finance Limited and The Lakshmi Vilas Bank Limited under Sections 230 to 232 and other applicable provisions of the Companies Act, 2013, as amended, Companies (Compromises, Arrangements and Amalgamations) Rules, 2016, as amended and other rules and regulations framed thereunder. The Scheme is subject to the receipt of approval from the Reserve Bank of India ("RBI"), Other Regulatory approvals and all other applicable compliances.
- 9 During the current quarter the Compensation Committee of the Company had at its meeting held on March 09, 2019, granted, under the "Indiabulls Housing Finance Limited Employees Stock Option Scheme - 2013", 10,000,000 (One Crore) 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. 702 being the latest available closing market price on the National Stock Exchange of India Limited, as on March 08, 2019. The Stock Options so granted, shall vest within 5 years beginning from March 10, 2020, 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.

10 **During the current quarter, CARE has reaffirmed the following Ratings:-**

Long-term / Short-term Bank Facilities of Rs. 525.00 Billion	CARE AAA (Outlook:Stable) (Reaffirmed) / CARE A1+ (Reaffirmed)
Commercial Paper issue of Rs. 150.00 Billion	CARE A1+ (Reaffirmed)
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)

11 **During the current quarter, CRISIL has reaffirmed the following Ratings:-**

Commercial Paper Programme of Rs. 250.00 Billion	CRISIL A1+ (Reaffirmed)
Non-Convertible Debentures of Rs. 343.00 Billion	CRISIL AAA/Stable (Reaffirmed)

- 12 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.
- 13 The fourth interim dividend of Rs. 10/- per equity share (500% 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 31, 2019 and the Company had transferred Rs. 427.36 Crores (excluding corporate dividend tax) on February 04, 2019 and Rs. 0.04 Crore (excluding corporate dividend tax) on February 06, 2019 into the designated Dividend Account.
- 14 The Board of Directors of the Company at its meeting held on April 24, 2019 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.

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

Place : Mumbai  
Date : April 24, 2019



For and on behalf of the Board of Directors

Gagan Banga  
Vice-Chairman, Managing Director & CEO





**Auditor's Report on Quarterly Consolidated Financial Results and Year to Date Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

To  
**Board of Directors of  
Indiabulls Housing Finance Limited**

1. We have audited the accompanying statement of quarterly consolidated Ind AS financial results of Indiabulls Housing Finance Limited ('the Company') comprising its subsidiaries (together, 'the Group') and its associates for the quarter ended March 31, 2019 and the consolidated Ind AS financial results for the year ended March 31, 2019 ('the Statement'), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Regulation'), read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 ('the Circular'). The consolidated Ind AS financial results for the quarter ended March 31, 2019 and year ended March 31, 2019 have been prepared on the basis of the consolidated Ind AS financial results for the nine-month period ended December 31, 2018, the audited annual consolidated Ind AS financial statements as at and for the year ended March 31, 2019, and the relevant requirements of the Regulation and the Circular, which are the responsibility of the Company's management and have been approved by the Board of Directors of the Company. Our responsibility is to express an opinion on these consolidated Ind AS financial results based on our review of the consolidated Ind AS financial results for the nine-month period ended December 31, 2018 which was prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34 "Interim Financial Reporting", specified under Section 133 of the Companies Act 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India; our audit of the annual consolidated Ind AS financial statements as at and for the year ended March 31, 2019; and the relevant requirements of the Regulation and the Circular.
2. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial results are free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.
3. In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of the reports of other auditors on separate financial statements and the other financial information of subsidiaries and associate, these quarterly consolidated Ind AS financial results as well as the year to date results:

- i. includes the results of the following entities :

S.No.	Name of Subsidiary
1	Indiabulls Collection Agency Limited
2	Ibulls Sales Limited
3	Indiabulls Insurance Advisors Limited
4	Nilgiri Financial Consultants Limited (subsidiary of Indiabulls Insurance Advisors Limited)
5	Indiabulls Capital Services Limited
6	Indiabulls Commercial Credit Limited
7	Indiabulls Advisory Services Limited
8	Indiabulls Asset Holding Company Limited
9	ICCL Lender Repayment trust
10	Indiabulls Holding Limited
11	Indiabulls Venture Capital Management Company Limited (subsidiary of Indiabulls Holding Limited) -





# S.R. BATLIBOI & CO. LLP

Chartered Accountants

12	IBHFL Lender Repayment Trust
13	Indiabulls Asset Management Company Limited
14	Indiabulls Trustee Company Limited
15	Indiabulls Venture Capital Trustee Company Limited (upto March 8, 2019) (subsidiary of Indiabulls Holding Limited)
16	Indiabulls Asset Management Mauritius (subsidiary of Indiabulls Commercial Credit Limited)

- ii. are presented in accordance with the requirements of the Regulation read with the Circular, in this regard; and
  - iii. give a true and fair view of the consolidated profit including and other comprehensive income and other financial information for the quarter ended March 31, 2019 and for the year ended March 31, 2019.
4. We did not audit the financial statements and other financial information, in respect of 16 subsidiaries, whose Ind AS financial statements include total assets of Rs.17,360 crores as at March 31, 2019, and total revenues of Rs.570.75 crores and Rs.1,773.72 crores for the quarter and the year ended on that date respectively. These Ind AS financial statements and other financial information have been audited by other auditors, which financial statements, other financial information and auditor's reports have been furnished to us by the management. The consolidated Ind AS financial results also include the Group's share of profit of Rs.4.78 crores and Rs.32.74 crores for the quarter and for the year ended March 31, 2019 respectively, as considered in the consolidated Ind AS financial results, in respect of one associate, whose financial statements, other financial information have been audited by other auditors and whose reports have been furnished to us by the management. Our opinion, in so far as it relates to the affairs of such subsidiaries and associate is based solely on the report of other auditors. Our opinion is not modified in respect of this matter.

