

May 2, 2018

The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai 400 001. Tel No.: 22721233	The Manager, Listing Department, The National Stock Exchange of India Ltd., Exchange Plaza, 5 Floor, Plot C/1, G Block, Bandra - Kurla Complex, Bandra (E), Mumbai 400 051. Tel No.: 2659 8235
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Dear Sir/Madam,

Sub: Compliance with Regulation 52 of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015

Pursuant to Regulation 52 of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015, kindly find enclosed herewith:

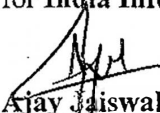
1. Annual Audited Financial Results for the financial year ended March 31, 2018 along with Auditor's Report.
2. Disclosure under Regulation 52(4) of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015.

The certificate of the Debenture Trustees as required under Regulation 52(5) of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015 will be submitted separately in due course.

Request you to kindly take the same on your records.

Thanking you.

Yours faithfully,
for **India Infoline Housing Finance Limited**


Ajay Jaiswal
Company Secretary
Encl: a/a



India Infoline Housing Finance Limited
CIN No. U65993MH2006PLC166475

Regd. Office - 12A-10, 13th Floor, Parinee Crescenzo, C-38 & 39, G-Block Bandra Kurla Complex, Bandra (East), Mumbai - 400 051
Corporate Office- Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015
Tel: (91-22) 6788 1000 Fax: (91-22) 6788 1010 Web Site- <http://www.iiflhome loans.com>

**INDEPENDENT AUDITOR'S REPORT
TO THE BOARD OF DIRECTORS OF
INDIA INFOLINE HOUSING FINANCE LIMITED**

1. We have audited the accompanying Statement of Financial Results of **INDIA INFOLINE HOUSING FINANCE LIMITED** ("the Company"), for the year ended 31 March 2018 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been compiled from the related financial statements which has been prepared in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement based on our audit of such financial statements.
3. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

4. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - (i) is presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
 - (ii) gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information of the Company for the year ended 31 March 2018.



5. The Statement includes the results for the half year ended 31 March 2018 being the balancing figure between the audited figures in respect of the full financial year and the published year to date figures up to the half year of the current financial year which were subjected to limited review by us.

For DELOITTE HASKINS & SELLS LLP
Chartered Accountants
(Firm's Registration No. 117366W/W-100018)



Pallavi A. Gorakshakar
Partner
(Membership No.105035)

MUMBAI,  May, 2018



FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2018

(Amount in ₹ Lacs)

Particulars	Half Year Ended		Year Ended	
	Mar 31, 2018	Mar 31, 2017	Mar 31, 2018	Mar 31, 2017
	Unaudited	Unaudited	Audited	Audited
	Refer Note 3	Refer Note 3 & 5		Refer Note 3 & 5
1. Revenue from Operations	66,227.76	49,316.68	123,337.78	88,095.62
2. Other Income	2,304.90	1,487.53	3,528.78	2,535.66
3. Total Revenue (1+2)	68,532.66	50,804.21	126,866.56	90,631.28
4. Expenses				
(i) Employee benefits expenses	7,863.48	6,076.43	14,501.11	11,059.33
(ii) Finance cost	39,137.24	32,088.55	72,512.85	58,545.70
(iii) Depreciation and amortisation expenses	64.98	42.53	115.11	66.41
(iv) Other expenses	2,879.56	2,811.93	5,672.84	4,802.24
(v) Provisions & Write off	2,091.65	1,921.23	3,798.80	3,445.53
Total Expenses	52,036.91	42,940.67	96,600.71	77,919.21
5. Profit/(Loss) before tax (3-4)	16,495.75	7,863.54	30,265.85	12,712.07
6. Tax Expenses				
(i) Current tax expense for current year	5,641.46	2,655.00	10,074.68	4,495.00
(ii) Deferred tax	17.47	23.67	377.43	(137.31)
(iii) Current tax expense relating to prior years	72.89	(1.38)	72.88	(1.39)
Total Tax Expenses	5,731.82	2,677.29	10,524.99	4,356.30
7. Profit/(Loss) after Tax (5-6)	10,763.93	5,186.25	19,740.86	8,355.77
8. Earnings per share (Amt in ₹)				
# (EPS for the half years are not annualised)				
- Basic	53.91#	27.98#	98.86	49.78
- Diluted	53.91#	27.98#	98.86	49.78
- Face Value	10.00	10.00	10.00	10.00

