

Ref. No. SE/ 2016-17/ 28

May 2, 2016

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

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

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

Kind Attn: Head - Listing

Dear Sirs,

Sub: Outcome of Board Meeting

Ref: Intimation under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations).

This has reference to our letter dated March 29, 2016 informing you that a Meeting of the Board of Directors of Housing Development Finance Corporation Limited would be held on Monday, May 2, 2016, to *inter alia* consider and approve the audited financial results of the Corporation and the audited consolidated financial results, for the year ended March 31, 2016 and to recommend final dividend, if any, for the financial year 2015-16.

We wish to inform you that at the meeting of the Board of Directors held today i.e. on May 2, 2016, the Board has approved the audited financial results of the Corporation and the audited consolidated financial results, for the year ended March 31, 2016, in terms of Regulation 33 of the Listing Regulations.

We also enclose herewith the disclosures in accordance with Regulation 52(4) of the Listing Regulations. A copy of the same duly signed by the Debenture Trustees will be sent to you in due course.

A copy of the said results along with the Reports issued by the Statutory Auditors of the Corporation and Form A is enclosed herewith. Further please note that the said documents are being uploaded on the website of the Corporation i.e. www.hdfc.com. The said results will also be published in the newspapers, in the format prescribed under Regulation 47 of the Listing Regulations.

Dividend:

The Board recommended a final dividend of ₹ 14 per equity share of face value of ₹ 2 each for the financial year 2015-16. The dividend, if approved by the Members, will be dispatched/ remitted commencing from the day after the ensuing Annual General Meeting. The total dividend for the year (including the interim dividend of ₹ 3 per equity share) is ₹ 17 per equity share as against ₹ 15 per equity share for the previous year.



39th Annual General Meeting:

The Board approved that the 39th Annual General Meeting of the Members of the Corporation be held on **Wednesday, July 27, 2016** at 3.00 p.m. at "Birla Matushri Sabhagar", 19, New Marine Lines, Mumbai 400 020.

Closure of Register of Members and Share Transfer Books:

The Board approved that the Register of Members and the Share Transfer Books of the Corporation shall remain closed from Tuesday, July 19, 2016 to Wednesday, July 27, 2016 (both days inclusive) for the purpose of payment of dividend for the financial year 2015-16. Accordingly, dividend will be paid to those Members whose names appear in the Register of Members of the Corporation / the statements of beneficial ownership maintained by the Depositories, as at the close of business hours on Monday, July 18, 2016.

We also wish to inform you that as per the provisions of the SEBI (Prohibition of Insider Trading) Regulations, 2015, the window for trading in Securities of the Corporation by its Employees/ Directors will open from Thursday, May 5, 2016.

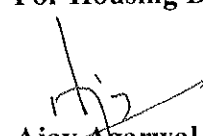
We request you to kindly arrange to bring the above to the notice of all concerned.

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For Housing Development Finance Corporation Ltd.


Ajay Agarwal
Company Secretary

Encl: a.a.

cc: NSDL: Kind Attn: Ms. Neha D : Fax No: 022-66608035
cc: CDSL: Kind Attn: Mr. Prem Mariwala : Fax No: 022-22723199

Deloitte Haskins & Sells LLP

Chartered Accountants
Indiabulls Finance Centre
Tower 3, 27th - 32nd Floor
Senapati Bapat Marg
Elphinstone Road (West)
Mumbai - 400 013
Maharashtra, India

Tel: +91 (022) 6185 4000
Fax: +91 (022) 6185 4501/4601

INDEPENDENT AUDITOR'S REPORT TO THE BOARD OF DIRECTORS OF HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

1. We have audited the accompanying Statement of Consolidated Financial Results of **HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED** (the "Holding Company") and its subsidiaries (the Holding Company and its subsidiaries together referred to as the "Group"), and its share of the profit of its associates for the year ended March 31, 2016 (the "Statement"), being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This Statement, which is the responsibility of the Holding Company's Management and approved by the Board of Directors, has been prepared on the basis of the related consolidated financial statements which is in accordance with the Accounting Standards, prescribed under Section 133 of the Companies Act, 2013 (the "Act"), as applicable, and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement.
2. 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 Holding 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 Corporation'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 we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



