

Indiabulls HOME LOANS

Indiabulls Housing Finance Limited
(CIN: L65922DL2005PLC136029)
Audited Consolidated Financial Results
for the year ended March 31, 2017

(Rupees in Lakhs)

Statement of Consolidated Financial Results for the year ended March 31, 2017

Particulars	Quarter ended			Year ended	
	31.03.17	31.12.16	31.03.16	31.03.17	31.03.16
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1 Revenue from operations	293,139.63	258,585.73	240,087.44	1,039,903.73	828,992.74
2 Other Income <small>(Refer Note 3)</small>	29,346.53	41,861.41	24,631.09	130,270.38	93,563.24
3 Total revenue (1+2)	322,486.16	300,447.14	264,718.53	1,170,174.11	922,555.98
4 Expenses					
Employee benefits expense	11,360.13	13,181.39	11,465.78	49,966.21	41,314.99
Finance costs	173,910.00	163,287.73	136,164.21	641,077.65	497,143.22
Depreciation and amortisation expense	676.03	610.43	531.03	2,312.11	2,036.07
Other expenses	39,561.41	22,792.41	27,578.08	99,637.73	69,175.13
Total expenses	225,507.57	199,871.96	175,739.10	792,993.70	609,669.41
5 Profit before tax (3-4)	96,978.59	100,575.18	88,979.43	377,180.41	312,886.57
6 Tax expense					
Current tax expense (Net of MAT credit entitlement)	17,713.91	20,015.02	20,730.73	82,890.76	69,737.78
Deferred Tax (Credit) / Charge	(4,467.73)	5,536.45	92.55	3,434.44	7,859.00
Total Tax Expense	13,246.18	25,551.47	20,823.28	86,325.20	77,596.78
7 Profit for the Year (5-6)	83,732.41	75,023.71	68,156.15	290,855.21	235,289.79
8 Add: Share of Profit / (Loss) of Associate	320.89	125.41	(606.11)	(215.91)	(815.14)
9 Profit for the year attributable to Minority Interest (7+8)	84,053.30	75,149.12	67,550.04	290,639.30	234,474.65
10 Less: Share of Profit attributable to Minority Interest	-	-	-	-	1.34
11 Profit for the year attributable to the Shareholders of the Company (9-10)	84,053.30	75,149.12	67,550.04	290,639.30	234,473.31
12 Paid-up Equity Share Capital	8,477.12	8,474.99	8,425.84	8,477.12	8,425.84
13 Reserves excluding Revaluation Reserves as per Balance Sheet as on March 31, 2017				1,203,729.43	1,060,966.50

14	Earnings per Share (EPS) before extraordinary items <i>*(EPS for the quarters are not annualised)</i>					
	-Basic (Amount in Rs.)	19.83*	17.77*	16.04*	68.80	59.84
	-Diluted (Amount in Rs.)	19.63*	17.57*	15.85*	67.98	58.75
	-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.)	19.83*	17.77*	16.04*	68.80	59.84
	-Diluted (Amount in Rs.)	19.63*	17.57*	15.85*	67.98	58.75
	-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00
15	Items exceeding 10% of Total Expenses					
	-Provision for Loan Assets / Bad Debts Written Off (Net of Recoveries)	23,842.80	13,515.92	17,537.66	58,054.19	39,240.79
	-Contingent Provisions against Standard Assets	7,285.74	4,305.90	4,114.87	20,236.24	11,445.00

Notes to the Financial Results:

- Indiabulls Housing Finance Limited (IBHFL) conducts its operations along with its subsidiaries and associate. The Consolidated financial statements are prepared in accordance with the principles and procedures for the preparation and presentation of Consolidated Accounts as set out in the Accounting Standards (AS 21 and AS 23) notified under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder. The financial statements of the parent Company and its subsidiaries have been combined on a line-by-line basis by adding together the book values of like items of assets, liabilities, income and expenses, after eliminating intra-group balances, transactions and resulting unrealized gains / losses. The Investment in associate is accounted on "Equity Method". The consolidated financial statements are prepared by applying uniform accounting policies.
- The consolidated financial results of Indiabulls Housing Finance Limited ('IBHFL', 'the Company') for the year ended March 31, 2017 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on April 24, 2017. Figures for the Quarter ended March 31, 2016 have not been reviewed by the Statutory Auditors and have been included in the Statement solely based on the financial information compiled by the Management.
- The income received/recognised by the Company from its Cash equivalents and Current investments in the form of Dividend Income on Units of Mutual Funds, Profit on appreciation of Mutual Funds (Unquoted) and Profit on sale of Current Investments, is included in Other Income above.
- Figures of quarter ended March 31, 2017 are the balancing figures between audited figures of the Company in respect of the full financial year and the published unaudited year to date figures up to nine months ended December 31, 2016.
- Figures of quarter ended March 31, 2016 are the balancing figures between audited figures of the Company in respect of the full financial year and the published unaudited year to date figures up to nine months ended December 31, 2015.
- Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary.

7 Segment Results:

(Rupees in Lakhs)

Particulars	Quarter ended			Year ended	
	31.03.17	31.12.16	31.03.16	31.03.17	31.03.16
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1 Segment Revenue					
Investing & Financing related activities <small>(Refer Note 3)</small>	316,264.86	297,984.41	260,621.17	1,146,291.44	908,292.14
Fee Income	5,476.18	2,425.81	3,956.93	16,948.55	13,015.45
Total	321,741.04	300,410.22	264,578.10	1,163,239.99	921,307.59
Less: Inter Segment Revenue	-	-	-	-	-
Income from Operations	321,741.04	300,410.22	264,578.10	1,163,239.99	921,307.59

