

Ref. No. SE/ 2018-19/ 253

November 1, 2018

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

National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1, Block G
Bandra-Kurla Complex, Bandra (East)
Mumbai 400 051.

Kind Attn: – Sr. General Manager
DCS - Listing Department

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 November 1, 2018, submitting requisite details as required under Regulation 52 (4) of the Listing Regulations.

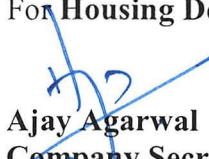
In this regard, please find enclosed the certificate signed by Debenture Trustee under Regulation 52(5) of the Listing Regulations.

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

Corporate Office: HDFC House, H T Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.
Tel.: 66316000, 22820282. Fax: 022-22046834, 22046758.

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. INDIA.
Corporate Identity Number: L70100MH1977PLC019916

Ref. No.: 7317/ITSL/OPR/18-19

Date: November 1, 2018

To,

Housing Development Finance Corporation Limited

HDFC House, H. T. Parekh Marg, 165-166,

Backbay Reclamation, Churchgate,

Mumbai – 400 020

Sub: Certificate u/r 52(5) of SEBI (Listing Obligations & disclosure Requirements)
Regulations, 2015, for Debentures Issue by Housing Development Finance Corporation
Limited for the half year ended September 30, 2018

Dear Sir/Madam,

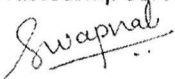
We are acting as Debenture Trustee for the Secured, Redeemable Non-Convertible Debentures issued by Housing Development Finance Corporation Limited ("The Company").

In terms of the provisions of Regulation 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, ('Regulations') we certify that we have taken note of the disclosures made by the Company in the letter enclosed hereto, under Regulation 52(4).

Thanking you.

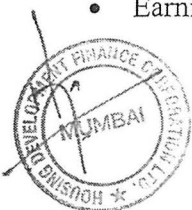
Yours faithfully,

IDBI Trusteeship Services Limited


Authorized Signatory

Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half-year ended September 30, 2018.

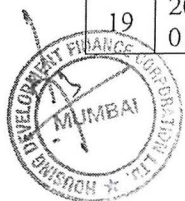
- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Corporation have been assigned the highest rating of 'CRISIL AAA/Stable' and 'ICRA AAA/Stable'.
- Asset cover available as on September 30, 2018, in case of the NCDs issued by the Corporation is 3.34.
- Debt-Equity ratio as on September 30, 2018 is 4.83.
- 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.
- Intimation in terms of Regulations 30 and 57(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 regarding payment of interest and principal amount in respect of all listed debt securities is submitted to the stock exchanges as and when the payment is done by the Corporation and the same is also sent to the Debenture Trustees via email.
- Debt service coverage ratio as on September 30, 2018 is 0.55.
(Profit Before Tax + Finance Cost + Loan Repayments received during the period)/(Finance Cost + Borrowings Repaid during the period)
- Interest service coverage ratio as on September 30, 2018 is 1.49.
- The Corporation is not required to create Debenture Redemption Reserve as per the Rule 18(7) (b) (ii) of Companies (Share Capital and Debentures) Rules, 2014.
- Net worth as on September 30, 2018 is Rs. 70,801.04 crore.
- Net Profit after Tax for the half-year ended September 30, 2018 is Rs. 4,657.08 crore.
- Earnings per share as on September 30, 2018: Basic Rs. 27.56 and Diluted Rs. 27.28.



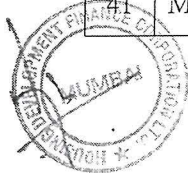
Annexure – A.1

Details of payment of interest/ principal of the Secured Redeemable Non-Convertible Debentures in accordance with Regulation 52(4)(d) and Regulation 52(4)(c) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