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3. We did not audit the financial statements of a branch and twelve subsidiaries, whose financial statements reflect total assets of ₹ 90,678.36 crore as at March 31, 2016, total revenues of ₹ 20,776.46 crore and net cash flows amounting to ₹ 200.98 crore for the year ended on that date, as considered in the Statement. These financial statements have been audited by other auditors whose reports have been furnished to us by the Management and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the branch and these subsidiaries, is based solely on the reports of the other auditors.
4. In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditors referred to in paragraph 3 above, the Statement:

- i. includes the results of the following entities:

Name of the Subsidiary
HDFC Standard Life Insurance Company Limited
HDFC ERGO General Insurance Company Limited
Credila Financial Services Private Limited
HDFC Trustee Company Limited
HDFC Asset Management Company Limited
HDFC Holdings Limited
HDFC Investments Limited
HDFC Realty Limited
HDFC Developers Limited
HDFC Sales Private Limited
GRUH Finance Limited
HDFC Venture Capital Limited
HDFC Ventures Trustee Company Limited
HDFC Education and Development Services Private Limited
HDFC Property Ventures Limited
HDFC Capital Advisors Limited
Grandeur Properties Private Limited
Windermere Properties Private Limited
Winchester Properties Private Limited
Haddock Properties Private Limited
Pentagram Properties Private Limited

- ii. is presented in accordance with the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
- iii. gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the consolidated net profit and other financial information of the Group for the year ended March 31, 2016.
5. The Statement includes the results for the Quarter ended March 31, 2016 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the end of the third quarter of the current financial year which were subject to limited review by us in terms of our report dated January 27, 2016.

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Emphasis of Matter

6. We refer to Note 6 to the Statement, which describes the accounting treatment used by the Corporation in creating the Deferred Tax Liability on Special Reserve under section 36(1)(viii) of the Income Tax Act, 1961 as at April 1, 2014, which is in accordance with the National Housing Bank's Circular No. NHB (ND)/DRS/Pol. Circular No. 65/2014 dated August 22, 2014.

Our opinion is not modified in respect of this matter.

Other Matters

7. Policy Liabilities (current and non-current) include an actuarial valuation of liabilities for life policies in force and for the policies in respect of which premium has been discontinued but liability exists as at reporting date, in respect of one subsidiary and Short-Term Provisions include the estimate of claims Incurred But Not Reported (IBNR) include claims Incurred But Not Enough Reported (IBNER), in respect of another subsidiary. These liabilities have been duly certified by the subsidiaries' appointed actuaries, and in their respective opinions, the assumptions for such valuation are in accordance with the guidelines and norms issued by the Insurance Regulatory and Development Authority of India ("IRDA") and the Institute of Actuaries of India in concurrence with the IRDA. The respective auditors of those subsidiaries have relied on the appointed actuaries' certificates in this regard in forming their conclusion on the financial result of the said subsidiaries.

Our opinion is not modified in respect of this matter.

8. The Statement also includes the Group's share of net profit of ₹ 3.39 crore for the year ended March 31, 2016, as considered in the Statement, in respect of two associate companies, whose financial statements have not been audited by us. Our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these two associate companies, is based solely on such unaudited financial statements. In our opinion and according to the information and explanations given to us by the Management, these financial statements are not material to the Group.

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



Sanjiv V. Pilgaonkar
Partner
(Membership No. 39826)

Mumbai
May 2, 2016



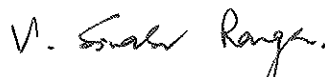
FORM A

Refer Regulation 33(3)(d) of the
SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

1.	Name of the Company	Housing Development Finance Corporation Limited
2.	Annual financial statements for the year ended	31 st March 2016 (consolidated)
3.	Type of Audit Observation	Unmodified
4.	Frequency of observation	Not Applicable



