

Ref. No. SE/ 2019-20/ 52

May 16, 2019

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 May 13, 2019, 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

IDBI Trusteeship Services Ltd

CIN : U65991MH2001GOI131154



Ref. No.: ITSL/OPR/19-20/1730

Date: May 13, 2019

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 March 31, 2019

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), without verification.

Thanking you.

Yours faithfully,

IDBI Trusteeship Services Limited

A handwritten signature in black ink, appearing to read 'Chona', written over a horizontal line.

Authorized Signatory

Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2019.

- 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, 2019, in case of the NCDs issued by the Corporation is 2.97
- Debt-Equity ratio as on March 31, 2019 is 4.72
- 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 below.
- 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.
- Debt service coverage ratio as on March 31, 2019 is 0.49
- Interest service coverage ratio as on March 31, 2019 is 1.47
- The Corporation is not required to create Debenture Redemption Reserve as per the General Circular no. 4/2003 dated January 16, 2003 issued by the Department of Company Affairs and Rule 18(7) (b) (ii) of Companies (Share Capital and Debentures) Rules, 2014.
- Net worth as on March 31, 2019 is ₹77,355.47 crore.
- Net Profit after Tax for the year ended March 31, 2019 is ₹ 9,632.46 crore.
- Earnings per share as on March 31, 2019: Basic ₹ 56.53 and Diluted ₹ 56.08



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, 2018 to March 31, 2019)		Interest (April 1, 2019 to September 30, 2019)		Principal (April 1, 2019 to September 30, 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	-	-	-	-	-
2	169 (F-011)	INE001A07EG6	27-Oct-18	27-Oct-18	-	-	-	-
3	170 (F-012)	INE001A07EH4	04-Nov-18	04-Nov-18	-	-	-	-
4	171 (F-013)	INE001A07EI2	26-Nov-18	26-Nov-18	-	-	-	-
5	172 (F-014)	INE001A07EJ0	26-Nov-18	26-Nov-18	-	-	-	-
6	175 (F-017)	INE001A07EM4	23-Dec-18	23-Dec-18	-	-	-	-
7	176 (F-018)	INE001A07EN2	29-Dec-18	29-Dec-18	-	-	-	-
8	177 (F-019)	INE001A07EO0	02-Jan-19	02-Jan-19	-	-	-	-
9	193 (G-012)	INE001A07FG3	-	-	08-Apr-19	44.80	-	-
10	196 (G-015)	INE001A07FJ7	-	-	09-Apr-19	44.80	-	-
11	199 (H-003)	INE001A07FM1	-	-	20-May-19	21.63	-	-
12	204 (H-008)	INE001A07FR0	-	-	21-Jul-19	43.95	-	-
13	206 (H-010)	INE001A07FT6	-	-	18-Aug-19	44.50	-	-
14	208 (H-012)	INE001A07FV2	19-Oct-18	-	-	-	-	-
15	209 (H-013)	INE001A07FW0	26-Nov-18	-	-	-	-	-
16	212 (H-016)	INE001A07FZ3	23-Dec-18 23-Mar-19	-	23-Jun-19 23-Sep-19	11.34 11.34	-	-
17	216 (H-020)	INE001A07GD8	18-Jan-19	-	-	-	-	-
18	227 (H-031)	INE001A07GO5	-	-	13-Apr-19	17.39	-	-
19	I-001	INE001A07GP2	-	-	03-May-19	94.00	-	-
20	I-007	INE001A07GV0	-	-	10-Jun-19	39.60	-	-
21	I-012	INE001A07HA2	-	-	20-Jul-19	42.98	-	-
22	I-016	INE001A07HE4	-	-	17-Aug-19	18.90	-	-
23	I-019	INE001A07HH7	-	-	23-Sep-19	24.00	-	-
24	I-021	INE001A07HJ3	11-Nov-18	-	-	-	-	-
25	J-002	INE001A07II3	-	-	09-May-19	19.00	-	-
26	J-008	INE001A07IO1	-	-	04-Jul-19	19.00	-	-
27	K-024	INE001A07KU4	21-Mar-19	-	-	-	-	-
28	L-004	INE001A07LW8	-	30-Oct-18	-	-	-	-
29	L-015	INE001A07MG9	17-Jan-19	17-Jan-19	-	-	-	-
30	L-016	INE001A07MH7	19-Jan-19	19-Jan-19	-	-	-	-
31	M-009	INE001A07MS4	-	-	24-Jun-19	46.99	-	-
32	M-014	INE001A07MX4	-	-	13-Aug-19	45.13	-	-
33	M-015	INE001A07MY2	-	-	21-Aug-19	186.17	21-Aug-19	1970.00