One of these subsidiary is located outside India whose financial results/statements and other financial information have been prepared in accordance with accounting principles generally accepted in its respective country and which have been audited by other auditors under generally accepted auditing standards applicable in their respective countries. The Company's management has converted the financial statements of such subsidiary located outside India from accounting principles generally accepted in its country to accounting principles generally accepted in India. We have audited these conversion adjustments made by the Company's management. Our opinion in so far as it relates to the balances and affairs of such subsidiary located outside India is based on the report of other auditors and the conversion adjustments prepared by the management of the Company and audited by us.

5. Further, read with paragraph 1 above, we report that the figures for the quarter ended March 31, 2019 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2019 and the published year-to-date figures up to December 31, 2018, being the date of the end of the third quarter of the current financial year, which were subjected to a limited review as stated in paragraph 1 above, as required under the Regulation and the Circular.

**For S.R. BATLIBOI & CO. LLP**

Chartered Accountants

ICAI Firm Registration Number: 301003E/E300005



per **Viren H. Mehta**

Partner

Membership No.: 048749



Mumbai

April 24, 2019



**Auditor's Report on Quarterly Financial Results and Year to Date Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

**To  
Board of Directors of  
Indiabulls Housing Finance Company**

1. We have audited the accompanying statement of quarterly standalone Ind AS financial results of Indiabulls Housing Finance Limited ('the Company') for the quarter ended March 31, 2019 and for the year ended March 31, 2019 ('the Statement'), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Regulation'), read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 ('the Circular'). The standalone Ind AS financial results for the quarter ended March 31, 2019 and year ended March 31, 2019 have been prepared on the basis of the standalone Ind AS financial results for the nine-month period ended December 31, 2018, the audited annual standalone Ind AS financial statements as at and for the year ended March 31, 2019, and the relevant requirements of the Regulation and the Circular, which are the responsibility of the Company's management and have been approved by the Board of Directors of the Company. Our responsibility is to express an opinion on these standalone Ind AS financial results based on our review of the standalone Ind AS financial results for the nine-month period ended December 31, 2018 which was prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34 "Interim Financial Reporting", specified under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India; our audit of the annual standalone Ind AS financial statements as at and for the year ended March 31, 2019 and the relevant requirements of the Regulation and the Circular.
2. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.
3. In our opinion and to the best of our information and according to the explanations given to us, these quarterly standalone Ind AS financial results as well as the year to date results:
  - i. are presented in accordance with the requirements of the Regulation read with the Circular, in this regard; and
  - ii. give a true and fair view of the profit including other comprehensive income and other financial information for the quarter ended March 31, 2019 and for the year ended March 31, 2019.



# **S.R. BATLIBOI & CO. LLP**

Chartered Accountants

4. Further, read with paragraph 1 above, we report that the figures for the quarter ended March 31, 2019 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2019 and the published year-to-date figures up to December 31, 2018, being the date of the end of the third quarter of the current financial year, which were subjected to a limited review as stated in paragraph 1 above, as required under the Regulation and Circular.

**For S.R. BATLIBOI & CO. LLP**

Chartered Accountants

ICAI Firm Registration Number: 301003E/E300005



per **Viren H. Mehta**

Partner

Membership No.: 048749

Mumbai

April 24, 2019





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

Audited Standalone Financial Results for the year ended March 31, 2019

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

**(a) Details of Credit Rating**

**During the current quarter, ICRA has reaffirmed the following Ratings:-**

Long term Bank Facilities of Rs. 470.00 Billion	ICRA AAA (Stable) (Reaffirmed)
Non-convertible debenture programme of Rs. 452.00 Billion	ICRA AAA (Stable) (Reaffirmed)
Subordinated Debt Programme of Rs. 50.0 Billion	ICRA AAA (Stable) (Reaffirmed)
Commercial Paper Programme of Rs. 250.00 Billion	ICRA A1+ (Reaffirmed)
Retail bonds Programme of Rs. 150.00 Billion	ICRA AAA (Stable) (Reaffirmed)

**During the current quarter, CARE has reaffirmed / assigned the following Ratings:-**

Non-convertible debentures 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) (Reaffirmed) / CARE A1+ (Reaffirmed)
Public Issue of Non-Convertible Debentures of Rs. 68.0114 Billion	CARE AAA (Outlook:Stable) (Reaffirmed)
Public Issue of Subordinate Debt of Rs. 1.9886 Billion	CARE AAA (Outlook:Stable) (Reaffirmed)
Short Term Commercial Paper Program of Rs. 150.00 Billion	CARE A1+ (Assigned)

**During the current quarter, CRISIL has reaffirmed the following Ratings:-**

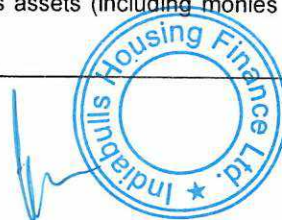
Non-Convertible Debentures of Rs. 343.00 Billion	CRISIL AAA/Stable (Reaffirmed)
Total Bank Loan Facilities of Rs. 245.4998 Billion	Long Term Rating - CRISIL AAA/Stable (Reaffirmed) / Short Term Rating - CRISIL A1+ (Reaffirmed)
Retail Bonds of Rs. 150.00 Billion	CRISIL AAA/Stable (Reaffirmed)
Short Term Non-Convertible Debenture of Rs. 10.00 Billion	CRISIL A1+ (Reaffirmed)
Subordinated Debt of Rs. 25.0 Billion	CRISIL AAA/Stable (Reaffirmed)
Short Term Commercial Paper Programme of Rs. 250.00 Billion	CRISIL A1+ (Reaffirmed)

**During the current quarter, Brickwork has reaffirmed the following Ratings:-**

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

**(b) Asset Cover available**

The listed Non-Convertible Debentures of the Company aggregating Rs. 42,858.39 Crore as on 31st March 2019 are secured by way of paripassu charge on the Company's current assets (both present and future), current and future loans assets (including monies receivable thereunder) and certain properties. The asset cover thereof exceeds the required cover to be maintained for the said debentures.



