



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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**Ref. No. SE/ 2016-17/33**

May 5, 2016

BSE Limited  
P. J. Towers  
Dalal Street  
Mumbai 400 001.

National Stock Exchange of India Limited  
Exchange Plaza, 5<sup>th</sup> Flr, Plot No. C/1  
Bandra-Kurla Complex, Bandra (East)  
Mumbai 400 051.

**Kind Attn: DCS - CRD**

**Kind Attn: Head - Listing**

Dear Sirs,

**Sub: Certificate under Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)**


This is further to our intimation dated May 2, 2016, submitting the requisite details as required under Regulation 52 (4) of the Listing Regulations.

In this regard, please find enclosed the said details duly counter signed by IDBI Trusteeship Services Limited, the Debenture Trustee of the Corporation in accordance with the above captioned regulations.

We request you to kindly take note of the same.

Thanking you,

Yours faithfully,  
For **Housing Development Finance Corporation Limited**

  
**Ajay Agarwal**  
Company Secretary

Encl. a/a

**Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2016.**

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Corporation have been assigned the highest rating of 'CRISIL AAA/Stable' and 'ICRA AAA/Stable'.
- Asset cover available as on March 31, 2016, in case of the NCDs issued by the Corporation: 2.65.
- Debt-Equity ratio as on March 31, 2016: 6.96.
- The Corporation has paid interest and principal on NCDs on due dates. Details of payment of interest/ principal of the Secured Redeemable Non-Convertible Debentures as required under Regulation 52(4)(d) and Regulation 52(4)(e) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, is provided in Annexure – A.1.
- Debt service coverage ratio as on March 31, 2016: 0.14.
- Interest service coverage ratio as on March 31, 2016: 1.52.
- Debenture Redemption Reserve as on March 31, 2016: Rs. Nil.
- Net worth as on March 31, 2016: Rs. 34,121.06 crore.
- Net Profit after Tax for the year ended March 31, 2016: Rs. 7,093.10 crore.
- Earnings per shares (EPS) as on March 31, 2016: Basic EPS Rs. 44.43 and Diluted EPS Rs. 44.10.

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**Annexure – A.1**
**Details of payment of interest/ principal of the Secured Redeemable Non-Convertible Debentures in accordance with Regulation 52(4)(d) and Regulation 52(4)(e) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Sr. No.	NCD Series	ISIN No.	Previous due date (October 1, 2015 to March 31, 2016)		Interest (April 1, 2016 to September 30, 2016)		Principal (April 1, 2016 to September 30, 2016)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
1	75 (C-006)	INE001A07AR1	23-Nov-15	23-Nov-15	-	-	-	-
2	78 (C-009)	INE001A07AU5	08-Dec-15	-	08-Jun-16	9.50	-	-
3	79 (C-010)	INE001A07AV3	21-Dec-15	-	21-Jun-16	9.50	-	-
4	80 (C-011)	INE001A07AW1	23-Dec-15	23-Dec-15	-	-	-	-
5	81 (C-012)	INE001A07AX9	19-Jan-16	19-Jan-16	-	-	-	-
6	83 (C-014)	INE001A07AZ4	08-Feb-16	-	08-Aug-16	11.93	-	-
7	84 (C-015)	INE001A07BA5	24-Feb-16	24-Feb-16	-	-	-	-
8	86 (C-017)	INE001A07BC1	29-Mar-16	29-Mar-16	-	-	-	-
9	93 (D-007)	INE001A07BJ6	11-Feb-16	-	11-Aug-16	11.44	11-Aug-16	250.00
10	110 (D-024)	INE001A07CA3	21-Mar-16	-	-	-	-	-
11	111 (D-025)	INE001A07CB1	21-Mar-16	-	-	-	-	-
12	115 (D-029)	INE001A07CF2	29-Mar-16	-	-	-	-	-
13	116 (D-030)	INE001A07CG0	30-Mar-16	-	-	-	-	-
14	119 (E-001)	INE001A07CJ4	-	-	16-May-16	25.88	-	-
15	124 (E-006)	INE001A07CO4	-	-	06-Jun-16	31.05	-	-
16	125 (E-007)	INE001A07CP1	-	-	19-Jul-16	9.70	-	-
17	127 (E-009)	INE001A07CR7	-	-	13-Sep-16	47.47	-	-
18	131 (E-013)	INE001A07CV9	-	-	28-Sep-16	10.05	-	-
19	134 (E-016)	INE001A07CY3	31-Oct-15	-	-	-	-	-
20	137 (E-019)	INE001A07DB9	10-Dec-15	-	-	-	-	-
21	138 (E-020)	INE001A07DB9	10-Dec-15	-	-	-	-	-
22	141 (E-023)	INE001A07DE3	14-Dec-15	-	-	-	-	-
23	149 (E-031)	INE001A07DM6	08-Feb-16	-	-	-	-	-
24	155 (E-037)	INE001A07DS3	14-Mar-16	-	-	-	-	-
25	160 (F-002)	INE001A07DX3	-	-	30-May-16	33.66	-	-
26	161 (F-003)	INE001A07DY1	-	-	30-Jun-16	21.00	-	-
27	163 (F-005)	INE001A07EA9	-	-	21-Jul-16	55.00	-	-
28	164 (F-006)	INE001A07EB7	-	-	06-Aug-16	44.60	-	-
29	165 (F-007)	INE001A07EC5	-	-	04-Sep-16	56.25	-	-
30	167 (F-009)	INE001A07EE1	-	-	09-Sep-16	45.00	-	-