NOTES:

- The above audited financial results of the Company have been reviewed by the Audit Committee and recommended for approval and approved by the Board of Directors of the Company at its Meeting held on May 2, 2018 and have been subjected to audit by the statutory auditors of the Company on which the auditors have expressed an unmodified opinion.
- The Accounting policies adopted in the preparation of the financial results are consistent with those followed in the previous period/year unless otherwise stated.
- The Statement includes the results for the half year ended March 31, 2018 being the balancing figure between the audited figures in respect of the full financial year and the published year to date figures up to the half year of the current financial year which were subjected to limited review.

Date: May 2, 2018

Place: Mumbai



India Infoline Housing Finance Limited

CIN: U65993MH2006PLC166475

Corporate Office: Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122 015 (Haryana) • Tel : (91-124) 475 4900 • Email: reach@iifh.com

• Website: www.iiflhomeloans.com

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4. STATEMENT OF ASSETS AND LIABILITIES AS AT MARCH 31, 2018

(Amount in ₹ Lacs)

Particulars	As at Mar 31, 2018	As at Mar 31, 2017
	Audited	Audited
I EQUITY AND LIABILITIES		
(1) Shareholder's Funds		
(a) Share Capital	1,996.82	1,996.82
(b) Reserves and Surplus	113,094.05	93,353.18
Sub total	115,090.87	95,350.00
(2) Share application money pending allotment	-	-
(3) Non Current Liabilities		
(a) Long-Term Borrowings	552,062.53	481,578.36
(b) Deferred Tax liabilities (Net)	-	-
(c) Other Long-term liabilities	6,987.46	9,465.59
(d) Long-Term provisions	5,184.97	3,862.61
Sub total	564,234.96	494,906.56
(4) Current liabilities		
(a) Short-Term Borrowings	184,444.36	89,172.39
(b) Trade payables		
(i) Total outstanding dues of micro enterprises and small enterprises; and	-	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	3,659.89	2,370.12
(c) Other current liabilities		
(i) Current matutities of long term borrowings	256,213.31	76,376.88
(ii) Others	116,234.14	86,749.88
(d) Short-Term provisions	2,375.77	1,210.29
Sub total	562,927.47	255,879.56
TOTAL - EQUITY AND LIABILITIES	1,242,253.30	846,136.12
II ASSETS		
(1) Non-current assets		
(a) Fixed Assets		
(i) Tangible assets	264.55	141.60
(ii) Intangible assets	26.68	31.50
(iii) Capital work-in-progress	33.28	26.74
(iv) Intangible assets under development	-	-
Sub total	324.51	199.84
(b) Non-current investments	-	-
(c) Deferred Tax Assets (Net)	4.62	382.05
(d) Long-term loans & advances		
(i) Loans	1,131,765.19	773,409.03
(ii) Others	1,688.58	853.59
(e) Other non-current assets	1,395.82	525.05
Sub total	1,134,854.21	775,169.72
(2) Current assets		
(a) Current Investments	-	1.87
(b) Inventories	-	-
(c) Trade receivables	960.73	251.64
(d) Cash and cash equivalents	38,531.10	18,623.90
(e) Short-term loans & advances		
(i) Loans	53,399.98	42,445.95
(ii) Others	2,741.87	1,040.49
(f) Other current assets	11,440.90	8,402.71
Sub total	107,074.58	70,766.56
TOTAL - ASSETS	1,242,253.30	846,136.12

5. The comparative financial information of the Company for the half year and year ended March 31, 2017 were reviewed / audited by the previous auditors of the company.

6. Previous periods figures have been regrouped / reclassified wherever necessary.

<p>Date: May 2, 2018 Place: Mumbai</p>			<p>By order of the Board For India Infoline Housing Finance Limited</p>  <p>Monu Ratra Executive Director & CE DIN no. 07406284</p>
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Annexure A

Details of Secured Non Convertible Debentures under Regulation 52(4) of SEBI (Listing Obligation and Disclosure Requirements), Regulations, 2015