2	Segment Results profit before Tax and after Finance costs					
	Investing & Financing related activities	94,337.93	100,844.26	87,670.86	367,845.07	305,876.99
	Fee Income	4,428.20	2,002.50	3,594.66	13,982.81	11,105.17
	Total	98,766.13	102,846.76	91,265.52	381,827.88	316,982.16
	Less: Other un-allocable expenditure net off unallocable income	1,787.54	2,271.58	2,286.09	4,647.47	4,095.59
	Total Profit Before Tax	96,978.59	100,575.18	88,979.43	377,180.41	312,886.57
3	Segment Assets					
	Investing & Financing related activities	10,314,510.78	9,804,343.25	7,531,701.38	10,314,510.78	7,531,701.38
	Fee Income	3,835.55	2,903.07	1,429.73	3,835.55	1,429.73
	Unallocable Segment Assets	52,192.77	40,670.97	38,840.58	52,192.77	38,840.58
	Total	10,370,539.10	9,847,917.29	7,571,971.69	10,370,539.10	7,571,971.69
4	Segment Liabilities					
	Investing & Financing related activities	9,137,138.72	8,644,067.41	6,482,961.49	9,137,138.72	6,482,961.49
	Fee Income	979.40	406.67	2,047.70	979.40	2,047.70
	Unallocable Segment Liabilities	20,173.91	24,830.89	17,570.17	20,173.91	17,570.17
	Total	9,158,292.03	8,669,304.97	6,502,579.36	9,158,292.03	6,502,579.36
5	Capital Employed (Segment Assets - Segment Liabilities)					
	Investing & Financing related activities	1,177,372.06	1,160,275.84	1,048,739.89	1,177,372.06	1,048,739.89
	Fee Income	2,856.15	2,496.40	(617.97)	2,856.15	(617.97)
	Unallocable Capital Employed	32,018.86	15,840.08	21,270.41	32,018.86	21,270.41
	Total	1,212,247.07	1,178,612.32	1,069,392.33	1,212,247.07	1,069,392.33

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

8 Consolidated Statement of Assets and Liabilities:		(Rupees in Lakhs)	
Particulars	As at 31.03.17 (Audited)	As at 31.03.16 (Audited)	
A EQUITY AND LIABILITIES			
1 Shareholders' Funds			
(a) Share Capital	8,477.12	8,425.84	
(b) Reserves and Surplus	1,203,729.43	1,060,966.50	
	Sub-total - Shareholders' Funds	1,212,206.55	1,069,392.34
2 Share application money pending allotment	40.51	-	
3 Non-Current Liabilities			
(a) Long-term borrowings	5,411,601.73	3,552,125.67	
(b) Deferred tax Liabilities (net)	11,835.46	8,124.20	
(c) Other Long term liabilities	15,908.70	15,406.82	
(d) Long term provisions	78,507.23	68,051.07	
	Sub-total - Non-Current Liabilities	5,517,853.12	3,643,707.76

4	Current Liabilities		
	(a) Short-term borrowings	1,803,299.76	1,431,081.69
	(b) Trade payables		
	(i) Total outstanding dues of micro enterprises and small enterprises; and	-	-
	(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	593.56	900.60
	(c) Other current liabilities	1,807,469.39	1,405,753.87
	(d) Short-term provisions	29,076.21	21,135.43
	Sub-total - Current Liabilities	3,640,438.92	2,858,871.59
TOTAL- EQUITY AND LIABILITIES		10,370,539.10	7,571,971.69
B	ASSETS		
1	Non-current assets		
	(a) Fixed assets		
	(i) Tangible assets	9,028.43	6,650.26
	(ii) Intangible assets	1,082.94	205.51
	(b) Goodwill on Consolidation (Net)	6,779.91	6,714.32
	(c) Non-current investments	79,672.57	72,432.53
	(d) Deferred tax assets (net)	805.11	528.28
	(e) Long term loans and advances	7,430,788.17	5,352,272.41
	(f) Other non-current assets	23,210.39	41,433.77
	Sub-total - Non-current assets	7,551,367.52	5,480,237.08
2	Current assets		
	(a) Current investments	1,281,991.12	996,852.41
	(b) Trade receivables	1,448.83	278.76
	(c) Cash and cash equivalents	568,252.90	290,170.09
	(d) Short-term loans and advances	877,978.10	737,856.36
	(e) Other current assets	89,500.63	66,576.99
	Sub-total - Current assets	2,819,171.58	2,091,734.61
TOTAL- ASSETS		10,370,539.10	7,571,971.69

Indiabulls Housing Finance Limited (as standalone entity)
(CIN: L65922DL2005PLC136029)
Audited Standalone Financial Results
for the year ended March 31, 2017

(Rupees in Lakhs)

Statement of Standalone Financial Results for the year ended March 31, 2017

Particulars	Quarter ended			Year ended	
	31.03.17	31.12.16	31.03.16	31.03.17	31.03.16
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1 Revenue from operations	281,248.54	251,468.83	227,260.41	1,003,170.66	793,293.44
2 Other Income (Refer Note 2)	28,867.85	41,315.87	24,115.92	128,546.21	90,898.70
3 Total revenue (1+2)	310,116.39	292,784.70	251,376.33	1,131,716.87	884,192.14
4 Expenses					
Employee benefits expense	10,269.02	12,068.95	10,333.52	45,358.37	36,862.97
Finance costs	171,075.32	161,091.12	133,893.14	631,475.27	484,241.08
Depreciation and amortisation expense	574.04	527.22	503.67	2,071.01	1,937.15
Other expenses	33,136.13	17,765.59	22,651.75	84,733.97	55,828.34
Total expenses	215,054.51	191,452.88	167,382.08	763,638.62	578,869.54
5 Profit before tax (3-4)	95,061.88	101,331.82	83,994.25	368,078.25	305,322.60
6 Tax expense					
Current tax expense (Net of MAT credit entitlement)	16,982.09	20,463.71	19,560.25	80,128.72	68,026.11
Deferred Tax (Credit) / Charge	(4,090.48)	5,558.39	249.75	3,711.26	7,884.11
Total Tax Expense	12,891.61	26,022.10	19,810.00	83,839.98	75,910.22
7 Profit for the Year (5-6)	82,170.27	75,309.72	64,184.25	284,238.27	229,412.38
8 Paid-up Equity Share Capital	8,477.12	8,474.99	8,425.84	8,477.12	8,425.84
9 Paid-up Debt Capital (consists of Debentures including Perpetual and Subordinated Debt)	3,720,313.00	3,608,113.00	2,169,643.00	3,720,313.00	2,169,643.00
10 Reserves excluding Revaluation Reserves as per Balance Sheet as on March 31, 2017				1,178,414.04	1,041,956.91
11 Debenture Redemption Reserve	17,020.88	8,829.01	-	17,020.88	-
12 Earnings per Share (EPS) before extraordinary items <i>*(EPS for the quarters are not annualised)</i>					
-Basic (Amount in Rs.)	19.39*	17.80*	15.24*	67.28	58.55
-Diluted (Amount in Rs.)	19.19*	17.61*	15.06*	66.48	57.48
-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00
Earnings per Share (EPS) after extraordinary items <i>*(EPS for the quarters are not annualised)</i>					
-Basic (Amount in Rs.)	19.39*	17.80*	15.24*	67.28	58.55
-Diluted (Amount in Rs.)	19.19*	17.61*	15.06*	66.48	57.48
-Face Value (Amount in Rs.)	2.00	2.00	2.00	2.00	2.00

