



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

STANDALONE HIGHLIGHTS- JUNE 30, 2018

Rs in crore

	30-Jun-18	30-Jun-17
Individual loans securitised - on which spread is earned over the life of the loan	46,810	42,044
Loans sold during the last 12 months	13,245	13,841
Spread on Individual Loans	1.91%	1.90%
Spread on Non individual loans	3.14%	3.18%
Spread on Loans	2.28%	2.29%
Net interest margin	3.5%	3.4%
Earnings per Share - Basic (Rs)#	12.96	8.96
Earnings per Share - Diluted (Rs)#	12.83	8.89
Risk weighted Assets	316,834	264,131
Capital adequacy ratio	16.3%	14.7%
of which Tier I	15.0%	12.1%
Tier II	1.3%	2.6%
Non performing loans - Individual Loans	0.66%	0.65%
Non performing loans - Non Individual Loans	2.32%	2.09%
Non performing loans	1.18%	1.12%
Provisions and Loan losses	4,758	3,283

1 Crore = 10 Million

Pertains to the quarter



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

STANDALONE STATEMENT OF PROFIT AND LOSS FOR THE QUARTER ENDED JUNE 30, 2018

Rs in crore

	Quarter ended June 30, 2018	Quarter ended June 30, 2017	Growth	Quarter ended June 30, 2017
	Ind AS	Ind AS		IGAAP
Interest Income & Fees	9,475.08	8,319.78	14%	8,239.98
Interest and Other Charges	6,352.68	5,754.28	10%	5,444.38
Net Interest Income	3,122.40	2,565.50	22%	2,795.60
Less: Commissions	120.49	102.40		170.38
	3,001.91	2,463.10	22%	2,625.22
Less: Non Interest Expenses				
Staff Expenses	132.90	112.36		115.47
Adjustment due to fair value of stock options	191.36	95.16		
Establishment Expenses	35.56	32.79		32.79
Other Expenses	105.80	97.55		97.55
CSR Expenses	31.00	-		
Depreciation & Amortisation Expenses	12.98	11.86		11.86
Provisions and Loan losses	19.70	163.63		85.00
	529.30	513.35	3%	342.67
Other Income	11.32	10.88		10.89
Dividend Income	585.85	59.88		59.88
Profit Before Tax and Sale of Investments	3,069.78	2,020.51	52%	2,353.32
Profit on Sale of Investments	0.22	1.84		2.11
Profit Before Tax	3,070.00	2,022.35	52%	2,355.43
Tax Expense (net of Deferred Tax)	880.00	597.88		803.00
Profit After Tax	2,190.00	1,424.47	54%	1,552.43
Other Comprehensive Income	(29.17)	(14.56)		
Total Comprehensive Income	2,160.83	1,409.91	53%	1,552.43

Net Profit Reconciliation

	Quarter ended June 30, 2017
Net Profit After Tax as per Previous GAAP	1,552.42
Adjustment on account of effective interest rate / forex valuation / net interest on credit impaired loans	(106.31)
Adjustment on account of expected credit loss	(50.55)
Adjustment due to fair value of stock options	(95.16)
Fair value change in investments	17.49
Reversal of Deferred Tax Liability on Section 36(1)(viii) for the quarter	105.21
Other Adjustments	1.37
Net Profit after Tax as per Ind AS	1,424.47
Other Comprehensive Income (Net of Tax)	(14.56)
Total Comprehensive Income (net of tax) as per Ind AS	1,409.91

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HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
STANDALONE SCHEDULES - JUNE 30, 2018

Rs in Crore

	Quarter ended June 30, 2018	Quarter ended June 30, 2017	Quarter ended June 30, 2017
	Ind AS	Ind AS	IGAAP
INCOME FROM OPERATIONS			
Interest on Loans	8,858.82	7,757.02	7,614.10
Other Interest	203.91	311.79	311.79
Surplus from Deployment in Cash Management			
Schemes of Mutual Funds	180.32	97.18	97.57
Fair value of investments	56.80	17.49	-
Fees and Other Charges	141.95	127.87	208.09
Other Operating Income	33.28	8.43	8.43
	9,475.08	8,319.78	8,239.98
Less: Commissions	120.49	102.40	170.38
	9,354.59	8,217.38	8,069.60
INTEREST AND OTHER CHARGES			
INTEREST			
Loans	813.03	563.58	618.97
Deposits	1,965.17	1,823.71	1,823.71
Bonds and Debentures	3,535.57	3,327.80	2,961.95
	6,313.77	5,715.09	5,404.63
OTHER CHARGES	38.91	39.19	39.75
	6,352.68	5,754.28	5,444.38
Unaccounted gains on listed investments in subsidiary and associate companies	168,000		

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With you, right through

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

STANDALONE RECONCILIATIONS

Rs in Crore

Borrowings

	30-Jun-18	30-Jun-17
Term Loans	53,361	33,198
Bonds, Debentures & Commercial Paper	179,746	167,864
Deposits	99,419	85,313
	332,526	286,375

Loans

	30-Jun-18	30-Jun-17
Individuals	257,005	215,806
Corporate Bodies	108,995	92,940
Others	5,988	4,827
Loan Book	371,988	313,573

Incremental Growth in the Loan Book

Loan Book on an AUM Basis	Increase in FY19Q1	As % of Total Increase
Individuals	12,994	65%
Non-Individuals	6,998	35%
Total	19,992	100%

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