Sr. No.	NCD Series	ISIN No.	Previous due date October 1, 2018 to March 31, 2019)		Interest (April 1, 2019 to September 30, 2019)		Principal (April 1, 2019 to September 30, 2019)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
34	M-016	INE001A07MZ9	-	-	26-Aug-19	64.21	26-Aug-19	685.00
35	M-018	INE001A07NB8	-	-	28-Aug-19	93.40	-	-
36	N-001	INE001A07NG7	06-Jan-19	-	-	-	-	-
37	N-002	INE001A07NH5	13-Jan-19	-	-	-	-	-
38	N-004	INE001A07NJ1	23-Jan-19	-	-	-	-	-
39	N-008	INE001A07NN3	25-Feb-19	-	-	-	-	-
40	N-010	INE001A07NP8	04-Mar-19	-	-	-	-	-
41	N-015	INE001A07NU8	-	-	27-Apr-19	106.79	-	-
42	N-017	INE001A07NW4	-	-	18-May-19	126.84	-	-
43	O-001	INE001A07NZ7	-	-	31-Aug-19	170.00	-	-
44	O-002	INE001A07OA8	-	-	18-Sep-19	95.15	-	-
45	O-004	INE001A07OD2	23-Oct-18	23-Oct-18	-	-	-	-
46	O-007	INE001A07OG5	30-Nov-18	30-Nov-18	-	-	-	-
47	O-008	INE001A07OH3	08-Dec-18 15-Mar-19	15-Mar-19	-	-	-	-
48	O-009	INE001A07O11	08-Jan-19 08-Feb-19	08-Feb-19	-	-	-	-
49	O-011	INE001A07OK7	27-Jan-19 27-Feb-19	27-Feb-19	-	-	-	-
50	O-012	INE001A07OL5	28-Feb-19	28-Feb-19	-	-	-	-
51	O-013	INE001A07OM3	03-Feb-19	-	14-Jun-19	12.70	14-Jun-19	415.00
52	P-001	INE001A07ON1	22-Feb-19 22-Mar-19	22-Mar-19	-	-	-	-
53	P-002	INE001A07OO9	04-Mar-19	-	-	-	-	-
54	P-004	INE001A07OQ4	11-Mar-19	-	15-Apr-19	2.88	15-Apr-19	345.00
55	P-005	INE001A07OR2	-	-	12-Aug-19	81.69	12-Aug-19	1000.00
56	P-006	INE001A07OS0	-	-	26-Apr-19	41.75	-	-
57	P-007	INE001A07OT8	-	-	04-May-19	41.60	-	-
58	P-008	INE001A07OU6	06-Mar-19	06-Mar-19	-	-	-	-
59	P-011	INE001A07OX0	-	-	13-May-19	86.19	-	-
60	P-012	INE001A07OY8	-	-	18-May-19	127.44	-	-
61	P-013	INE001A07OZ5	-	-	24-May-19 24-Jul-19	61.69 10.31	24-Jul-19	730.00
62	P-015	INE001A07PB3	-	-	01-Jun-19	59.92	-	-
63	P-016	INE001A07PC1	-	-	15-Jun-19	84.60	-	-
64	P-017	INE001A07PD9	11-Mar-19	11-Mar-19	-	-	-	-
65	P-018	INE001A07PE7	-	-	20-Jun-19	42.45	-	-
66	P-019	INE001A07PF4	-	-	24-Jun-19	45.14	-	-
67	P-020	INE001A07PG2	-	-	28-Jun-19	11.48	28-Jun-19	135.00
68	P-021	INE001A07PH0	-	-	15-Jul-19	77.30	15-Jul-19	925.00
69	P-023	INE001A07PJ6	-	-	29-Jul-19	40.89	-	-
70	Q-002	INE001A07PM0	-	-	23-Aug-19 23-Sep-19	79.50 6.75	23-Sep-19	1000.00
71	Q-003	INE001A07PN8	-	-	24-Aug-19	79.43	-	-
72	Q-007	INE001A07PR9	04-Oct-18	-	-	-	-	-