S. No.	Particulars		Disclosure			
A	Credit rating and change in credit rating		[ICRA]AA (Stable Outlook),CARE AA (Double A Positive Outlook),CRISIL AA/Stable, BWR AA+ (stable Outlook), PP-MLD[ICRA]AA			
B	Asset Cover available		i. 1.0x (except for ISIN: INE477L07032) ii. INE477L07032: 1.1x			
C	Debt - equity ratio		8.71x			
D	Previous/next due dates for payment of interest/principal amount					
	S. No.	ISIN	Previous Due Date for payment of Interest/repayment of principal amount and whether the same has been paid or not	Confirmation whether the Previous Payment of Interest/Principal has been paid or not	Next Due date for payment of Interest/repayment of principal amount	Interest Amount/Redemption Amount payable (next 6 months)
	1	INE477L07032	21-Jun-16	Paid	21-Jun-18	1,04,00,000.00
	2	INE477L07057	24-Apr-17	Paid	N.A.	-
	3	INE477L07065	N.A.	-	27-Feb-19	No interest applicable, Amount redeemable at maturity
	4	INE477L07081	N.A.	-	19-Mar-19	No interest applicable, Amount redeemable at maturity
	5	INE477L07099	15-May-17	Paid	N.A.	-
	6	INE477L07107	16-Aug-17	Paid	N.A.	-
	7	INE477L07115	31-Aug-17	Paid	N.A.	-
	8	INE477L07131	21-Sep-17	Paid	N.A.	-
	9	INE477L07149	03-Oct-17	Paid	N.A.	-
	10	INE477L07156	11-Oct-17	Paid	N.A.	-
	11	INE477L07164	02-Nov-17	Paid	N.A.	-
	12	INE477L07172	20-Nov-17	Paid	N.A.	-
	13	INE477L07180	06-Dec-17	Paid	N.A.	-
	14	INE477L07198	18-Dec-17	Paid	N.A.	-
	15	INE477L07206	09-Jan-18	Paid	N.A.	-
	16	INE477L07214	23-Jan-18	Paid	N.A.	-
	17	INE477L07222	28-Mar-18	Paid	-	-

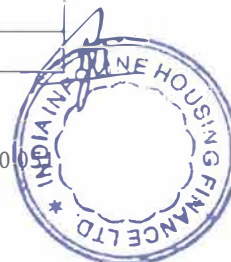
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18	INE477L07248	28-Mar-18	Paid	-	-
19	INE477L07255	N.A.	-	10-Apr-18	5,07,83,869.00
20	INE477L07263	N.A.	-	18-Apr-18	96,29,38,200.00
21	INE477L07297	10-Apr-17	Paid	N.A.	-
22	INE477L07305	15-Jun-17	Paid	N.A.	-
23	INE477L07313	N.A.	-	03-Apr-18	58,98,17,012.00
24	INE477L07321	10-Apr-17	Paid	N.A.	-
25	INE477L07347	N.A.	-	17-Apr-18	13,66,09,008.00
26	INE477L07354	N.A.	-	08-May-18	5,25,33,780.00
27	INE477L07362	N.A.	-	24-May-18	23,46,48,400.00
28	INE477L07370	N.A.	-	31-May-18	4,70,18,405.00
29	INE477L07396	03-Apr-17	Paid	N.A.	-
30	INE477L07404	N.A.	-	15-Jun-18	66,95,20,000.00
31	INE477L07412	N.A.	-	28-Jun-18	62,46,75,312.00
32	INE477L07420	N.A.	-	14-Jun-18	4,82,80,932.00
33	INE477L07438	N.A.	-	09-Aug-18	41,34,09,180.00
34	INE477L07446	N.A.	-	13-Jul-18	13,24,12,000.00
35	INE477L07453	14-Sep-17	Paid	N.A.	-
36	INE477L07461	N.A.	-	21-Dec-18	No interest applicable, Amount redeemable at maturity
37	INE477L07479	N.A.	-	21-Dec-18	No interest applicable, Amount redeemable at maturity
38	INE477L07503	N.A.	-	03-Oct-18	No interest applicable, Amount redeemable at maturity
39	INE477L07511	N.A.	-	13-Sep-18	7,88,81,340.00
40	INE477L07529	N.A.	-	17-Oct-18	No interest applicable, Amount redeemable at maturity
41	INE477L07537	N.A.	-	25-Oct-18	No interest applicable, Amount redeemable at maturity
42	INE477L07545	N.A.	-	08-Nov-18	No interest applicable, Amount redeemable at maturity
43	INE477L07552	N.A.	-	27-Nov-18	No interest applicable, Amount redeemable at maturity
44	INE477L07578	N.A.	-	12-Dec-18	No interest applicable, Amount redeemable at maturity