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			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
31	169 (F-011)	INE001A07EG6	27-Oct-15	-	27-Apr-16	29.25	-	-
32	170 (F-012)	INE001A07EH4	04-Nov-15	-	04-May-16	29.09	-	-
33	171 (F-013)	INE001A07EI2	26-Nov-15	-	-	-	-	-
34	172 (F-014)	INE001A07EJ0	26-Nov-15	-	-	-	-	-
35	175 (F-017)	INE001A07EM4	23-Dec-15	-	-	-	-	-
36	176 (F-018)	INE001A07EN2	29-Dec-15	-	-	-	-	-
37	177 (F-019)	INE001A07EO0	02-Jan-16	-	-	-	-	-
38	193 (G-012)	INE001A07FG3	-	-	11-Apr-16	44.80	-	-
39	196 (G-015)	INE001A07FJ7	-	-	11-Apr-16	44.80	-	-
40	199 (H-003)	INE001A07FM1	-	-	20-May-16	21.63	-	-
41	204 (H-008)	INE001A07FR0	-	-	21-Jul-16	43.95	-	-
42	206 (H-010)	INE001A07FT6	-	-	18-Aug-16	44.50	-	-
43	208 (H-012)	INE001A07FV2	19-Oct-15	-	-	-	-	-
44	209 (H-013)	INE001A07FW0	26-Nov-15	-	-	-	-	-
45	212 (H-016)	INE001A07FZ3	23-Mar-16	-	23-Jun-16	11.34	-	-
46	216 (H-020)	INE001A07GD8	18-Jan-16	-	-	-	-	-
47	217 (H-021)	INE001A07GE6	18-Jan-16	18-Jan-16	-	-	-	-
48	220 (H-024)	INE001A07GH9	09-Feb-16	09-Feb-16	-	-	-	-
49	221 (H-025)	INE001A07GI7	08-Mar-16	08-Mar-16	-	-	-	-
50	225 (H-029)	INE001A07GM9	-	-	07-Apr-16	72.00	07-Apr-16	750.00
51	227 (H-031)	INE001A07GO5	-	-	13-Apr-16	26.79	-	-
52	I-001	INE001A07GP2	-	-	03-May-16	94.00	-	-
53	I-005	INE001A07GT4	-	-	19-May-16	49.50	19-May-16	500.00
54	I-007	INE001A07GV0	-	-	10-Jun-16	39.60	-	-
55	I-009	INE001A07GX6	-	-	-	-	14-Jun-16	750.00
56	I-012	INE001A07HA2	-	-	20-Jul-16	47.75	-	-
57	I-016	INE001A07HE4	-	-	17-Aug-16	19.85	-	-
58	I-017	INE001A07HF1	-	-	29-Aug-16	24.13	29-Aug-16	250.00
59	I-018	INE001A07HG9	-	-	13-Sep-16	96.76	13-Sep-16	1000.00
60	I-019	INE001A07HH7	-	-	23-Sep-16	24.00	-	-
61	I-021	INE001A07HJ3	13-Nov-15	-	-	-	-	-
62	I-025	INE001A07HN5	07-Dec-15	-	-	-	-	-
63	I-026	INE001A07HO3	23-Dec-15	-	-	-	-	-
64	I-030	INE001A07HS4	20-Jan-16	-	-	-	-	-
65	I-041	INE001A07ID4	08-Mar-16	-	-	-	-	-
66	J-002	INE001A07II3	-	-	09-May-16	19.00	-	-
67	J-006	INE001A07IM5	-	-	07-Jun-16	72.75	-	-
68	J-007	INE001A07IN3	-	-	19-Jun-16	19.10	-	-