Sr. No.	NCD Series	ISIN No.	Previous due date October 1, 2018 to March 31, 2019)		Interest (April 1, 2019 to September 30, 2019)		Principal (April 1, 2019 to September 30, 2019)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
73	Q-008	INE001A07PS7	12-Oct-18	12-Oct-18	-	-	-	-
74	Q-009	INE001A07PT5	18-Oct-18	-	-	-	-	-
75	Q-010	INE001A07PU3	11-Nov-18	-	-	-	-	-
76	Q-011	INE001A07PV1	18-Nov-18	-	-	-	-	-
77	Q-012	INE001A07PW9	22-Nov-18	22-Nov-18	-	-	-	-
78	Q-014	INE001A07PY5	12-Jan-19	-	-	-	-	-
79	Q-016	INE001A07QA3	25-Jan-19	25-Jan-19	-	-	-	-
80	Q-017	INE001A07QB1	30-Mar-19	-	-	-	-	-
81	R-002	INE001A07QD7	17-Mar-19	-	-	-	-	-
82	R-003	INE001A07QE5	20-Mar-19	20-Mar-19	-	-	-	-
83	R-004	INE001A07QF2	24-Mar-19	-	-	-	-	-
84	R-007	INE001A07QI6	-	-	18-Apr-19	252.54	-	-
85	R-009	INE001A07QK2	-	-	19-May-19	38.35	-	-
86	R-010	INE001A07QL0	-	-	22-Jun-19	143.75	-	-
87	R-011	INE001A07QM8	-	-	29-Jun-19	86.25	-	-
88	R-012	INE001A07QN6	-	-	05-Jun-19	752.93	05-Jun-19	1000.00
89	R-014	INE001A07QP1	-	-	26-Jun-19	152.00	-	-
90	R-015	INE001A7QQ9	-	-	13-Jun-19	112.50	-	-
91	R-016	INE001A07QR7	-	-	16-Sep-19	234.60	-	-
92	R-018	INE001A07QT3	-	-	20-Jun-19	53.50	-	-
93	R-019	INE001A07QU1	25-Mar-19	25-Mar-19	-	-	-	-
94	R-021	INE001A07QW7	11-Dec-18	11-Dec-18	-	-	-	-
95	R-022	INE001A07QX5	-	-	24-Jul-19	250.95	24-Jul-19	3500.00
96	R-023	INE001A07QY3	-	-	01-Aug-19	144.00	-	-
97	S-001	INE001A07QZ0	28-Dec-18	28-Dec-18	-	-	-	-
98	S-002	INE001A07RA1	-	-	06-Sep-19	140.00	06-Sep-19	2000.00
99	S-003	INE001A07RB9	-	18-Dec-18	-	-	-	-
100	S-004	INE001A07RC7	17-Nov-18	-	-	-	-	-
101	S-005	INE001A07RD5	20-Feb-19	20-Feb-19	-	-	-	-
102	T-001	INE001A07RE3	20-Mar-19	20-Mar-19	-	-	-	-
103	T-002	INE001A07RF0	-	-	21-Jun-19	196.25	21-Jun-19	2500.00
104	U-002	INE001A07RH6	13-Dec-18	-	-	-	-	-
105	U-006	INE001A07RL8	-	-	18-Jun-19	65.82	-	-
106	U-009	INE001A07RO2	25-Feb-19	-	-	-	-	-
107	V-001	INE001A07RQ7	-	-	28-May-19	31.16	-	-
108	V-002	INE001A07RR5	-	-	15-Jul-19	79.76	-	-