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45	INE477L07586	N.A.	-	26-Dec-18	No interest applicable, Amount redeemable at maturity
46	INE477L07594	N.A.	-	16-Jan-19	No interest applicable, Amount redeemable at maturity
47	INE477L07602	11-Jul-17	-	11-Jul-18	27,39,50,000.00
48	INE477L07610	24-Jul-17	Paid	23-Jul-18	15,15,83,568.00
50	INE477L07628	N.A.	-	15-Jul-19	No interest applicable, Amount redeemable at maturity
51	INE477L07636	28-Aug-17	Paid	27-Jul-18	2,17,58,24,000.00
52	INE477L07644	28-Aug-17	Paid	20-Jun-18	1,72,45,15,200.00
53	INE477L07651	N.A.	-	25-Apr-18	29,07,99,750.00
54	INE477L07669	31-Aug-17	Paid	06-Apr-18	1,05,67,39,730.00
55	INE477L07677	N.A.	-	20-Apr-20	No interest applicable, Amount redeemable at maturity
56	INE477L07685	13-Oct-17	Paid	12-Oct-18	No interest applicable, Amount redeemable at maturity
57	INE477L07693	20-Oct-17	Paid	19-Oct-18	No interest applicable, Amount redeemable at maturity
58	INE477L07701	03-Nov-17	Paid	05-Nov-18	44,74,383.50
59	INE477L07719	N.A.	-	08-Oct-19	No interest applicable, Amount redeemable at maturity
60	INE477L07727	N.A.	-	12-May-20	No interest applicable, Amount redeemable at maturity
61	INE477L07735	N.A.	-	07-Apr-20	No interest applicable, Amount redeemable at maturity
62	INE477L07743	N.A.	-	12-Nov-19	No interest applicable, Amount redeemable at maturity
63	INE477L07750	N.A.	-	12-May-20	No interest applicable, Amount redeemable at maturity
64	INE477L07768	N.A.	-	17-Aug-20	No interest applicable, Amount redeemable at maturity
65	INE477L08089	N.A.	-	27-Jul-18	6,63,75,000.00
66	INE477L08097	N.A.	-	27-Jul-18	8,93,00,000.00
67	INE477L07776	05-Mar-18	Paid	Sept 5, 2018	32,26,84,800.00

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68	INE477L07784	N.A.	-	Nov 21, 2018	5,26,50,000.00
69	INE477L07792	N.A.	-	Aug 1, 2019	3,43,30,250.00
70	INE477L07800	N.A.	-	Apr 6, 2021	No interest applicable, Amount redeemable at maturity
71	INE477L07818	N.A.	-	Mar 14, 2019	4,32,50,000.00
72	INE477L07826	N.A.	-	Apr 30, 2021	No interest applicable, Amount redeemable at maturity
73	INE477L08105	N.A.	-	Feb 28, 2019	90,50,000.00
74	INE477L08030	31-Mar-17	Paid	02-Apr-18	1,79,47,807.80
75	INE477L08048	31-Mar-17	Paid	02-Apr-18	1,05,57,534.00
76	INE477L08055	31-Mar-17	Paid	02-Apr-18	93,50,959.00
77	INE477L08063	31-Mar-17	Paid	02-Apr-18	93,50,959.00
78	INE477L08071	31-Mar-17	Paid	02-Apr-18	1,40,26,438.00
79	INE477L07040	27-Mar-18	Paid	27-Apr-18	3,67,78,551.00
80	INE477L08014	01-Mar-18	Paid	03-Apr-18	1,89,21,653.00
81	INE477L08022	N.A.	-	02-Apr-20	No interest applicable, Amount redeemable at maturity
E	Debt Service Coverage ratio		1.49x		
F	Interest Service Coverage ratio		1.42x		
G	Outstanding redeemable preference shares		-		
H	Debenture Redemption Reserve		11,338 lacs		
I	Net worth		114,119.03 lacs		
J	Net profit after tax		19,740.86 lacs		
K	Earnings per share		98.86x		

for India Infoline Housing Finance Ltd.

Ajay Jaiswal
Company Secretary



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