13 Items exceeding 10% of Total Expenses					
-Provision for Loan Assets / Bad Debts Written Off (Net of Recoveries)	18,586.16	8,894.65	12,861.66	45,843.50	27,544.12
-Contingent Provisions against Standard Assets	6,948.99	4,045.90	4,145.00	19,572.80	11,445.00
14 Debt Equity Ratio (Loan Funds / Own Funds)				6.95	5.71
15 Debt Service Coverage Ratio [(Earnings before Interest and Tax for the period/year) + (Principal collected from Customers during the period/year)] / [(Interest Expense for the period/year) + (Principal repaid of the borrowings during the period/year)]				1.75	2.24
16 Interest Service Coverage Ratio (Earnings before Interest and Tax / Interest Expense)				1.58	1.63
Notes to the Financial Results:					
1 The standalone financial results of Indiabulls Housing Finance Limited ('IBHFL', 'the Company') for the year ended March 31, 2017 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on April 24, 2017.					
2 The income received/recognised by the Company from its Cash equivalents and Current investments in the form of Dividend Income on Units of Mutual Funds, Dividend from Subsidiaries, Profit on appreciation of Mutual Funds (Unquoted) and Profit on sale of Current Investments, is included in Other Income above.					
3 Figures of quarter ended March 31, 2017 are the balancing figures between audited figures of the Company in respect of the full financial year and the published unaudited year to date figures up to nine months ended December 31, 2016.					
4 Figures of quarter ended March 31, 2016 are the balancing figures between audited figures of the Company in respect of the full financial year and the published unaudited year to date figures up to nine months ended December 31, 2015.					
5 During the current quarter, upon exercise of Stock options by the eligible employees, the Company had issued an aggregate of 106,305 (One Lakh Six Thousand Three Hundred and Five) 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. 847,499,470/- divided into 423,749,735 Equity shares of face value Rs. 2/- each to Rs. 847,712,080/- divided into 423,856,040 Equity shares of face value Rs. 2/- each.					
6 Subsequent to the current quarter, upon exercise of Stock options by the eligible employees, the Company had issued an aggregate of 102,740 (One Lakh Two Thousand Seven Hundred and Forty) 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. 847,712,080/- divided into 423,856,040 Equity shares of face value Rs. 2/- each to Rs. 847,917,560/- divided into 423,958,780 Equity shares of face value Rs. 2/- each.					
7 During the current quarter, Brickwork has reaffirmed the following Ratings:-					
NCD Issue of Rs. 240.00 Billion				BWR AAA (Outlook:Stable)	
Subordinate Debt Issue Program of Rs. 30.00 Billion				BWR AAA (Outlook:Stable)	
Perpetual Debt Issue of Rs. 1.50 Billion				BWR AA+ (Outlook:Stable)	
8 During the current quarter, CARE has reaffirmed the following Ratings:-					
Long-Term Debt of Rs. 413.00 Billion (Enhanced from Rs. 353.00 Billion)				CARE AAA (Outlook:Stable)	
Public Issue of Non-Convertible Debentures / Subordinate Debt of Rs. 70.00 Billion				CARE AAA (Outlook:Stable)	
Subordinate Debt of Rs. 50.00 Billion (Enhanced from Rs. 40.00 Billion)				CARE AAA (Outlook:Stable)	
Perpetual Debt of Rs. 2.00 Billion				CARE AA+ (Outlook:Stable)	
Long-term / Short-term Bank Facilities of Rs. 525.00 Billion				CARE AAA / CARE A1+ (Reaffirmed)	
9 During the current quarter, ICRA has reaffirmed the following Ratings:-					
Commercial Paper Programme of Rs. 150.00 Billion (Enhanced from Rs. 30.00 Billion)				[[ICRA]A1+	
Non Convertible Debenture Programme of Rs. 2.00 Billion				[[ICRA]AA+(Stable)	

- 10 During the current quarter, CRISIL has reaffirmed "CRISIL A1+" (pronounced "CRISIL A one plus") rating to the Company's Commercial Paper Programme of Rs. 150.0 Billion (Enhanced from Rs. 100.0 Billion).
- 11 In respect of Non Convertible Debentures (NCDs) the premium on redemption (accrued but not due) for the year ended March 31, 2017 amounting to Rs. 12,499.22 Lakhs ((including Rs. 2,873.75 lakhs for the quarter ended March 31, 2017), for the year ended March 31, 2016 amounting to Rs. 20,122.21 Lakhs, (including Rs. 4,560.93 lakhs for the quarter ended March 31, 2016)) has been adjusted net of tax against the Securities Premium Account.
- 12 Debenture issue expenses for the year ended March 31, 2017 amounting to Rs. 13,675.95 Lakhs, ((including Rs. 631.41 lakhs for the quarter ended March 31, 2017), for the year ended March 31, 2016 amounting to Rs. 2,310.19 Lakhs, (including Rs. 880.45 lakhs for the quarter ended March 31, 2016)) has been adjusted net of tax against the Securities Premium Account.
- 13 The third interim dividend of Rs. 9/- per equity share (450% 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 20, 2017 and the Company had transferred Rs. 38,137.48 Lakhs (excluding corporate dividend tax) on January 24, 2017, Rs. 2.63 Lakhs (excluding corporate dividend tax) on January 31, 2017 and Rs. 1.40 Lakhs (excluding corporate dividend tax) on February 10, 2017 into the designated Dividend Account.
- 14 The Board of Directors of the Company at its meeting held on April 24, 2017 has declared an interim dividend of Rs. 9/- per equity share.