Particulars		As on March 31, 2019
(c)	Debt Equity Ratio (Loan Funds / Own Funds)	5.57
(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)]	2.60
(g)	Interest Service Coverage Ratio (Earnings before Interest and Tax / Interest Expense)	1.57
(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)	834.66
(j)	Net worth (Rs. in Crores)	17,258.93
(k)	Net Profit after Tax (Rs. in Crores)	3,729.26
(l)	Earnings per Share (EPS) - Basic (Amount in Rs.)	87.37





**Detail of Payment of Interest of Non Convertible Debentures from 1st October 2018 to 31st March 2019- Annexure -1**  
(a)

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest	Payment Date of Interest
1	INE148I07HM9	20-Apr-17	19-Mar-19	1,250,000,000	19-Mar-19	3-Oct-18
2	INE148I07HW8	22-Aug-16	22-Aug-19	1,200,000,000	22-Aug-19	3-Oct-18
3	INE148I07894	29-Sep-14	29-Sep-19	150,000,000	29-Sep-19	4-Oct-18
4	INE148I07HQ0	16-Jun-17	17-Jun-19	150,000,000	17-Jun-19	10-Oct-18
5	INE148I07FX0	02-Sep-16	02-Mar-20	250,000,000	2-Sep-19	12-Oct-18
6	INE148I07ED5	23-Mar-16	11-Mar-19	500,000,000	11-Mar-19	22-Oct-18
7	INE148I07HF3	06-Apr-17	06-Apr-22	10,000,000,000	5-Oct-18	4-Oct-18
8	INE148I07373	08-Oct-13	08-Oct-23	250,000,000	8-Oct-18	6-Oct-18
9	INE148I07969	13-Oct-14	13-Oct-19	150,000,000	13-Oct-18	12-Oct-18
10	INE148I07IM7	29-Dec-17	22-Oct-21	2,500,000,000	22-Oct-18	20-Oct-18
11	INE148I07AG6	31-Oct-14	30-Oct-19	100,000,000	31-Oct-18	30-Oct-18
12	INE148I08025	09-Oct-12	09-Oct-22	350,000,000	9-Oct-18	8-Oct-18
13	INE148I08033	22-Oct-12	22-Oct-22	400,000,000	22-Oct-18	20-Oct-18
14	INE148I08157	24-Oct-13	24-Oct-23	50,000,000	24-Oct-18	23-Oct-18
15	INE148I08041	31-Oct-12	31-Oct-22	250,000,000	31-Oct-18	30-Oct-18
16	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Oct-18	25-Oct-18
17	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Oct-18	25-Oct-18
18	INE148I07BZ4	02-Jun-15	08-Nov-18	580,000,000	8-Nov-18	5-Nov-18
19	INE148I07IB0	07-Nov-17	07-Dec-18	3,000,000,000.00	7-Dec-18	20-Nov-18
20	INE148I07GO7	25-Nov-16	23-Nov-18	5,000,000,000	23-Nov-18	20-Nov-18
21	INE148I07CA5	02-Jun-15	22-Nov-18	520,000,000	22-Nov-18	20-Nov-18
22	INE148I07JJ1	04-Oct-18	04-Nov-19	3,500,000,000	04-Nov-18	3-Nov-18
23	INE148I07142	06-Nov-12	06-Nov-22	150,000,000	6-Nov-18	5-Nov-18
24	INE148I07IC8	07-Nov-17	07-Nov-22	2,900,000,000	7-Nov-18	6-Nov-18
25	INE148I07AJ0	14-Nov-14	14-Nov-19	150,000,000	14-Nov-18	13-Nov-18
26	INE148I07159	19-Nov-12	19-Nov-22	150,000,000	19-Nov-18	17-Nov-18
27	INE148I07DJ4	20-Nov-15	20-Nov-20	1,200,000,000	20-Nov-18	19-Nov-18
28	INE148I07DK2	20-Nov-15	20-Nov-22	100,000,000	20-Nov-18	19-Nov-18
29	INE148I07DL0	20-Nov-15	20-Nov-25	1,700,000,000	20-Nov-18	19-Nov-18
30	INE148I07381	21-Nov-13	21-Nov-23	4,000,000,000	21-Nov-18	20-Nov-18
31	INE148I07076	22-Nov-11	22-Nov-21	1,000,000,000	22-Nov-18	20-Nov-18
32	INE148I07AO0	27-Nov-14	27-Nov-19	3,000,000,000	27-Nov-18	26-Nov-18
33	INE894F08129	15-Nov-12	15-Nov-22	11,000,000	15-Nov-18	14-Nov-18
34	INE894F08137	15-Nov-12	15-Nov-27	326,000,000	15-Nov-18	14-Nov-18
35	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Nov-18	22-Nov-18
36	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Nov-18	22-Nov-18
37	INE148I07HW8	22-Aug-16	22-Aug-19	1,000,000,000	22-Aug-19	3-Dec-18
38	INE148I07IB0	07-Nov-17	07-Dec-18	900,000,000	7-Dec-18	3-Dec-18
39	INE148I07DX5	23-Feb-16	22-Feb-19	500,000,000	22-Feb-19	3-Dec-18
40	INE148I07IB0	07-Nov-17	07-Dec-18	250,000,000	7-Dec-18	6-Dec-18
41	INE148I07DY3	24-Feb-16	22-Feb-19	500,000,000	22-Feb-19	7-Dec-18
42	INE148I07CO6	29-Jun-15	13-Dec-18	630,000,000	13-Dec-18	12-Dec-18
43	INE148I07HP2	25-Apr-17	25-Mar-19	2,250,000,000	25-Mar-19	14-Dec-18
44	INE148I07DI6	06-Nov-15	27-Dec-18	50,000,000	27-Dec-18	26-Dec-18
45	INE148I07IF1	27-Dec-17	28-Dec-18	4,700,000,000	28-Dec-18	27-Dec-18
46	INE148I07IG9	27-Dec-17	24-Dec-20	250,000,000	27-Dec-19	27-Dec-18
47	INE148I07IJ3	28-Dec-17	28-Dec-18	5,500,000,000	28-Dec-18	27-Dec-18
48	INE148I07ID6	22-Dec-17	14-Mar-19	1,500,000,000	14-Mar-19	31-Dec-18
49	INE148I07AQ5	02-Dec-14	02-Dec-19	2,000,000,000	2-Dec-18	1-Dec-18
50	INE148I07AU7	08-Dec-14	08-Dec-19	1,000,000,000	8-Dec-18	7-Dec-18