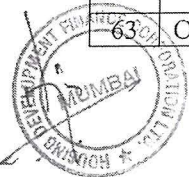
Sr. No.	NCD Series	ISIN No.	Previous due date April 1, 2018 to September 30, 2018)		Interest (October 1, 2018 to March 31, 2019)		Principal (October 1, 2018 to March 31, 2019)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
1	141 (E-023)	INE001A07DE3	-	-	12-Dec-18	24.00	-	-
2	160 (F-002)	INE001A07DX3	30-May-18	30-May-18	-	-	-	-
3	161 (F-003)	INE001A07DY1	30-Jun-18	30-Jun-18	-	-	-	-
4	163 (F-005)	INE001A07EA9	21-Jul-18	21-Jul-18	-	-	-	-
5	164 (F-006)	INE001A07EB7	06-Aug-18	06-Aug-18	-	-	-	-
6	165 (F-007)	INE001A07EC5	04-Sep-18	04-Sep-18	-	-	-	-
7	167 (F-009)	INE001A07EE1	09-Sep-18	09-Sep-18	-	-	-	-
8	169 (F-011)	INE001A07EG6	27-Apr-18	-	27-Oct-18	29.65	27-Oct-18	500.00
9	170 (F-012)	INE001A07EH4	04-May-18	-	04-Nov-18	29.65	04-Nov-18	500.00
10	171 (F-013)	INE001A07EI2	-	-	26-Nov-18	47.80	26-Nov-18	400.00
11	172 (F-014)	INE001A07EJ0	-	-	26-Nov-18	95.60	26-Nov-18	800.00
12	175 (F-017)	INE001A07EM4	-	-	23-Dec-18	37.71	23-Dec-18	379.90
13	176 (F-018)	INE001A07EN2	-	-	29-Dec-18	36.23	29-Dec-18	366.00
14	177 (F-019)	INE001A07EO0	-	-	02-Jan-19	10.31	02-Jan-19	104.10
15	193 (G-012)	INE001A07FG3	08-Apr-18	-	-	-	-	-
16	196 (G-015)	INE001A07FJ7	09-Apr-18	-	-	-	-	-
17	199 (H-003)	INE001A07FM1	20-May-18	-	-	-	-	-
18	204 (H-008)	INE001A07FR0	21-Jul-18	-	-	-	-	-
19	206 (H-010)	INE001A07FT6	18-Aug-18	-	-	-	-	-



Sr. No.	NCD Series	ISIN No.	Previous due date April 1, 2018 to September 30, 2018)		Interest (October 1, 2018 to March 31, 2019)		Principal (October 1, 2018 to March 31, 2019)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
20	208 (H-012)	INE001A07FV2	-	-	19-Oct-18	44.75	-	-
21	209 (H-013)	INE001A07FW0	-	-	26-Nov-18	22.45	-	-
22	212 (H-016)	INE001A07FZ3	23-Jun-18 23-Sep-18	-	23-Dec-18 23-Mar-19	11.22 11.10	-	-
23	216 (H-020)	INE001A07GD8	-	-	18-Jan-19	37.20	-	-
24	227 (H-031)	INE001A07GO5	13-Apr-18	-	-	-	-	-
25	I-001	INE001A07GP2	03-May-18	-	-	-	-	-
26	I-007	INE001A07GV0	10-Jun-18	-	-	-	-	-
27	I-012	INE001A07HA2	20-Jul-18	-	-	-	-	-
28	I-016	INE001A07HE4	17-Aug-18	-	-	-	-	-
29	I-019	INE001A07HH7	23-Sep-18	-	-	-	-	-
30	I-021	INE001A07HJ3	-	-	-	11-Nov-18	66.33	-
31	J-002	INE001A07II3	09-May-18	-	-	-	-	-
32	J-008	INE001A07IO1	04-Jul-18	-	-	-	-	-
33	K-024	INE001A07KU4	-	-	21-Mar-19	17.90	-	-
34	K-030	INE001A07LA4	10-Apr-18	10-Apr-18	-	-	-	-
35	K-039	INE001A07LJ5	08-May-18	08-May-18	-	-	-	-
36	K-041	INE001A07LL1	15-May-18	15-May-18	-	-	-	-
37	K-043	INE001A07LN7	20-May-18	20-May-18	-	-	-	-
38	L-004	INE001A07LW8	-	-	-	-	30-Oct-18	800.00
39	L-015	INE001A07MG9	-	-	17-Jan-19	85.89	17-Jan-19	890.00
40	L-016	INE001A07MH7	-	-	19-Jan-19	71.90	19-Jan-19	747.10
41	M-009	INE001A07MS4	24-Jun-18	-	-	-	-	-