15 **Segment Results:**

(Rupees in Lakhs)

Particulars	Quarter ended			Year ended	
	31.03.17	31.12.16	31.03.16	31.03.17	31.03.16
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1 Segment Revenue					
Investing & Financing related activities ^(Refer Note 2)	307,605.88	291,280.20	249,760.13	1,118,630.74	877,203.92
Fee Income	1,378.91	1,472.02	1,553.33	5,868.39	5,844.88
Total	308,984.79	292,752.22	251,313.46	1,124,499.13	883,048.80
Less: Inter Segment Revenue	-	-	-	-	-
Income from Operations	308,984.79	292,752.22	251,313.46	1,124,499.13	883,048.80
2 Segment Results profit before Tax and after Finance costs					
Investing & Financing related activities	95,400.06	102,097.73	84,646.79	366,838.64	303,494.40
Fee Income	1,369.17	1,462.06	1,543.49	5,828.90	5,805.28
Total	96,769.23	103,559.79	86,190.28	372,667.54	309,299.68
Less: Other un-allocable expenditure net off unallocable income	1,707.35	2,227.97	2,196.03	4,589.29	3,977.08
Total Profit Before Tax	95,061.88	101,331.82	83,994.25	368,078.25	305,322.60
3 Segment Assets					
Investing & Financing related activities	9,984,387.14	9,640,868.19	7,407,058.79	9,984,387.14	7,407,058.79
Fee Income	410.94	375.59	133.32	410.94	133.32
Unallocable Segment Assets	44,233.84	36,713.22	31,279.57	44,233.84	31,279.57
Total	10,029,031.92	9,677,957.00	7,438,471.68	10,029,031.92	7,438,471.68
4 Segment Liabilities					
Investing & Financing related activities	8,822,790.26	8,498,338.47	6,369,132.95	8,822,790.26	6,369,132.95
Fee Income	-	-	1,920.00	-	1,920.00
Unallocable Segment Liabilities	19,309.97	24,426.29	17,035.97	19,309.97	17,035.97
Total	8,842,100.23	8,522,764.76	6,388,088.92	8,842,100.23	6,388,088.92

5	Capital Employed (Segment Assets - Segment Liabilities)					
	Investing & Financing related activities	1,161,596.88	1,142,529.72	1,037,925.84	1,161,596.88	1,037,925.84
	Fee Income	410.94	375.59	(1,786.68)	410.94	(1,786.68)
	Unallocable Capital Employed	24,923.87	12,286.93	14,243.60	24,923.87	14,243.60
	Total	1,186,931.69	1,155,192.24	1,050,382.76	1,186,931.69	1,050,382.76

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

16 Statement of Assets and Liabilities:		(Rupees in Lakhs)	
	Particulars	As at 31.03.17 (Audited)	As at 31.03.16 (Audited)
A	EQUITY AND LIABILITIES		
1	Shareholders' Funds		
	(a) Share Capital	8,477.12	8,425.84
	(b) Reserves and Surplus	1,178,414.04	1,041,956.91
	Sub-total - Shareholders' Funds	1,186,891.16	1,050,382.75
2	Share application money pending allotment	40.51	-
3	Non-Current Liabilities		
	(a) Long-term borrowings	5,298,891.72	3,513,792.34
	(b) Deferred tax liabilities (Net)	11,835.47	8,124.21
	(c) Other Long term liabilities	15,908.70	15,406.82
	(d) Long term provisions	76,947.16	67,260.07
	Sub-total - Non-Current Liabilities	5,403,583.05	3,604,583.44
4	Current Liabilities		
	(a) Short-term borrowings	1,658,299.76	1,366,081.69
	(b) Trade payables		
	(i) Total outstanding dues of micro enterprises and small enterprises; and	-	-
	(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	593.56	900.60
	(c) Other current liabilities	1,750,976.43	1,395,938.07
	(d) Short-term provisions	28,647.45	20,585.13
	Sub-total - Current Liabilities	3,438,517.20	2,783,505.49
	TOTAL- EQUITY AND LIABILITIES	10,029,031.92	7,438,471.68

B	ASSETS		
1	Non-current assets		
	(a) Fixed assets		
	(i) Tangible assets	8,178.29	6,331.48
	(ii) Intangible assets	205.09	193.99
	(b) Non-current investments	153,022.11	145,688.73
	(c) Long term loans and advances	7,133,540.30	5,230,697.26
	(d) Other non-current assets	21,420.60	39,438.02
	Sub-total - Non-current assets	7,316,366.39	5,422,349.48
2	Current assets		
	(a) Current investments	1,263,486.74	979,107.36
	(b) Trade receivables	410.49	132.87
	(c) Cash and cash equivalents	544,411.88	271,192.53
	(d) Short-term loans and advances	816,696.12	702,936.55
	(e) Other current assets	87,660.30	62,752.89
	Sub-total - Current assets	2,712,665.53	2,016,122.20
	TOTAL- ASSETS	10,029,031.92	7,438,471.68

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

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

For and on behalf of the Board of Directors

Place : New Delhi
Date : April 24, 2017

Gagan Banga
Vice Chairman & MD

Indiabulls Housing Finance Limited (as standalone entity)

(CIN: L65922DL2005PLC136029)

Audited Standalone Financial Results for the year ended March 31, 2017

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

(a) Details of Credit Rating

(i) Brickwork has reaffirmed the following Ratings:-

NCD Issue of Rs. 240.00 Billion	BWR AAA (Outlook:Stable)
Subordinate Debt Issue Program of Rs. 30.00 Billion	BWR AAA (Outlook:Stable)
Perpetual Debt Issue of Rs. 1.50 Billion	BWR AA+ (Outlook:Stable)

(ii) CARE has reaffirmed the following Ratings:-

Long-Term Debt of Rs. 413.00 Billion (Enhanced from Rs. 353.00 Billion)	CARE AAA (Outlook:Stable)
Public Issue of Non-Convertible Debentures / Subordinate Debt of Rs. 70.00 Billion	CARE AAA (Outlook:Stable)
Subordinate Debt of Rs. 50.00 Billion (Enhanced from Rs. 40.00 Billion)	CARE AAA (Outlook:Stable)
Perpetual Debt of Rs. 2.00 Billion	CARE AA+ (Outlook:Stable)
Long-term / Short-term Bank Facilities of Rs. 525.00 Billion	CARE AAA / CARE A1+ (Reaffirmed)

(iii) ICRA has reaffirmed the following Ratings:-

Commercial Paper Programme of Rs. 150.00 Billion (Enhanced from Rs. 30.00 Billion)	[ICRA]A1+
Non Convertible Debenture Programme of Rs. 2.00 Billion	[ICRA]AA+(Stable)

(iv) CRISIL has reaffirmed "CRISIL A1+" (pronounced "CRISIL A one plus") rating to the Company's Commercial Paper Programme of Rs. 150.0 Billion (Enhanced from Rs. 100.0 Billion).