Mr. Keki M Mistry
Vice Chairman & CEO

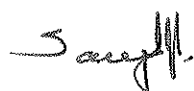


Mr. V. Srinivasa Rangan
Chief Financial Officer

For Deloitte Haskins & Sells LLP
Chartered Accountants
(Firm registration no. 117366W/ W-100018)



Dr. S. A. Dave
Chairman – Audit Committee



Sanjiv V. Pilgaonkar
Partner
(Membership no. 39826)

Place: Mumbai

Date: May 2, 2016



With you, right through

AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2016

PART I – STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2016

PARTICULARS	Quarter ended 31.03.2016	Quarter ended 31.12.2015	Quarter ended 31.03.2015	Year ended 31.03.2016	Year ended 31.03.2015
		(Reviewed)		(Audited)	(Audited)
	₹ in Crore				
Income from Operations	8,389.41	7,978.13	7,922.93	31,873.34	29,075.78
Premium Income from Insurance Business	6,578.03	3,961.89	5,737.22	17,876.25	16,427.35
Other Operating Income from Insurance Business	568.99	300.31	807.65	1,856.81	2,301.69
Profit on sale of Investments	1,475.57	61.09	258.38	1,616.53	510.87
Total Income from Operations	17,012.00	12,301.42	14,726.18	53,222.93	48,315.69
Expenses:					
- Interest and Other Charges	5,022.57	5,103.71	4,783.86	20,295.60	18,710.29
- Staff Expenses	200.57	199.91	177.60	788.14	699.14
- Claims paid pertaining to Insurance Business	2,885.89	2,269.04	2,763.50	9,486.04	9,551.25
- Commission and Operating Expenses pertaining to Insurance Business	960.94	628.45	618.85	2,524.69	2,112.45
- Other expenses and appropriations pertaining to Insurance Business	2,921.65	1,191.27	2,846.22	6,682.58	6,244.53
- Provision for Contingencies	521.43	87.46	38.87	732.90	188.04
- Other Expenses	281.21	261.82	218.57	1,013.79	721.08
- Depreciation and Amortisation	64.88	18.69	18.49	120.40	46.63
Total Expenses	12,859.14	9,760.35	11,465.96	41,644.14	38,273.41
Profit from Operations before Other Income	4,152.86	2,541.07	3,260.22	11,578.79	10,042.28
Other Income	15.21	5.10	11.22	34.18	74.34
Profit Before Tax	4,168.07	2,546.17	3,271.44	11,612.97	10,116.62
Tax Expense	1,287.70	778.65	1,044.12	3,639.34	3,165.70
Net Profit (before profit of Associates and adjustment for minority interest)	2,880.37	1,767.52	2,227.32	7,973.63	6,950.92
Net share of profit of Associates (Equity Method)	743.66	746.23	562.43	2,744.62	2,294.42
Share of profit of minority shareholders	(163.57)	(94.75)	(143.40)	(527.99)	(482.72)
Net Profit after Taxes, minority interest and share of profit of Associates	3,460.46	2,419.00	2,646.35	10,190.26	8,762.62
Earnings per Share (₹) #					
- Basic (₹)	21.55	15.32	16.79	64.07	55.81
- Diluted (₹)	21.45	15.19	16.59	63.59	55.30
Paid-up Equity Share Capital (Face value ₹ 2)	315.97	315.74	314.94	315.97	314.94
Reserves as at March 31				50,533.61	44,756.69

Not Annualised for the quarters

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Housing Development Finance Corporation Limited



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Notes:

1. Statement of Consolidated Assets and Liabilities:

PARTICULARS	As at	As at
	31.03.2016	31.03.2015
	(Audited)	(Audited)
	₹ in Crore	
A EQUITY AND LIABILITIES		
1 Shareholders' Funds		
- Share Capital	315.97	314.94
- Reserves and Surplus	50,533.61	44,756.69
- Money received against warrants	51.10	-
Sub Total - Shareholders' Funds	50,900.68	45,071.63
2 MINORITY INTEREST	2,325.97	1,820.08
3 Non-current Liabilities		
- Policy Liabilities	61,215.25	54,924.28
- Long Term Borrowings	1,18,782.38	1,04,545.72
- Deferred tax liabilities (net)	970.41	231.32
- Other Long Term Liabilities	1,777.85	2,546.12
- Long Term Provisions	2,630.02	1,998.04
Sub Total - Non Current Liabilities	1,85,375.91	1,64,245.48
4 Current Liabilities		
- Short Term Borrowings	41,948.83	34,420.05
- Trade Payables	3,303.66	2,984.85
- Other Current Liabilities :		
- Policy Liabilities	10,931.51	10,531.68
- Borrowings	88,562.64	78,390.95
- Others	9,737.93	7,864.17
- Short Term Provisions	4,593.36	4,196.29
Sub Total – Current Liabilities	1,59,077.93	1,38,387.99
TOTAL – EQUITY AND LIABILITIES	3,97,680.49	3,49,525.18
B ASSETS		
1 Non Current Assets		
- Fixed Assets including Capital Work in Progress	1,399.15	1,291.40
- Goodwill on Consolidation	187.81	187.81
- Non Current Investments	95,464.42	86,887.59
- Deferred Tax Assets (Net)	18.18	18.55
- Long Term Loans and Advances:		
- Loans	2,45,527.80	2,11,531.09
- Others	3,234.78	3,150.97
- Other non Current Assets	789.28	2,799.52
Sub Total – Non Current Assets	3,46,621.42	3,05,866.93
2 Current Assets		
- Current Investments	9,256.32	6,894.83
- Trade Receivables	466.80	457.79
- Cash and bank balances	6,381.05	4,261.92
- Short Term Loans and Advances :		
- Loans	26,557.81	26,674.83
- Others	4,242.84	3,679.28
- Other Current Assets	4,154.25	1,689.60
Sub Total – Current Assets	51,059.07	43,658.25
TOTAL – ASSETS	3,97,680.49	3,49,525.18

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Housing Development Finance Corporation Limited



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The disclosure in terms of Accounting Standard 17 on 'Segment Reporting' as specified under Section 133 of the Companies Act, 2013:

PARTICULARS	Quarter ended 31.03.2016	Quarter ended 31.12.2015	Quarter ended 31.03.2015	Year ended 31.03.2016	Year ended 31.3.2015
	(Reviewed)			(Audited)	(Audited)
	₹ in Crore				
Segment Revenues					
- Loans	9,555.83	7,728.58	7,805.98	32,217.55	28,476.86
- Life Insurance	6,654.42	3,820.26	6,114.01	17,953.52	17,037.52
- General Insurance	573.55	512.19	516.44	2,069.46	1,990.66
- Asset Management	557.13	350.03	479.11	1,602.56	1,254.57
- Others	132.66	63.91	72.43	327.57	236.41
Total Segment Revenues	17,473.59	12,474.97	14,987.97	54,170.66	48,996.02
Add : Unallocated Revenues	39.06	8.15	25.97	57.87	33.96
Less: Inter-segment Adjustments	(485.44)	(176.60)	(276.54)	(971.42)	(639.95)
Total Revenues	17,027.21	12,306.52	14,737.40	53,257.11	48,390.03
Segment Results					
- Loans	3,784.54	2,290.18	2,767.32	10,223.70	8,694.04
- Life Insurance	350.89	188.20	315.74	1,007.92	923.91
- General Insurance	69.18	38.12	59.74	202.81	140.84
- Asset Management	236.17	153.17	292.36	735.75	754.77
- Others	(29.52)	(5.34)	5.32	(33.82)	6.37
Total Segment Results	4,411.26	2,664.33	3,440.48	12,136.36	10,519.93
Add / (Less) : Unallocated	39.06	8.26	25.96	57.85	33.76
Less: Inter-segment Adjustments	(282.25)	(126.42)	(195.00)	(581.24)	(437.07)
Profit Before Tax	4,168.07	2,546.17	3,271.44	11,612.97	10,116.62
Capital Employed					
- Loans	25,203.03	25,521.97	23,743.11	25,203.03	23,743.11
- Life Insurance	2,966.08	2,708.06	2,390.10	2,966.08	2,390.10
- General Insurance	1,082.54	1,106.93	1,016.22	1,082.54	1,016.22
- Asset Management	710.25	873.34	855.38	710.25	855.38
- Others	(27.98)	200.66	212.56	(27.98)	212.56
Total Segment Capital Employed	29,933.92	30,410.96	28,217.37	29,933.92	28,217.37
Unallocated					
- Banking	20,362.62	19,704.50	18,011.08	20,362.62	18,011.08
- Others	2,927.11	3,685.83	3,127.11	2,927.11	3,127.11
Total	53,226.65	53,801.29	49,355.56	53,226.65	49,355.56