**Detail of Payment of Interest of Non Convertible Debentures from 1st October 2018 to 31st March 2019- Annexure -1  
(a) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest	Payment Date of Interest
51	INE148I07AV5	16-Dec-14	16-Dec-24	250,000,000	16-Dec-18	15-Dec-18
52	INE148I07183	18-Dec-12	18-Dec-22	150,000,000	18-Dec-18	17-Dec-18
53	INE148I07415	24-Dec-13	24-Dec-23	250,000,000	24-Dec-18	21-Dec-18
54	INE148I07IF1	27-Dec-17	28-Dec-18	4,700,000,000	27-Dec-18	26-Dec-18
55	INE148I07IG9	27-Dec-17	24-Dec-20	250,000,000	27-Dec-18	26-Dec-18
56	INE148I07IN5	29-Dec-17	29-Dec-22	10,000,000,000	29-Dec-18	28-Dec-18
57	INE148I07BA7	31-Dec-14	31-Dec-24	250,000,000	31-Dec-18	29-Dec-18
58	INE148I07DM8	30-Dec-15	30-Dec-20	1,350,000,000	31-Dec-18	29-Dec-18
59	INE148I07DN6	30-Dec-15	30-Dec-25	950,000,000	31-Dec-18	29-Dec-18
60	INE148I07DO4	31-Dec-15	31-Dec-25	100,000,000	31-Dec-18	29-Dec-18
61	INE148I07191	31-Dec-12	31-Dec-22	350,000,000	31-Dec-18	29-Dec-18
62	INE894F07667	31-Dec-12	31-Dec-22	150,000,000	31-Dec-18	29-Dec-18
63	INE148I08058	04-Dec-12	04-Dec-22	200,000,000	4-Dec-18	3-Dec-18
64	INE148I08165	23-Dec-13	23-Dec-23	200,000,000	23-Dec-18	21-Dec-18
65	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Dec-18	24-Dec-18
66	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Dec-18	24-Dec-18
67	INE148I07HW8	22-Aug-16	22-Aug-19	1,100,000,000	22-Aug-19	1-Jan-19
68	INE148I07CU3	16-Jul-15	14-Jan-19	65,000,000	14-Jan-18	11-Jan-19
69	INE148I07DS5	19-Jan-16	19-Jan-19	1,000,000,000	19-Jan-19	18-Jan-19
70	INE148I07DP1	07-Jan-16	07-Jan-21	3,000,000,000	7-Jan-18	5-Jan-09
71	INE148I07DQ9	15-Jan-16	15-Jul-19	500,000,000	15-Jan-19	14-Jan-19
72	INE894F07717	16-Jan-13	16-Jan-23	350,000,000	16-Jan-19	15-Jan-19
73	INE148I07DT3	19-Jan-16	19-Jan-21	1,000,000,000	19-Jan-19	18-Jan-19
74	INE148I07IP0	24-Jan-18	24-Jan-25	2,250,000,000	24-Jan-19	23-Jan-19
75	INE148I08066	14-Jan-13	14-Jan-23	250,000,000	14-Jan-19	11-Jan-19
76	INE148I08074	30-Jan-13	30-Jan-23	100,000,000	30-Jan-19	29-Jan-19
77	INE894F08038	31-Jan-12	31-Jan-22	362,000,000	31-Jan-19	30-Jan-19
78	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jan-19	25-Jan-19
79	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jan-19	25-Jan-19
80	INE148I07AQ5	02-Dec-14	02-Dec-19	500,000,000	2-Dec-19	1-Feb-19
81	INE148I07AO0	27-Nov-14	27-Nov-19	700,000,000	27-Nov-19	4-Feb-19
82	INE148I07IH7	27-Dec-17	06-Apr-21	1,215,000,000	5-Apr-19	4-Feb-19
83	INE148I07IL9	29-Dec-17	09-Jul-21	700,000,000	9-Jul-19	6-Feb-19
84	INE148I07894	29-Sep-14	29-Sep-19	250,000,000	29-Sep-19	7-Feb-19
85	INE148I07DU1	08-Feb-16	08-Feb-21	50,000,000	8-Feb-20	11-Feb-19
86	INE148I07DU1	08-Feb-16	08-Feb-21	750,000,000	8-Feb-19	7-Feb-19
87	INE148I07DV9	08-Feb-16	07-Feb-26	500,000,000	8-Feb-19	7-Feb-19
88	INE148I07480	18-Feb-14	18-Feb-21	200,000,000	18-Feb-19	16-Feb-19
89	INE148I07JG7	21-Aug-18	21-Feb-20	10,000,000,000	21-Feb-19	20-Feb-19
90	INE148I07JH5	21-Aug-18	21-Feb-28	10,000,000	21-Feb-19	20-Feb-19
91	INE148I07IQ8	22-Feb-18	22-Feb-28	30,600,000,000	22-Feb-19	21-Feb-19
92	INE148I07IR6	23-Feb-18	23-Feb-28	250,000,000	22-Feb-19	21-Feb-19
93	INE148I07209	26-Feb-13	26-Feb-23	250,000,000	26-Feb-19	25-Feb-19
94	INE894F07519	27-Feb-12	27-Feb-22	5,000,000,000	27-Feb-19	26-Feb-19
95	INE148I07JO1	31-Dec-18	28-Feb-20	1,000,000,000	28-Feb-19	27-Feb-19
96	INE148I08082	18-Feb-13	18-Feb-23	250,000,000	18-Feb-19	16-Feb-19
97	INE894F8053	22-Feb-12	22-Feb-22	200,000,000	22-Feb-19	21-Feb-19
98	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	25-Feb-19	26-Feb-19
99	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	25-Feb-19	26-Feb-19
100	INE148I07HM9	20-Apr-17	19-Mar-19	5,750,000,000	19-Mar-19	18-Mar-19
101	INE148I07HW8	22-Aug-16	22-Aug-19	4,500,000,000	22-Aug-19	1-Mar-19
102	INE148I07FE0	30-Jun-16	28-Jun-19	750,000,000	28-Jun-19	5-Mar-19