(b) Asset Cover available

The listed Non-Convertible Debentures of the Company aggregating Rs. 33,744.24 Crore as on 31st March 2017 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, 2017
(c)	Debt Equity Ratio (Loan Funds / Own Funds)	6.95

(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)]	1.75
(g)	Interest Service Coverage Ratio (Earnings before Interest and Tax / Interest Expense)	1.58
(h)	Outstanding Redeemable Preference Shares (quantity and value)	N.A.
(i) 1	Capital Redemption Reserve (Rs. in Lakhs)	36.27
(i) 2	Debenture Redemption Reserve*	17,020.88
(j)	Net worth (Rs. in Lakhs)	1,186,931.68
(k)	Net Profit after Tax (Rs. in Lakhs)	284,238.27
(l)	Earnings per Share (EPS) - Basic (Amount in Rs.)	67.28

*The MCA has vide its notification dated 18th June 2014 amended the Companies (Share Capital and Debentures) Rules, 2014 and has exempted Housing Finance Companies registered with the National Housing Bank from creating a Debenture Redemption Reserve in respect of privately placed debentures.

Detail of Payment of Interest of Non Convertible Debentures from 1st October 2016 to 31st March 2017- Annexure -1 (a)

S.No.	ISIN No.	Date of issue	Date of Maturity	Principal Amount	Due Date of Interest
1	INE148I07373	08-Oct-13	08-Oct-23	250,000,000	8-Oct-16
2	INE148I07969	13-Oct-14	13-Oct-19	150,000,000	13-Oct-16
3	INE148I07977	13-Oct-14	23-Oct-17	30,000,000	13-Oct-16
4	INE148I07985	13-Oct-14	13-Oct-16	50,000,000	13-Oct-16
5	INE148I07993	21-Oct-14	20-Apr-18	150,000,000	21-Oct-16
6	INE148I07CY5	07-Aug-15	24-Oct-16	2,750,000,000	24-Oct-16
7	INE148I07AE1	31-Oct-14	30-Oct-17	50,000,000	31-Oct-16
8	INE148I07AF8	31-Oct-14	31-Oct-16	50,000,000	31-Oct-16
9	INE148I07AG6	31-Oct-14	30-Oct-19	100,000,000	31-Oct-16
10	INE148I07142	06-Nov-12	06-Nov-22	150,000,000	6-Nov-16
11	INE148I07AJ0	14-Nov-14	14-Nov-19	150,000,000	14-Nov-16
12	INE148I07159	19-Nov-12	19-Nov-22	150,000,000	19-Nov-16
13	INE148I07DJ4	20-Nov-15	20-Nov-20	1,200,000,000	21-Nov-16
14	INE148I07DK2	20-Nov-15	20-Nov-22	100,000,000	21-Nov-16
15	INE148I07DL0	20-Nov-15	20-Nov-25	1,700,000,000	21-Nov-16
16	INE148I07381	21-Nov-13	21-Nov-23	4,000,000,000	21-Nov-16
17	INE148I07076	22-Nov-11	22-Nov-21	1,000,000,000	22-Nov-16
18	INE148I07AN2	25-Nov-14	25-Nov-17	250,000,000	25-Nov-16
19	INE148I07AO0	27-Nov-14	27-Nov-19	3,000,000,000	27-Nov-16
20	INE148I07AT9	05-Dec-14	30-Nov-16	180,000,000	30-Nov-16
21	INE148I07BX9	01-Jun-15	30-Nov-16	1,250,000,000	30-Nov-16
22	INE148I07AQ5	02-Dec-14	02-Dec-19	2,000,000,000	2-Dec-16
23	INE148I07AR3	02-Dec-14	28-Mar-18	1,000,000,000	2-Dec-16
24	INE148I07AU7	08-Dec-14	08-Dec-19	1,000,000,000	8-Dec-16
25	INE148I07AV5	16-Dec-14	16-Dec-24	250,000,000	16-Dec-16
26	INE894F07642	17-Dec-12	17-Dec-17	401,000,000	17-Dec-16
27	INE148I07183	18-Dec-12	18-Dec-22	150,000,000	18-Dec-16
28	INE148I07CQ1	29-Jun-15	20-Dec-16	1,750,000,000	20-Dec-16
29	INE148I07CK4	22-Jun-15	22-Dec-16	1,000,000,000	22-Dec-16
30	INE148I07415	24-Dec-13	24-Dec-23	250,000,000	24-Dec-16
31	INE148I07AW3	30-Dec-14	27-Dec-16	100,000,000	27-Dec-16
32	INE894F07659	28-Dec-12	28-Dec-17	1,500,000,000	28-Dec-16
33	INE148I07AX1	30-Dec-14	27-Apr-18	40,000,000	30-Dec-16
34	INE148I07DM8	30-Dec-15	30-Dec-20	1,350,000,000	30-Dec-16
35	INE148I07DN6	30-Dec-15	30-Dec-25	950,000,000	30-Dec-16
36	INE148I07761	30-Jun-14	30-Dec-16	900,000,000	30-Dec-16
37	INE148I07AY9	31-Dec-14	31-Dec-16	1,400,000,000	31-Dec-16
38	INE148I07AY9	31-Dec-14	31-Dec-16	350,000,000	31-Dec-16
39	INE148I07BA7	31-Dec-14	31-Dec-24	250,000,000	31-Dec-16
40	INE148I07BB5	31-Dec-14	31-Dec-17	500,000,000	31-Dec-16
41	INE148I07DO4	31-Dec-15	31-Dec-25	100,000,000	31-Dec-16
42	INE148I07191	31-Dec-12	31-Dec-22	350,000,000	31-Dec-16
43	INE894F07667	31-Dec-12	31-Dec-22	150,000,000	31-Dec-16
44	INE148I07DP1	07-Jan-16	07-Jan-21	3,000,000,000	7-Jan-17
45	INE148I07BW1	18-May-15	09-Jan-17	170,000,000	9-Jan-17
46	INE148I07DQ9	15-Jan-16	15-Jul-19	500,000,000	14-Jan-17
47	INE894F07709	16-Jan-13	16-Jan-18	400,000,000	16-Jan-17
48	INE894F07717	16-Jan-13	16-Jan-23	350,000,000	16-Jan-17
49	INE148I07DR7	19-Jan-16	19-Jan-18	500,000,000	19-Jan-17
50	INE148I07DS5	19-Jan-16	19-Jan-19	1,000,000,000	19-Jan-17