- Loans segment mainly comprise of Group's financing activities for housing and also includes financing of commercial real estate and others through the Corporation and its subsidiaries GRUH Finance Limited and Credila Financial Services Pvt. Ltd.
- Asset Management segment includes portfolio management, mutual fund and property investment management.
- Others include project management, investment consultancy and property related services.
- The Group does not have any material operations outside India and hence disclosure of geographic segments is not given.

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Housing Development Finance Corporation Limited



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- 2) The Directors have recommended a final dividend of ₹ 14.00 per share in addition to the interim dividend of ₹ 3 per share.
- 3) The key data relating to standalone results of Housing Development Finance Corporation Limited is as under:

₹ in Crore

PARTICULARS	Quarter ended 31.03.2016	Quarter ended 31.12.2015 (Reviewed)	Quarter ended 31.03.2015	Year ended 31.3.2016 (Audited)	Year ended 31.3.2015 (Audited)
Total Income	9,225.72	7280.17	7,456.43	30,956.57	27,470.86
Profit Before Tax	3,642.05	2,190.51	2,653.43	10,108.10	8,624.14
Tax Expense	1,035.00	670.00	791.00	3,015.00	2,634.00
Net Profit After Tax	2,607.05	1,520.51	1,862.43	7,093.10	5,990.14
Earnings per Share (₹) #					
- Basic (₹)	16.15	9.62	11.81	44.43	38.13
- Diluted (₹)	16.06	9.55	11.66	44.10	37.78
Equity Share Capital				315.97	314.94
Reserves				33,753.99	30,655.03

Not annualised for the quarters

- 4) During the quarter ended March 31, 2016, the Corporation has sold 17,95,39,209 equity shares of ₹ 10/- each of HDFC Standard Life Insurance Company Ltd (HDFC Life) to Standard Life Mauritius Holdings 2006 Limited, resulting in a gain of ₹ 1,422.20 crore. The sale consideration has been received subsequent to the balance sheet date. The profit on sale has been accounted as excess of sale value over proportionate share in the net assets of the Group.
- 5) Provision for contingencies includes an additional provision made by the Corporation during the quarter ended March 31, 2016 of ₹ 450 crore towards standard assets and other contingencies.
- 6) Vide circular NHB(ND)/DRS/Pol. 62/2014 dated May 27, 2014, the National Housing Bank (NHB) had directed Housing Finance Companies (HFCs) to provide for deferred tax liability in respect of the balance in the "Special Reserve" created under section 36(1)(viii) of the Income Tax Act, 1961. Vide circular NHB(ND)/DRS/Pol. 65/2014 dated August 22, 2014, NHB has permitted HFCs to create the Deferred Tax Liability over a period of 3 years, in a phased manner in the ratio of 25:25:50. Accordingly, the Corporation and one of its subsidiary company has created 25 percent of deferred tax liability of ₹ 579.43 crore (Previous Year ₹ 578.74 crore) on balance of accumulated Special Reserve as on April 1, 2014.
- 7) During the year ended March 31, 2016, the Corporation has allotted 11,13,120 equity shares of ₹ 2 each pursuant to exercise of stock options by certain employees/directors.

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Housing Development Finance Corporation Limited



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8) Figures of the quarter ended March 31, 2016 and March 31, 2015 are derived by deducting the reported year-to-date figures for the period ended December 31, 2015 and December 31, 2014 from the audited figures for the year ended March 31, 2016 and March 31, 2015.

9) The Classification of Assets and Liabilities into Current and Non-Current is carried out based on their residual maturity profile.