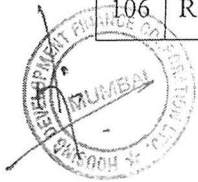


Sr. No.	NCD Series	ISIN No.	Previous due date April 1, 2018 to September 30, 2018)		Interest (October 1, 2018 to March 31, 2019)		Principal (October 1, 2018 to March 31, 2019)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
42	M-014	INE001A07MX4	13-Aug-18	-	-	-	-	-
43	M-015	INE001A07MY2	21-Aug-18	-	-	-	-	-
44	M-016	INE001A07MZ9	26-Aug-18	-	-	-	-	-
45	M-018	INE001A07NB8	28-Aug-18	-	-	-	-	-
46	N-001	INE001A07NG7	-	-	06-Jan-19	86.74	-	-
47	N-002	INE001A07NH5	-	-	13-Jan-19	173.21	-	-
48	N-004	INE001A07NJ1	-	-	23-Jan-19	42.00	-	-
49	N-008	INE001A07NN3	-	-	25-Feb-19	63.20	-	-
50	N-009	INE001A07NO1	26-Apr-18	26-Apr-18	-	-	-	-
51	N-010	INE001A07NP8	-	-	04-Mar-19	50.44	-	-
52	N-011	INE001A07NQ6	11-Sep-18	11-Sep-18	-	-	-	-
53	N-012	INE001A07NR4	13-Apr-18 11-Jun-18	11-Jun-18	-	-	-	-
54	N-013	INE001A07NS2	09-Apr-18	09-Apr-18	-	-	-	-
55	N-015	INE001A07NU8	27-Apr-18	-	-	-	-	-
56	N-017	INE001A07NW4	18-May-18	-	-	-	-	-
57	N-018	INE001A07NX2	-	08-Jun-18	-	-	-	-
58	N-019	INE001A07NY0	12-Jun-18	12-Jun-18	-	-	-	-
59	O-001	INE001A07NZ7	31-Aug-18	-	-	-	-	-
60	O-002	INE001A07OA8	18-Sep-18	-	-	-	-	-
61	O-003	INE001A07OB6	28-Sep-18	28-Sep-18	-	-	-	-
62	O-004	INE001A07OD2	-	-	23-Oct-18	108.08	23-Oct-18	1310.00
63	O-007	INE001A07OG5	-	-	30-Nov-	41.75	30-Nov-	500.00



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					18		18	
64	O-008	INE001A07OH3	-	-	08-Dec-18	89.00	-	-
65	O-009	INE001A07OI1	-	-	08-Jan-19 08-Feb-19	58.31 4.95	08-Feb-19	690.00
66	O-011	INE001A07OK7	-	-	27-Jan-19 27-Feb-19	38.59 3.18	27-Feb-19	450.00
67	O-012	INE001A07OL5	-	-	28-Feb-19	107.37	28-Feb-19	370.00
68	O-013	INE001A07OM3	-	-	03-Feb-19	35.75	-	-
69	P-001	INE001A07ON1	-	-	22-Feb-19	43.50	-	-
70	P-002	INE001A07OO9	-	-	04-Mar-19	135.95	-	-
71	P-004	INE001A07OQ4	-	-	11-Mar-19	30.00	-	-
72	P-005	INE001A07OR2	12-Aug-18	-	-	-	-	-
73	P-006	INE001A07OS0	26-Apr-18	-	-	-	-	-
74	P-007	INE001A07OT8	04-May-18	-	-	-	-	-
75	P-008	INE001A07OU6	06-May-18	-	06-Mar-19	43.96	06-Mar-19	635.00
76	P-011	INE001A07OX0	13-May-18	-	-	-	-	-
77	P-012	INE001A07OY8	18-May-18	-	-	-	-	-
78	P-013	INE001A07OZ5	24-May-18	-	-	-	-	-
79	P-015	INE001A07PB3	01-Jun-18	-	-	-	-	-
80	P-016	INE001A07PC1	15-Jun-18	-	-	-	-	-
81	P-017	INE001A07PD9	17-Jun-18	-	11-Mar-19	29.29	11-Mar-19	475.00
82	P-018	INE001A07PE7	20-Jun-18	-	-	-	-	-
83	P-019	INE001A07PF4	24-Jun-18	-	-	-	-	-