**Detail of Payment of Interest of Non Convertible Debentures from 1st October 2018 to 31st March 2019- Annexure -1  
(a) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest	Payment Date of Interest
103	INE148I07DU1	08-Feb-16	08-Feb-21	50,000,000	8-Feb-20	11-Mar-19
104	INE148I07FX0	02-Sep-16	02-Mar-20	50,000,000	2-Sep-19	11-Mar-19
105	INE148I07HW8	22-Aug-16	22-Aug-19	100,000,000	22-Aug-19	11-Mar-19
106	INE148I07ID6	22-Dec-17	14-Mar-19	1,000,000,000	14-Mar-19	13-Mar-19
107	INE148I07IU0	20-Mar-18	21-Mar-19	5,000,000,000	21-Mar-19	19-Mar-19
108	INE148I07EF0	29-Mar-16	29-Mar-19	1,666,667,500	29-Mar-19	28-Mar-19
109	INE148I07EH6	31-Mar-16	29-Mar-19	1,000,000,000	29-Mar-19	28-Mar-19
110	INE148I07FE0	30-Jun-16	28-Jun-19	100,000,000	28-Jun-19	29-Mar-19
111	INE148I07IW6	23-Mar-18	08-Apr-21	250,000,000	08-Apr-21	29-Mar-19
112	INE148I07FX0	02-Sep-16	02-Mar-20	100,000,000	2-Sep-19	29-Mar-19
113	INE148I07EA1	14-Mar-16	13-Mar-26	250,000,000	14-Mar-19	13-Mar-19
114	INE148I07GR0	15-Mar-17	13-Mar-20	900,000,000	15-Mar-19	14-Mar-19
115	INE148I07HH9	18-Apr-17	13-Mar-20	250,000,000	18-Mar-19	16-Mar-19
116	INE148I07241	19-Mar-13	19-Mar-23	1,000,000,000	19-Mar-19	18-Mar-19
117	INE148I07IS4	19-Mar-18	19-Mar-21	6,000,000,000	19-Mar-19	18-Mar-19
118	INE148I07GW0	21-Mar-17	21-Mar-22	6,000,000,000	21-Mar-19	20-Mar-19
119	INE148I07GX8	22-Mar-17	22-Mar-22	1,600,000,000	22-Mar-19	20-Mar-19
120	INE148I07266	25-Mar-13	25-Mar-23	50,000,000	25-Mar-19	22-Mar-19
121	INE148I07BP5	27-Mar-15	27-Mar-20	200,000,000	27-Mar-19	26-Mar-19
122	INE148I07GZ3	27-Mar-17	27-Mar-20	250,000,000	27-Mar-19	26-Mar-19
123	INE148I07HC0	30-Mar-17	30-Mar-22	3,500,000,000	29-Mar-19	28-Mar-19
124	INE148I08090	06-Mar-13	06-Mar-23	200,000,000	6-Mar-19	5-Mar-19
125	INE148I08181	17-Mar-15	17-Mar-25	50,000,000	17-Mar-19	16-Mar-19
126	INE148I08306	27-Mar-18	27-Mar-28	15,000,000,000	27-Mar-19	26-Mar-19
127	INE148I08108	28-Mar-13	28-Mar-23	250,000,000	28-Mar-19	27-Mar-19
128	INE894F08061	30-Mar-12	30-Mar-22	150,000,000	30-Mar-19	29-Mar-19
129	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	25-Mar-19	26-Mar-19
130	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	25-Mar-19	26-Mar-19
131	XS1487891852	15-Sep-16	15-Oct-19	13,300,000,000	15-Mar-19	14-Mar-19
132	XS1766850694	27-Feb-18	27-Feb-21	3,150,000,000	26-Feb-19	26-Feb-19
			<b>Total</b>	<b>220,802,369,500</b>		



**Details of Repayment of Principal of Non Convertible Debentures from 1st October 2018 to 31st March 2019- Annexure -1 (b)**