The estimates and assumptions regarding prepayments and renewals as prescribed by the National Housing Bank (NHB) (which are taken into account for ALM purpose) are not considered while classifying the assets and liabilities into current and non-current.

10) The standalone financial results are available on the Corporation's website (www.hdfc.com), on the website of BSE (www.bseindia.com) and NSE (www.nseindia.com).

11) Figures for the previous period/year have been regrouped wherever necessary, in order to make them comparable.

The above results were reviewed and recommended by the Audit Committee of Directors and subsequently approved by the Board of Directors at its meeting held on May 2, 2016.

Place: Mumbai
Date: May 2, 2016


Keki M. Mistry
Vice Chairman & CEO

Housing Development Finance Corporation Limited

Deloitte Haskins & Sells LLP

Chartered Accountants
Indiabulls Finance Centre
Tower 3, 27th - 32nd Floor
Senapati Bapat Marg
Elphinstone Road (West)
Mumbai - 400 013
Maharashtra, India

Tel: +91 (022) 6185 4000
Fax: +91 (022) 6185 4501/4601

INDEPENDENT AUDITOR'S REPORT TO THE BOARD OF DIRECTORS OF HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

1. We have audited the accompanying Statement of Standalone Financial Results of **HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED** (the "Corporation") for the year ended March 31, 2016 (the "Statement"), being submitted by the Corporation pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This Statement, which is the responsibility of the Corporation's Management and approved by the Board of Directors, has been prepared on the basis of the related financial statements which is in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013, as applicable and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement.
2. 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 Corporation'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 Corporation'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 we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

3. In our opinion and to the best of our information and according to the explanations given to us, and based on the audit reports received from Branch Auditors for Dubai Branch, the Statement:
 - i. is presented in accordance with the requirements of Regulation 33 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 profits and other financial information of the Corporation for the year ended March 31, 2016.



Deloitte
Haskins & Sells LLP

4. The Statement includes the results for the Quarter ended March 31, 2016 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the end of the third quarter of the current financial year which were subject to limited review by us in terms of our report dated January 27, 2016.

5. Emphasis of Matter

We refer to Note 5 to the Statement, which describes the accounting treatment used by the Corporation in creating the Deferred Tax Liability on Special Reserve under section 36(1)(viii) of the Income Tax Act, 1961 as at April 1, 2014, which is in accordance with the National Housing Bank's Circular No. NHB (ND)/DRS/Pol. Circular No. 65/2014 dated August 22, 2014.

Our opinion is not modified in respect of this matter.

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



Sanjiv V. Pilgaonkar
Partner
(Membership No. 39826)

Mumbai
May 2, 2016



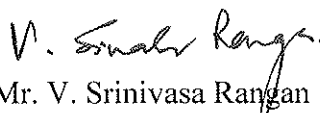
FORM A

Refer Regulation 33(3)(d) of the
SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

1.	Name of the Company	Housing Development Finance Corporation Limited
2.	Annual financial statements for the year ended	31 st March 2016 (standalone)
3.	Type of Audit Observation	Unmodified
4.	Frequency of observation	Not Applicable

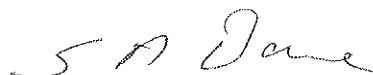


Mr. Keki M Mistry
Vice Chairman & CEO



Mr. V. Srinivasa Rangan
Chief Financial Officer

For Deloitte Haskins & Sells LLP
Chartered Accountants
(Firm registration no. 117366W/ W-100018)



Dr. S. A. Dave
Chairman – Audit Committee



Sanjiv V. Pilgaonkar
Partner
(Membership no. 39826)

Place: Mumbai

Date: May 2, 2016



With you, right through

AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2016

PART I – STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED
MARCH 31, 2016