Detail of Payment of Interest of Non Convertible Debentures from 1st October 2016 to 31st March 2017- Annexure -1 (a) (Continued)

51	INE148I07DT3	19-Jan-16	19-Jan-21	1,000,000,000	19-Jan-17
52	INE148I07BD1	05-Feb-15	05-Feb-17	750,000,000	5-Feb-17
53	INE148I07DU1	08-Feb-16	08-Feb-21	750,000,000	8-Feb-17
54	INE148I07DV9	08-Feb-16	07-Feb-26	500,000,000	8-Feb-17
55	INE148I07480	18-Feb-14	18-Feb-21	200,000,000	18-Feb-17
56	INE148I07CR9	29-Jun-15	20-Feb-17	750,000,000	20-Feb-17
57	INE148I07DX5	23-Feb-16	22-Feb-19	500,000,000	23-Feb-17
58	INE148I07DY3	24-Feb-16	22-Feb-19	500,000,000	24-Feb-17
59	INE148I07209	26-Feb-13	26-Feb-23	250,000,000	26-Feb-17
60	INE894F07519	27-Feb-12	27-Feb-22	5,000,000,000	27-Feb-17
61	INE148I07BE9	03-Mar-15	05-Mar-18	100,000,000	3-Mar-17
62	INE148I07DZ0	04-Mar-16	21-Mar-17	4,000,000,000	4-Mar-17
63	INE148I07BN0	19-Mar-15	07-Mar-17	500,000,000	7-Mar-17
64	INE148I07BG4	09-Mar-15	09-Mar-18	200,000,000	9-Mar-17
65	INE148I07EA1	14-Mar-16	13-Mar-26	250,000,000	14-Mar-17
66	INE148I07DH8	14-Oct-15	15-Mar-17	1,000,000,000	15-Mar-17
67	INE148I07BO8	19-Mar-15	19-Mar-18	1,000,000,000	19-Mar-17
68	INE148I07233	19-Mar-13	19-Mar-18	1,000,000,000	19-Mar-17
69	INE148I07241	19-Mar-13	19-Mar-23	1,000,000,000	19-Mar-17
70	INE148I07DZ0	04-Mar-16	21-Mar-17	4,000,000,000	21-Mar-17
71	INE148I07258	25-Mar-13	25-Mar-18	150,000,000	25-Mar-17
72	INE148I07266	25-Mar-13	25-Mar-23	50,000,000	25-Mar-17
73	INE148I07BP5	27-Mar-15	27-Mar-20	200,000,000	27-Mar-17
74	INE148I07EE3	28-Mar-16	28-Mar-18	500,000,000	28-Mar-17
75	INE148I07EF0	29-Mar-16	29-Mar-18	2,500,000,000	29-Mar-17
76	INE148I07BS9	30-Mar-15	30-Mar-17	500,000,000	30-Mar-17
77	INE148I07DG0	30-Sep-15	30-Mar-17	300,000,000	30-Mar-17
78	INE148I07EG8	30-Mar-16	31-Mar-17	3,250,000,000	30-Mar-17
79	INE148I07EG8	30-Mar-16	31-Mar-17	3,250,000,000	31-Mar-17
80	INE148I07EH6	31-Mar-16	29-Mar-19	1,000,000,000	31-Mar-17
81	INE148I07DB1	24-Aug-15	20-Aug-18	1,000,000,000	20-Aug-17
82	INE148I07779	20-Aug-14	18-Aug-17	50,000,000	18-Aug-17
			Total	74,371,000,000	

Details of Repayment of Principal of Non Convertible Debentures from 1st October 2016 to 31st March 2017- Annexure -1 (b)

S.No.	ISIN No.	Date of Issue	Due Date	Principal Amount
1	INE148I07761	30-Jun-14	30-Dec-16	900,000,000
2	INE148I07779	20-Aug-14	18-Aug-17	50,000,000
3	INE148I07985	13-Oct-14	13-Oct-16	50,000,000
4	INE148I07AF8	31-Oct-14	31-Oct-16	50,000,000
5	INE148I07AT9	05-Dec-14	30-Nov-16	180,000,000
6	INE148I07AW3	30-Dec-14	27-Dec-16	100,000,000
7	INE148I07AY9	31-Dec-14	31-Dec-16	1,400,000,000
8	INE148I07AY9	31-Dec-14	31-Dec-16	350,000,000
9	INE148I07BD1	05-Feb-15	05-Feb-17	750,000,000
10	INE148I07BN0	19-Mar-15	07-Mar-17	500,000,000
11	INE148I07BS9	30-Mar-15	30-Mar-17	500,000,000
12	INE148I07BW1	18-May-15	09-Jan-17	170,000,000
13	INE148I07BX9	01-Jun-15	30-Nov-16	1,250,000,000
14	INE148I07CK4	22-Jun-15	22-Dec-16	1,000,000,000
15	INE148I07CR9	29-Jun-15	20-Feb-17	750,000,000
16	INE148I07CQ1	29-Jun-15	20-Dec-16	1,750,000,000
17	INE148I07CY5	07-Aug-15	24-Oct-16	2,750,000,000
18	INE148I07DB1	24-Aug-15	20-Aug-18	1,000,000,000
19	INE148I07DG0	30-Sep-15	30-Mar-17	300,000,000
20	INE148I07DH8	14-Oct-15	15-Mar-17	1,000,000,000
21	INE148I07DZ0	04-Mar-16	21-Mar-17	4,000,000,000
22	INE148I07EG8	30-Mar-16	31-Mar-17	3,250,000,000
23	INE148I07514	10-Mar-14	23-Feb-17	85,000,000
24	INE148I07589	25-Mar-14	25-Mar-17	50,000,000
25	INE148I07AD3	21-Oct-14	13-Oct-16	50,000,000
26	INE148I07AL6	25-Nov-14	16-Nov-16	100,000,000
27	INE148I07AM4	25-Nov-14	25-Nov-16	75,000,000
28	INE148I07CD9	11-Jun-15	13-Dec-16	100,000,000
29	INE148I07787	25-Aug-14	25-Aug-19	3,000,000,000
			Total	25,510,000,000