S.No.	ISIN No.	Date of Issue	Due Date	Principal Amount	Payment Date of Principal
1	INE148I07HM9	20-Apr-17	19-Mar-19	1,250,000,000	03-Oct-18
2	INE148I07HW8	22-Aug-16	22-Aug-19	1,200,000,000	03-Oct-18
3	INE148I07894	29-Sep-14	29-Sep-19	150,000,000	04-Oct-18
4	INE148I07HQ0	16-Jun-17	17-Jun-19	150,000,000	10-Oct-18
5	INE148I07FX0	02-Sep-16	02-Mar-20	250,000,000	12-Oct-18
6	INE148I07ED5	23-Mar-16	11-Mar-19	500,000,000	22-Oct-18
7	INE148I07BZ4	02-Jun-15	08-Nov-18	580,000,000	05-Nov-18
8	INE148I07IB0	07-Nov-17	07-Dec-18	3,000,000,000	20-Nov-18
9	INE148I07GO7	25-Nov-16	23-Nov-18	5,000,000,000	20-Nov-18
10	INE148I07CA5	02-Jun-15	22-Nov-18	520,000,000	20-Nov-18
11	INE148I07HW8	22-Aug-16	22-Aug-19	1,000,000,000	03-Dec-18
12	INE148I07IB0	07-Nov-17	07-Dec-18	900,000,000	03-Dec-18
13	INE148I07DX5	23-Feb-16	22-Feb-19	500,000,000	03-Dec-18
14	INE148I07IB0	07-Nov-17	07-Dec-18	250,000,000	06-Dec-18
15	INE148I07DY3	24-Feb-16	22-Feb-19	500,000,000	07-Dec-18
16	INE148I07CO6	29-Jun-15	13-Dec-18	630,000,000	12-Dec-18
17	INE148I07HP2	25-Apr-17	25-Mar-19	2,250,000,000	14-Dec-18
18	INE148I07DI6	06-Nov-15	27-Dec-18	50,000,000	26-Dec-18
19	INE148I07IF1	27-Dec-17	28-Dec-18	4,700,000,000	27-Dec-18
20	INE148I07IG9	27-Dec-17	24-Dec-20	250,000,000	27-Dec-18
21	INE148I07IJ3	28-Dec-17	28-Dec-18	5,500,000,000	27-Dec-18
22	INE148I07ID6	22-Dec-17	14-Mar-19	1,500,000,000	31-Dec-18
23	INE148I07HW8	22-Aug-16	22-Aug-19	1,100,000,000	01-Jan-19
24	INE148I07CU3	16-Jul-15	14-Jan-19	65,000,000	11-Jan-19
25	INE148I07DS5	19-Jan-16	19-Jan-19	1,000,000,000	18-Jan-19
26	INE148I07AQ5	02-Dec-14	02-Dec-19	500,000,000	01-Feb-19
27	INE148I07AO0	27-Nov-14	27-Nov-19	700,000,000	04-Feb-19
28	INE148I07IH7	27-Dec-17	06-Apr-21	1,215,000,000	04-Feb-19
29	INE148I07IL9	29-Dec-17	09-Jul-21	700,000,000	06-Feb-19
30	INE148I07894	29-Sep-14	29-Sep-19	250,000,000	07-Feb-19
31	INE148I07DU1	08-Feb-16	08-Feb-21	50,000,000	11-Feb-19



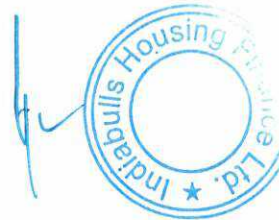


<b>Details of Repayment of Principal of Non Convertible Debentures from 1st October 2018 to 31st March 2019- Annexure -1 (b) (Contd.)</b>					
<b>S.No.</b>	<b>ISIN No.</b>	<b>Date of Issue</b>	<b>Due Date</b>	<b>Principal Amount</b>	<b>Payment Date of Principal</b>
32	INE148I07HM9	20-Apr-17	19-Mar-19	5,750,000,000	18-Mar-19
33	INE148I07HW8	22-Aug-16	22-Aug-19	4,500,000,000	01-Mar-19
34	INE148I07FE0	30-Jun-16	28-Jun-19	750,000,000	05-Mar-19
35	INE148I07DU1	08-Feb-16	08-Feb-21	50,000,000	11-Mar-19
36	INE148I07FX0	02-Sep-16	02-Mar-20	50,000,000	11-Mar-19
37	INE148I07HW8	22-Aug-16	22-Aug-19	100,000,000	11-Mar-19
38	INE148I07ID6	22-Dec-17	14-Mar-19	1,000,000,000	13-Mar-19
39	INE148I07IU0	20-Mar-18	21-Mar-19	5,000,000,000	19-Mar-19
40	INE148I07EF0	29-Mar-16	29-Mar-19	833,332,500	28-Mar-19
41	INE148I07EH6	31-Mar-16	29-Mar-19	1,000,000,000	28-Mar-19
42	INE148I07FE0	30-Jun-16	28-Jun-19	100,000,000	29-Mar-19
43	INE148I07IW6	23-Mar-18	08-Apr-21	250,000,000	29-Mar-19
44	INE148I07FX0	02-Sep-16	02-Mar-20	100,000,000	29-Mar-19
			<b>Total</b>	<b>55,693,332,500</b>	



**Details of Due date of Repayment of Principal of Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure -1 ©**

S.No.	ISIN No.	Date of Issue	Date of Maturity	Principal Amount	Due Date of Payment
1	INE148I07EJ2	12-Apr-16	12-Apr-19	250,000,000	12-Apr-19
2	INE148I07EI4	11-Apr-16	15-Apr-19	370,000,000	15-Apr-19
3	INE148I07IX4	25-May-18	27-May-19	2,000,000,000	27-May-19
4	INE148I07EZ8	23-Jun-16	21-Jun-19	500,000,000	21-Jun-19
5	INE148I07FD2	30-Jun-16	11-Jun-19	100,000,000	11-Jun-19
6	INE148I07FE0	30-Jun-16	28-Jun-19	2,000,000,000	28-Jun-19
7	INE148I07HR8	15-Jun-17	14-Jun-19	250,000,000	14-Jun-19
8	INE148I07JC6	15-Jun-18	17-Jun-19	18,000,000,000	17-Jun-19
9	INE148I07JD4	26-Jun-18	27-Jun-19	1,250,000,000	27-Jun-19
10	INE148I07DQ9	15-Jan-16	15-Jul-19	500,000,000	15-Jul-19
11	INE148I07FF7	30-Jun-16	15-Jul-19	750,000,000	15-Jul-19
12	INE148I07FN1	09-Aug-16	09-Aug-19	550,000,000	09-Aug-19
13	INE148I07FR2	11-Aug-16	09-Aug-19	50,000,000	09-Aug-19
14	INE148I07HW8	22-Aug-16	22-Aug-19	21,850,000,000	22-Aug-19
15	INE148I07IE4	27-Dec-17	30-Aug-19	2,000,000,000	30-Aug-19
16	INE148I07HO5	21-Apr-17	19-Sep-19	250,000,000	21-Apr-19
17	INE148I07894	29-Sep-14	29-Sep-19	550,000,000	29-Sep-19
18	INE148I07HY4	12-Sep-17	12-Sep-19	1,250,000,000	12-Sep-19
19	INE148I07HZ1	22-Sep-17	20-Sep-19	5,000,000,000	20-Sep-19
20	INE148I07ET1	01-Jun-16	03-Sep-19	500,000,000	03-Sep-19
21	INE148I07FY8	26-Sep-16	26-Sep-19	267,128,000	26-Sep-19
22	INE148I07FZ5	26-Sep-16	26-Sep-19	5,619,200,000	26-Sep-19
23	INE148I07GA6	26-Sep-16	26-Sep-19	653,152,000	26-Sep-19
			<b>Total</b>	<b>64,509,480,000</b>	





Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure -1 (d)					
S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
1	INE148I07100	03-Apr-12	03-Apr-22	1,250,000,000	3-Apr-19
2	INE148I07HF3	06-Apr-17	06-Apr-22	10,000,000,000	5-Apr-19
3	INE148I07IH7	27-Dec-17	06-Apr-21	1,535,000,000	5-Apr-19
4	INE148I07EJ2	12-Apr-16	12-Apr-19	250,000,000	12-Apr-19
5	INE148I07EK0	12-Apr-16	12-Apr-21	250,000,000	12-Apr-19
6	INE148I07EL8	12-Apr-16	11-Apr-26	350,000,000	12-Apr-19
7	INE148I07HK3	20-Apr-17	20-Apr-20	300,000,000	19-Apr-19
8	INE148I07HO5	21-Apr-17	19-Sep-19	250,000,000	21-Apr-19
9	INE148I07EM6	29-Apr-16	29-Apr-26	2,070,000,000	29-Apr-19
10	INE148I07EI4	11-Apr-16	15-Apr-19	370,000,000	15-Apr-19
11	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Apr-19
12	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Apr-19
13	INE148I07BV3	19-May-15	19-May-25	250,000,000	19-May-19
14	INE148I07EN4	10-May-16	10-May-21	250,000,000	10-May-19
15	INE148I07EO2	10-May-16	08-May-26	250,000,000	10-May-19
16	INE148I07EP9	23-May-16	21-May-21	250,000,000	23-May-19
17	INE148I07ES3	30-May-16	29-May-26	250,000,000	30-May-19
18	INE148I07EU9	01-Jun-16	29-May-21	100,000,000	31-May-19
19	INE148I07IX4	25-May-18	27-May-19	2,000,000,000	27-May-19
20	INE148I07IY2	30-May-18	30-May-23	1,000,000,000	30-May-19
21	INE148I08116	23-May-13	23-May-23	200,000,000	23-May-19
22	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-May-19
23	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-May-19
24	INE148I07639	05-Jun-14	05-Jun-24	250,000,000	5-Jun-19
25	INE148I07746	30-Jun-14	30-Jun-24	250,000,000	30-Jun-19
26	INE148I07CC1	11-Jun-15	11-Jun-20	500,000,000	11-Jun-19
27	INE148I07CN8	26-Jun-15	26-Jun-25	10,000,000,000	26-Jun-19



**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure -1 (d) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
28	INE148I07EV7	07-Jun-16	07-Jun-21	150,000,000	7-Jun-19
29	INE148I07EW5	07-Jun-16	05-Jun-26	250,000,000	7-Jun-19
30	INE148I07EZ8	23-Jun-16	21-Jun-19	500,000,000	21-Jun-19
31	INE148I07FD2	30-Jun-16	11-Jun-19	100,000,000	11-Jun-19
32	INE148I07FE0	30-Jun-16	28-Jun-19	2,000,000,000	28-Jun-19
33	INE148I07FF7	30-Jun-16	15-Jul-19	750,000,000	28-Jun-19
34	INE148I07FG5	30-Jun-16	30-Jun-26	2,000,000,000	28-Jun-19
35	INE148I07HR8	15-Jun-17	14-Jun-19	250,000,000	14-Jun-19
36	INE148I07IV8	23-Mar-18	22-Jun-21	3,000,000,000	21-Jun-19
37	INE148I07IZ9	05-Jun-18	05-Jun-23	1,000,000,000	5-Jun-19
38	INE148I07JB8	15-Jun-18	15-Jun-20	5,000,000,000	14-Jun-19
39	INE148I07JC6	15-Jun-18	17-Jun-19	18,000,000,000	17-Jun-19
40	INE148I07JD4	26-Jun-18	27-Jun-19	1,250,000,000	27-Jun-19
41	INE148I07JM5	11-Dec-18	11-Jun-20	2,500,000,000	11-Jun-19
42	INE894F07550	28-Jun-12	28-Jun-22	8,000,000,000	28-Jun-19
43	INE148I08124	03-Jun-13	03-Jun-23	1,250,000,000	3-Jun-19
44	INE148I08215	29-Jun-16	29-Jun-26	6,097,000,000	29-Jun-19
45	INE894F08079	05-Jun-12	05-Jun-22	150,000,000	5-Jun-19
46	INE894F08087	05-Jun-12	05-Jun-27	1,100,300,000	5-Jun-19
47	INE894F08103	28-Jun-12	28-Jun-27	1,000,000,000	28-Jun-19
48	INE894F08111	30-Jun-12	30-Jun-27	496,500,000	30-Jun-19
49	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jun-19
50	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jun-19
51	INE894F07543	06-Jul-12	06-Jul-22	200,000,000	6-Jul-19
52	INE148I07DQ9	15-Jan-16	15-Jul-19	500,000,000	15-Jul-19
53	INE148I07FJ9	22-Jul-16	22-Jul-26	250,000,000	22-Jul-19
54	INE148I07HU2	25-Jul-17	24-Jul-20	50,000,000	25-Jul-19
55	INE148I07HV0	25-Jul-17	25-Jul-22	1,000,000,000	25-Jul-19





