

# 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<br><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<br><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                  | (Rupees in Crores) |                 |
|---|---|--------------------|-----------------|
|   |   | Quarter ended      | Year ended      |
|   | Particulars   | 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>   | (18.57)            | (39.81)         |

|   |  |   |   |
|---|--|---|---|
| 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>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>                                      |   | <b>(Rupees in Crores)</b>               |
|   | <b>Particulars</b>   | <b>As at<br/>31.03.19<br/>(Audited)</b> | <b>As at<br/>31.03.18<br/>(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>                         |   |

|   | <b>Total Assets</b>  | <b>130,103.92</b> | <b>132,476.17</b> |
|---|--|-------------------|-------------------|
| <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<br><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<br><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<br>(Loan Funds / Own Funds)  |               |               |                 | 5.57            | 6.70            |
| 14 | Debt Service Coverage Ratio<br>[(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<br>(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.

| 2 | Reconciliation between financial result previously reported (Previous GAAP) and Ind AS                  | (Rupees in Crores) |             |
|---|---|--------------------|-------------|
|   |   | Quarter ended      | Year ended  |
|   | Particulars   | 31.03.18           | 31.03.18    |
|   |   | (Unaudited)        | (Unaudited) |
|   | <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>                             | 1,005.11      | 2,141.35        |

|                                  |  |                           |
|----------------------------------|--|---------------------------|
| 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<br/>31.03.19<br/>(Audited)</b> | <b>As at<br/>31.03.18<br/>(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>                         |

|   | <b>Total Assets</b> | <b>120,102.71</b> | <b>126,899.07</b> |
|---|---------------------|-------------------|-------------------|
| <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.

For and on behalf of the Board of Directors

Place : Mumbai  
Date : April 24, 2019

Gagan Banga  
Vice-Chairman, Managing Director & CEO

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

**(CIN: L65922DL2005PLC136029)**

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

|       | <b>Particulars</b>   | <b>As on March 31, 2019</b> |
|-------|--|-----------------------------|
| (c)   | Debt Equity Ratio<br>(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<br>[(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<br>(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    | INE148I071F1 | 27-Dec-17     | 28-Dec-18        | 4,700,000,000    | 27-Dec-18            | 26-Dec-18                |
| 55    | INE148I071G9 | 27-Dec-17     | 24-Dec-20        | 250,000,000      | 27-Dec-18            | 26-Dec-18                |
| 56    | INE148I071N5 | 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> |                      |                          |

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



| <b>Details of Due date of Repayment of Principal of Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure -1 ©</b> |                 |                      |                         |                         |                            |
|--|-----------------|----------------------|-------------------------|-------------------------|----------------------------|
| <b>S.No.</b>   | <b>ISIN No.</b> | <b>Date of Issue</b> | <b>Date of Maturity</b> | <b>Principal Amount</b> | <b>Due Date of Payment</b> |
| 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>   |                            |

| <b>Details of Due date of Payment of Interest on Non Convertible Debentures from 1st April 2019 to 30th September 2019- Annexure -1 (d)</b> |                 |                      |                         |                         |                             |
|---|-----------------|----------------------|-------------------------|-------------------------|-----------------------------|
| <b>S.No.</b>  | <b>ISIN No.</b> | <b>Date of issue</b> | <b>Date of Maturity</b> | <b>Principal Amount</b> | <b>Due Date of Interest</b> |
| 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> |                      |