Details of Due date of Repayment of Principal of Non Convertible Debentures (Secured) from 1st April 2017 to 30th September 2017- Annexure -1 (C)

S.No.	ISIN No.	Date of Issue	Date of Maturity	Principal Amount
1	INE148I07118	30-Apr-12	30-Apr-17	5,000,000,000
2	INE148I07647	05-Jun-14	05-Jun-17	3,000,000,000
3	INE148I07654	16-Jun-14	16-Jun-17	250,000,000
4	INE148I07704	27-Jun-14	27-Jun-17	3,250,000,000
5	INE148I07779	20-Aug-14	18-Aug-17	300,000,000
6	INE148I07886	29-Sep-14	29-Sep-17	1,810,000,000
7	INE148I07BH2	09-Mar-15	10-Apr-17	120,000,000
8	INE148I07BQ3	30-Mar-15	11-Apr-17	90,000,000
9	INE148I07BT7	15-Apr-15	10-Apr-17	115,000,000
10	INE148I07BU5	15-Apr-15	11-Apr-17	245,000,000
11	INE148I07BY7	01-Jun-15	24-Jul-17	1,000,000,000
12	INE148I07CB3	02-Jun-15	27-Apr-17	25,000,000
13	INE148I07CH0	19-Jun-15	19-Jun-17	3,000,000,000
14	INE148I07CL2	23-Jun-15	23-Jun-17	4,000,000,000
15	INE148I07CS7	10-Jul-15	17-Jul-17	130,000,000
16	INE148I07CT5	16-Jul-15	16-Jul-17	250,000,000
17	INE148I07CW9	03-Aug-15	03-Aug-17	250,000,000
18	INE148I07EX3	08-Jun-16	09-Jun-17	1,000,000,000
19	INE148I07464	17-Feb-14	06-Apr-17	30,000,000
20	INE148I07472	17-Feb-14	17-Aug-17	150,000,000
21	INE148I07605	05-Jun-14	29-May-17	60,000,000
22	INE148I07613	05-Jun-14	27-Apr-17	90,000,000
23	INE148I07720	30-Jun-14	26-Jun-17	50,000,000
24	INE148I07795	05-Sep-14	08-Aug-17	190,000,000
25	INE148I07803	05-Sep-14	30-Aug-17	130,000,000
26	INE148I07811	05-Sep-14	11-Sep-17	280,000,000

Details of Due date of Repayment of Principal of Non Convertible Debentures (Secured) from 1st April 2017 to 30th September 2017- Annexure -1 (C) (Continued)

27	INE148107845	17-Sep-14	25-Sep-17	430,000,000
28	INE148107910	29-Sep-14	31-Jul-17	50,000,000
29	INE148107CE7	10-Jun-15	12-Jun-17	50,000,000
			Total	25,345,000,000

Details of Due date of Payment of Interest on Non Convertible Debentures (Secured) from 1st April 2017 to 30th September 2017- 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-17
2	INE148I07118	30-Apr-12	30-Apr-17	5,000,000,000	30-Apr-17
3	INE148I07357	29-Aug-13	29-Aug-23	10,000,000,000	29-Aug-17
4	INE148I07647	05-Jun-14	05-Jun-17	3,000,000,000	5-Jun-17
5	INE148I07639	05-Jun-14	05-Jun-24	250,000,000	5-Jun-17
6	INE148I07654	16-Jun-14	16-Jun-17	250,000,000	16-Jun-17
7	INE148I07704	27-Jun-14	27-Jun-17	3,250,000,000	27-Jun-17
8	INE148I07746	30-Jun-14	30-Jun-24	250,000,000	30-Jun-17
9	INE148I07779	20-Aug-14	18-Aug-17	300,000,000	18-Aug-17
10	INE148I07886	29-Sep-14	29-Sep-17	1,810,000,000	29-Sep-17
11	INE148I07894	29-Sep-14	29-Sep-19	950,000,000	29-Sep-17
12	INE148I07BH2	09-Mar-15	10-Apr-17	120,000,000	10-Apr-17
13	INE148I07BQ3	30-Mar-15	11-Apr-17	90,000,000	11-Apr-17
14	INE148I07BT7	15-Apr-15	10-Apr-17	115,000,000	10-Apr-17
15	INE148I07BU5	15-Apr-15	11-Apr-17	245,000,000	11-Apr-17
16	INE148I07BV3	19-May-15	19-May-25	250,000,000	19-May-17
17	INE148I07BY7	01-Jun-15	24-Jul-17	1,000,000,000	24-Jul-17
18	INE148I07CB3	02-Jun-15	27-Apr-17	25,000,000	27-Apr-17
19	INE148I07CC1	11-Jun-15	11-Jun-20	500,000,000	11-Jun-17
20	INE148I07CH0	19-Jun-15	19-Jun-17	3,000,000,000	19-Jun-17
21	INE148I07CL2	23-Jun-15	23-Jun-17	4,000,000,000	23-Jun-17
22	INE148I07CN8	26-Jun-15	26-Jun-25	10,000,000,000	26-Jun-17
23	INE148I07CM0	26-Jun-15	26-Jun-18	1,000,000,000	26-Jun-17
24	INE148I07CS7	10-Jul-15	17-Jul-17	130,000,000	17-Jul-17
25	INE148I07CT5	16-Jul-15	16-Jul-17	250,000,000	16-Jul-17
26	INE148I07CW9	03-Aug-15	03-Aug-17	250,000,000	3-Aug-17
27	INE148I07CX7	07-Aug-15	07-Aug-20	150,000,000	7-Aug-17