**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure -1 (d) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
56	INE148I07IL9	29-Dec-17	09-Jul-21	2,700,000,000	9-Jul-19
57	INE148I07JE2	30-Jul-18	28-Jul-23	1,500,000,000	30-Jul-19
58	INE148I07FF7	30-Jun-16	15-Jul-19	750,000,000	15-Jul-19
59	INE148I08173	17-Jul-14	17-Jul-24	100,000,000	17-Jul-19
60	INE148I08199	21-Jul-15	21-Jul-25	81,500,000	21-Jul-19
61	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Jul-19
62	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Jul-19
63	INE148I07357	29-Aug-13	29-Aug-23	10,000,000,000	29-Aug-19
64	INE148I07CX7	07-Aug-15	07-Aug-20	150,000,000	7-Aug-19
65	INE148I07CZ2	13-Aug-15	13-Aug-20	150,000,000	13-Aug-19
66	INE148I07FN1	09-Aug-16	09-Aug-19	550,000,000	9-Aug-19
67	INE148I07FR2	11-Aug-16	09-Aug-19	50,000,000	9-Aug-19
68	INE148I07FS0	11-Aug-16	11-Aug-21	100,000,000	9-Aug-19
69	INE148I07HW8	22-Aug-16	22-Aug-19	21,850,000,000	22-Aug-19
70	INE148I07IE4	27-Dec-17	30-Aug-19	2,000,000,000	30-Aug-19
71	INE148I07JF9	06-Aug-18	04-Aug-28	10,000,000,000	6-Aug-19
72	INE148I07JE2	21-Aug-18	28-Jul-23	1,000,000,000	21-Aug-19
73	INE148I08207	03-Aug-15	03-Aug-25	1,650,000,000	3-Aug-19
74	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Aug-19
75	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Aug-19
76	INE894F07360	07-Sep-11	07-Sep-21	5,000,000,000	7-Sep-19
77	INE148I07894	29-Sep-14	29-Sep-19	550,000,000	29-Sep-19
78	INE148I07DE5	04-Sep-15	04-Sep-20	10,000,000,000	4-Sep-19
79	INE148I07DF2	18-Sep-15	18-Sep-20	4,250,000,000	18-Sep-19
80	INE148I07FX0	02-Sep-16	02-Mar-20	600,000,000	2-Sep-19
81	INE148I07GW0	21-Mar-17	21-Mar-22	6,000,000,000	20-Sep-19
82	INE148I07GX8	22-Mar-17	22-Mar-22	1,600,000,000	20-Sep-19
83	INE148I07HC0	30-Mar-17	30-Mar-22	3,500,000,000	30-Sep-19



**Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure -1 (d) (Continued)**

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
84	INE148I07HX6	08-Sep-17	08-Sep-27	14,500,000,000	8-Sep-19
85	INE148I07HY4	12-Sep-17	12-Sep-19	1,250,000,000	12-Sep-19
86	INE148I07HZ1	22-Sep-17	20-Sep-19	5,000,000,000	20-Sep-19
87	INE148I07IA2	22-Sep-17	22-Sep-20	15,000,000,000	20-Sep-19
88	INE148I07JF9	07-Sep-18	04-Aug-28	250,000,000	7-Sep-19
89	INE148I07HO5	21-Apr-17	19-Sep-19	250,000,000	19-Sep-19
90	INE148I08132	23-Sep-13	23-Sep-23	250,000,000	23-Sep-19
91	INE148I08140	27-Sep-13	27-Sep-23	250,000,000	27-Sep-19
92	INE148I08280	08-Sep-17	06-Sep-24	1,000,000,000	8-Sep-19
93	INE148I08298	08-Sep-17	08-Sep-27	9,000,000,000	10-Sep-19
94	INE148I07ET1	01-Jun-16	03-Sep-19	500,000,000	3-Sep-19
95	INE148I07GJ7	26-Sep-16	26-Sep-26	136,946,000	26-Sep-19
96	INE148I08231	26-Sep-16	26-Sep-26	24,171,000	26-Sep-19
97	INE148I07FY8	26-Sep-16	26-Sep-19	267,128,000	26-Sep-19
98	INE148I07FZ5	26-Sep-16	26-Sep-19	5,619,200,000	26-Sep-19
99	INE148I07GA6	26-Sep-16	26-Sep-19	653,152,000	26-Sep-19
100	INE148I07GE8	26-Sep-16	26-Sep-21	33,896,263,000	26-Sep-19
101	INE148I07GF5	26-Sep-16	26-Sep-21	13,112,298,000	26-Sep-19
102	INE148I07GK5	26-Sep-16	26-Sep-26	9,907,552,000	26-Sep-19
103	INE148I07GL3	26-Sep-16	26-Sep-26	4,044,991,000	26-Sep-19
104	INE148I08249	26-Sep-16	26-Sep-26	1,500,000	26-Sep-19
105	INE148I08256	26-Sep-16	26-Sep-26	1,953,479,000	26-Sep-19
106	XS1487891852	15-Sep-16	15-Oct-19	13,300,000,000	15-Sep-19
			<b>Total</b>	<b>304,122,565,000</b>	





# Indiabulls

## HOUSING FINANCE

April 24, 2019

**Scrip Code – 535789**  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
MUMBAI – 400 001

**IBULHSGFIN/EQ**  
**National Stock Exchange of India Limited**  
“Exchange Plaza”,  
Bandra-Kurla Complex, Bandra (E).  
MUMBAI – 400 051

**Sub: Declaration pursuant to Regulation 33(3)(d) of the Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2016.**

Dear Sir,

**DECLARATION**

I, Mukesh Garg, Chief Financial Officer of Indiabulls Housing Finance Limited having its Registered Office at M-62 & 63, First Floor, Connaught Place, New Delhi-110001, hereby declare that, the Statutory Auditors of the Company, M/s S.R. Batliboi & Co. LLP (ICAI Registration No.: 301003E/E300005) have issued an Audit Report with unmodified opinion on Audited Financial Results of the Company (Standalone & Consolidated) for the financial year ended 31<sup>st</sup> March, 2019.

This Declaration is given in compliance to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended by the SEBI (Listing Obligations and Disclosure Requirements) (Amendment) Regulations, 2016, vide notification No. SEBI/LAD-NRO/GN/2016-17/001 dated May 25, 2016 and Circular no. CIR/CFD/CMD/56/2016 dated May 27, 2016.

Kindly take this declaration on your records.

Yours Sincerely,

For Indiabulls Housing Finance Limited

  
**Mukesh Garg**  
Chief Financial Officer