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69	J-008	INE001A07IO1	-	-	04-Jul-16	19.00	-	-
70	J-009	INE001A07IP8	-	-	05-Jul-16	9.70	-	-
71	J-016	INE001A07IW4	-	-	23-Jul-16	21.38	-	-
72	J-022	INE001A07JC4	-	-	13-Aug-16	47.50	-	-
73	J-023	INE001A07JD2	-	-	23-Aug-16	0.47	-	-
74	J-025	INE001A07JF7	-	-	28-Aug-16	2.36	-	-
75	J-030	INE001A07JK7	-	-	13-Sep-16	19.00	-	-
76	J-033	INE001A07JN1	05-Oct-15	-	-	-	-	-
77	J-036	INE001A07JQ4	08-Oct-15	-	-	-	-	-
78	J-043	INE001A07JX0	02-Nov-15	02-Nov-15	-	-	-	-
79	K-002	INE001A07JZ5	04-Feb-16	-	-	-	-	-
80	K-004	INE001A07KB4	12-Feb-16	-	-	-	-	-
81	K-009	INE001A07K19	26-Feb-16	-	-	-	-	-
82	K-013	INE001A07KK5	04-Mar-16	04-Mar-16	-	-	-	-
83	K-018	INE001A07KO7	11-Mar-16	-	-	-	-	-
84	K-022	INE001A07KS8	19-Mar-16	-	-	-	-	-
85	K-024	INE001A07KU4	21-Mar-16	-	-	-	-	-
86	K-028	INE001A07KY6	-	-	04-Apr-16	45.88	04-Apr-16	500.00
87	K-030	INE001A07LA4	-	-	11-Apr-16	31.68	-	-
88	K-036	INE001A07LG1	-	-	02-May-16	52.80	02-May-16	600.00
89	K-038	INE001A07LI7	-	-	07-May-16	17.20	07-May-16	200.00
90	K-039	INE001A07LJ5	-	-	09-May-16	64.35	-	-
91	K-041	INE001A07LL1	-	-	16-May-16	37.40	-	-
92	K-042	INE001A07LM9	-	-	17-May-16	42.40	17-May-16	500.00
93	K-043	INE001A07LN7	-	-	20-May-16	41.90	-	-
94	L-002	INE001A07LU2	12-Oct-15	-	-	-	-	-
95	L-003	INE001A07LV0	21-Oct-15	-	-	-	-	-
96	L-009	INE001A07MB0	23-Dec-15	23-Dec-15	-	-	-	-
97	L-012	INE001A07ME4	11-Jan-16	-	-	-	-	-
98	L-013	INE001A07MF1	13-Jan-16	-	-	-	-	-
99	L-015	INE001A07MG9	18-Jan-16	-	-	-	-	-
100	L-016	INE001A07MH7	20-Jan-16	-	-	-	-	-
101	L-017	INE001A07MJ3	20-Jan-16	20-Jan-16	-	-	-	-
102	M-001	INE001A07MK1	18-Mar-16	-	-	-	-	-
103	M-003	INE001A07MM7	23-Mar-16	23-Mar-16	-	-	-	-
104	M-009	INE001A07MS4	-	-	24-Jun-16	50.82	-	-
105	M-012	INE001A07MV8	-	-	01-Aug-16	116.25	01-Aug-16	1250.00
106	M-014	INE001A07MX4	-	-	13-Aug-16	47.50	-	-
107	M-015	INE001A07MY2	-	-	22-Aug-16	189.52	-	-
108	M-016	INE001A07MZ9	-	-	26-Aug-16	64.39	-	-
109	M-017	INE001A07NA0	-	-	27-Aug-16	66.91	27-Aug-16	710.00



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110	M-018	INE001A07NB8	-	-	29-Aug-16	93.66	-	-
111	M-019	INE001A07NC6	01-Oct-15	01-Oct-15	-	-	-	-
112	M-020	INE001A07ND4	-	-	02-Sep-16	99.02	02-Sep-16	1050.00
113	N-001	INE001A07NG7	06-Jan-16	-	-	-	-	-
114	N-002	INE001A07NH5	13-Jan-16	-	-	-	-	-
115	N-004	INE001A07NJ1	25-Jan-16	-	-	-	-	-
116	N-005	INE001A07NK9	02-Feb-16	-	-	-	-	-
117	N-006	INE001A07NL7	05-Mar-16	05-Mar-16	-	-	-	-
118	N-007	INE001A07NM5	22-Feb-16	22-Feb-16	-	-	-	-
119	N-008	INE001A07NN3	25-Feb-16	-	-	-	-	-
120	N-009	INE001A07NO1	26-Feb-16	-	-	-	-	-
121	N-010	INE001A07NP8	04-Mar-16	-	-	-	-	-
122	N-011	INE001A07NQ6	11-Mar-16	-	-	-	-	-
123	N-012	INE001A07NR4	-	-	13-Apr-16	42.25	-	-
124	N-014	INE001A07NT0	-	-	25-Apr-16	42.37	-	-
125	N-015	INE001A07NU8	-	-	27-Apr-16	106.21	-	-
126	N-016	INE001A07NV6	-	-	-	-	14-Jun-16	500.00
127	N-017	INE001A07NW4	-	-	18-May-16	130.50	-	-
128	N-019	INE001A07NY0	-	-	13-Jun-16	81.64	-	-
129	O-001	INE001A07NZ7	-	-	31-Aug-16	170.00	-	-
130	O-002	INE001A07OA8	-	-	19-Sep-16	95.41	-	-
131	O-003	INE001A07OB6	-	-	28-Sep-16	64.50	-	-
132	O-005	INE001A07OE0	15-Dec-15	-	-	-	-	-
133	O-006	INE001A07OF7	29-Feb-16	-	-	-	-	-