**Details of Due date of Payment of Interest on Non Convertible Debentures (Secured)
from 1st April 2017 to 30th September 2017- Annexure -1 (d) (Continued)**

28	INE148I07CZ2	13-Aug-15	13-Aug-20	150,000,000	13-Aug-17
29	INE148I07DA3	20-Aug-15	20-Aug-18	250,000,000	20-Aug-17
30	INE148I07DB1	24-Aug-15	20-Aug-18	2,000,000,000	20-Aug-17
31	INE148I07DC9	27-Aug-15	27-Aug-18	700,000,000	28-Aug-17
32	INE148I07DD7	31-Aug-15	31-Aug-18	200,000,000	31-Aug-17
33	INE148I07DE5	04-Sep-15	04-Sep-20	10,000,000,000	4-Sep-17
34	INE148I07DF2	18-Sep-15	18-Sep-20	4,250,000,000	18-Sep-17
35	INE148I07EJ2	12-Apr-16	12-Apr-19	250,000,000	12-Apr-17
36	INE148I07EK0	12-Apr-16	12-Apr-21	250,000,000	12-Apr-17
37	INE148I07EL8	12-Apr-16	11-Apr-26	350,000,000	12-Apr-17
38	INE148I07EM6	29-Apr-16	29-Apr-26	2,070,000,000	29-Apr-17
39	INE148I07EN4	10-May-16	10-May-21	250,000,000	10-May-17
40	INE148I07EO2	10-May-16	08-May-26	250,000,000	10-May-17
41	INE148I07EP9	23-May-16	21-May-21	250,000,000	23-May-17
42	INE148I07ER5	30-May-16	20-Mar-18	5,500,000,000	30-May-17
43	INE148I07ES3	30-May-16	29-May-26	250,000,000	30-May-17
44	INE148I07EU9	01-Jun-16	29-May-21	100,000,000	1-Jun-17
45	INE148I07EV7	07-Jun-16	07-Jun-21	150,000,000	7-Jun-17
46	INE148I07EW5	07-Jun-16	05-Jun-26	250,000,000	7-Jun-17
47	INE148I07EX3	08-Jun-16	09-Jun-17	1,000,000,000	8-Jun-17
48	INE148I07EY1	20-Jun-16	20-Jun-18	2,000,000,000	20-Jun-17
49	INE148I07EZ8	23-Jun-16	21-Jun-19	500,000,000	23-Jun-17
50	INE148I07FA8	28-Jun-16	28-Jun-18	500,000,000	28-Jun-17
51	INE148I07FB6	30-Jun-16	13-Jun-18	700,000,000	30-Jun-17
52	INE148I07FC4	30-Jun-16	16-Aug-18	700,000,000	30-Jun-17
53	INE148I07FD2	30-Jun-16	11-Jun-19	100,000,000	30-Jun-17
54	INE148I07FE0	30-Jun-16	28-Jun-19	3,400,000,000	30-Jun-17
55	INE148I07FF7	30-Jun-16	15-Jul-19	750,000,000	30-Jun-17

Details of Due date of Payment of Interest on Non Convertible Debentures (Secured) from 1st April 2017 to 30th September 2017- Annexure -1 (d) (Continued)

56	INE148I07FG5	30-Jun-16	30-Jun-26	2,000,000,000	30-Jun-17
57	INE148I07FH3	18-Jul-16	16-Mar-18	1,350,000,000	18-Jul-17
58	INE148I07FI1	18-Jul-16	18-Jul-18	2,000,000,000	18-Jul-17
59	INE148I07FJ9	22-Jul-16	22-Jul-26	250,000,000	22-Jul-17
60	INE148I07FK7	09-Aug-16	09-Mar-18	1,500,000,000	9-Aug-17
61	INE148I07FL5	09-Aug-16	09-Aug-18	8,500,000,000	9-Aug-17
62	INE148I07FM3	09-Aug-16	09-Aug-18	4,500,000,000	9-Aug-17
63	INE148I07FN1	09-Aug-16	09-Aug-19	2,050,000,000	9-Aug-17
64	INE148I07FO9	11-Aug-16	09-Feb-18	4,500,000,000	11-Aug-17
65	INE148I07FP6	11-Aug-16	10-Aug-18	9,750,000,000	11-Aug-17
66	INE148I07FQ4	11-Aug-16	10-Aug-18	4,250,000,000	11-Aug-17
67	INE148I07FR2	11-Aug-16	09-Aug-19	550,000,000	11-Aug-17
68	INE148I07FS0	11-Aug-16	11-Aug-21	100,000,000	11-Aug-17
69	INE148I07FT8	16-Aug-16	16-Aug-21	8,000,000,000	16-Aug-17
70	INE148I07FU6	22-Aug-16	22-Aug-19	16,000,000,000	22-Aug-17
71	INE148I07FV4	23-Aug-16	23-Aug-21	7,000,000,000	23-Aug-17
72	INE148I07FW2	02-Sep-16	31-Aug-18	500,000,000	1-Sep-17
73	INE148I07FX0	02-Sep-16	02-Mar-20	1,000,000,000	1-Sep-17
74	INE148I07GW0	21-Mar-17	21-Mar-22	6,000,000,000	21-Sep-17
75	INE148I07GX8	22-Mar-17	22-Mar-22	1,600,000,000	22-Sep-17
76	INE148I07HC0	30-Mar-17	30-Mar-22	3,500,000,000	29-Sep-17
77	INE894F07360	07-Sep-11	07-Sep-21	5,000,000,000	7-Sep-17
78	INE894F07550	28-Jun-12	28-Jun-22	8,000,000,000	28-Jun-17
79	INE894F07543	06-Jul-12	06-Jul-22	200,000,000	6-Jul-17
			Total	182,655,000,000	