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84	P-020	INE001A07PG2	28-Jun-18	-	-	-	-	-
85	P-021	INE001A07PH0	15-Jul-18	-	-	-	-	-
86	P-022	INE001A07PI8	27-Jul-18	27-Jul-18	-	-	-	-
87	P-023	INE001A07PJ6	29-Jul-18	-	-	-	-	-
88	Q-001	INE001A07PL2	22-Aug-18	22-Aug-18	-	-	-	-
89	Q-002	INE001A07PM0	23-Aug-18	-	-	-	-	-
90	Q-003	INE001A07PN8	24-Aug-18	-	-	-	-	-
91	Q-007	INE001A07PR9	-	-	04-Oct-18	40.37	-	-
92	Q-008	INE001A07PS7	-	-	12-Oct-18	112.19	12-Oct-18	1500.00
93	Q-009	INE001A07PT5	-	-	18-Oct-18	75.00	-	-
94	Q-010	INE001A07PU3	-	-	11-Nov-18	155.57	-	-
95	Q-011	INE001A07PV1	-	-	18-Nov-18	154.82	-	-
96	Q-012	INE001A07PW9	-	-	22-Nov-18	111.00	22-Nov-18	1500.00
97	Q-014	INE001A07PY5	-	-	12-Jan-19	63.93	-	-
98	Q-016	INE001A07QA3	-	-	25-Jan-19	149.80	25-Jan-19	2000.00
99	Q-017	INE001A07QB1	-	-	30-Mar-19	115.80	-	-
100	R-001	INE001A07QC9	14-Jun-18	14-Jun-18	-	-	-	-
101	R-002	INE001A07QD7	-	-	17-Mar-19	56.65	-	-
102	R-003	INE001A07QE5	-	-	20-Mar-19	76.50	20-Mar-19	1000.00
103	R-004	INE001A07QF2	-	-	24-Mar-19	116.54	-	-
104	R-005	INE001A07QG0	29-May-18	29-May-18	-	-	-	-
105	R-007	INE001A07QI6	18-Apr-18	-	-	-	-	-
106	R-009	INE001A07QK2	19-May-18	-	-	-	-	-



Sr. No.	NCD Series	ISIN No.	Previous due date April 1, 2018 to September 30, 2018)		Interest (October 1, 2018 to March 31, 2019)		Principal (October 1, 2018 to March 31, 2019)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
107	R-010	INE001A07QL0	22-Jun-18	-	-	-	-	-
108	R-011	INE001A07QM8	29-Jun-18	-	-	-	-	-
109	R-012	INE001A07QN6	05-Jun-18	-	-	-	-	-
110	R-013	INE001A07QO4	26-Jun-18	26-Jun-18	-	-	-	-
111	R-014	INE001A07QP1	26-Jun-18	-	-	-	-	-
112	R-015	INE001A07QQ9	13-Jun-18	-	-	-	-	-
113	R-016	INE001A07QR7	16-Sep-18	-	-	-	-	-
114	R-017	INE001A07QS5	25-Jun-18	25-Jun-18	-	-	-	-
115	R-018	INE001A07QT3	20-Jun-18	-	-	-	-	-
116	R-019	INE001A07QU1	-	-	25-Mar-19	56.42	25-Mar-19	775.00
117	R-020	INE001A07QV9	23-Jun-18 24-Sep-18	24-Sep-18				
118	R-021	INE001A07QW7	-	-	11-Dec-18	219.90	11-Dec-18	3000.00
119	R-022	INE001A07QX5	24-Jul-18	-	-	-	-	-
120	R-023	INE001A07QY3	01-Aug-18	-	-	-	-	-
121	S-001	INE001A07QZ0	-	-	28-Dec-18	139.20	28-Dec-18	2000.00
122	S-002	INE001A07RA1	06-Sep-18	-	-	-	-	-
123	S-003	INE001A07RB9	-	-	-	-	18-Dec-18	700.00
124	S-004	INE001A07RC7	-	-	17-Nov-18	185.00	-	-
125	S-005	INE001A07RD5	-	-	20-Feb-19	151.00	20-Feb-19	2000.00
126	T-001	INE001A07RE3	-	-	20-Mar-19	316.87	20-Mar-19	4000.00
127	T-002	INE001A07RF0	21-Jun-18	-	-	-	-	-