PARTICULARS	Quarter ended 31.3.2016	Quarter ended 31.12.2015	Quarter ended 31.3.2015	Year ended 31.3.2016	Year ended 31.3.2015
	(Reviewed)			(Audited)	(Audited)
	₹ in Crore				
Income from Operations	7,690.67	7,211.56	7,222.90	29,257.31	26,959.88
Profit on Sale of Investments (Note 4)	1,519.86	56.88	225.07	1,647.81	441.28
Total Income	9,210.53	7,268.44	7,447.97	30,905.12	27,401.16
Expenses :					
- Interest and Other Charges	4,869.87	4,821.56	4,582.94	19,374.51	17,975.09
- Staff Expenses	83.44	91.39	81.43	349.09	328.46
- Provision for Contingencies (Note 5)	545.00	68.00	50.00	715.00	165.00
- Other Expenses	71.68	95.03	75.54	355.59	348.39
- Depreciation and Amortisation	13.68	13.68	13.09	54.28	29.78
Total Expenses	5,583.67	5,089.66	4,803.00	20,848.47	18,846.72
Profit from Operations before Other Income	3,626.86	2,178.78	2,644.97	10,056.65	8,554.44
Other Income	15.19	11.73	8.46	51.45	69.70
Profit Before Tax	3,642.05	2,190.51	2,653.43	10,108.10	8,624.14
Tax Expense	1,035.00	670.00	791.00	3,015.00	2,634.00
Net Profit After Tax	2,607.05	1,520.51	1,862.43	7,093.10	5,990.14

Earnings per Share - (₹) #					
- Basic	16.15	9.62	11.81	44.43	38.13
- Diluted	16.06	9.55	11.66	44.10	37.78
Paid-up Equity Share Capital (Face value ₹ 2)	315.97	315.74	314.94	315.97	314.94
Reserves as at March 31				33,753.99	30,655.03

Not Annualised for the quarters

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Housing Development Finance Corporation Limited



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Notes :

1) Statement of Standalone Assets and Liabilities:

₹ in Crore

PARTICULARS	As At	
	31.3.2016 Audited	31.3.2015 Audited
A EQUITY AND LIABILITIES		
1 Shareholders' Funds		
- Share Capital	315.97	314.94
- Reserves and Surplus	33,753.99	30,655.03
- Money received against Warrants	51.10	-
Sub Total - Shareholders' Funds	34,121.06	30,969.97
2 Non-current Liabilities		
- Long Term Borrowings	1,09,184.45	97,602.34
- Deferred tax liability (Net)	902.21	200.67
- Other Long Term Liabilities	1,613.39	2,436.81
- Long Term Provisions	2,127.34	1,550.88
Sub Total – Non Current Liabilities	1,13,827.39	1,01,790.70
3 Current Liabilities		
- Short Term Borrowings	41,502.68	33,257.71
- Trade Payables	122.92	87.80
- Other Current Liabilities :		
- Borrowings	86,952.03	77,738.98
- Others	9,389.68	7,467.60
- Short Term Provisions	2,837.08	2,638.90
Sub Total – Current Liabilities	1,40,804.39	1,21,190.99
TOTAL – EQUITY AND LIABILITIES	2,88,752.84	2,53,951.66
B ASSETS		
1 Non-Current Assets		
- Fixed Assets	664.53	676.96
- Non-Current Investments	14,837.84	13,691.70
- Long Term Loans and Advances:		
- Loans	2,32,870.54	2,01,680.43
- Others	2,668.73	2,564.72
- Other Non-Current Assets	739.73	2,763.11
Sub Total – Non-Current Assets	2,51,781.37	2,21,376.92
2 Current Assets		
- Current Investments	507.59	602.64
- Trade Receivables	144.66	46.18
- Cash and cash equivalent	5,304.69	3,364.65
- Short Term Loans and Advances :		
- Loans	25,787.70	26,019.69
- Others	2,526.04	1,966.28
- Other Current Assets	2,700.79	575.30
Sub Total – Current Assets	36,971.47	32,574.74
TOTAL – ASSETS	2,88,752.84	2,53,951.66

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Housing Development Finance Corporation Limited



With you, right through

- 2) The Directors have recommended a final dividend of ₹ **14.00** per share in addition to the interim dividend of ₹ 3 per share.
- 3) As at March 31, 2016, the loan book stood at ₹ **2,59,224 crore** as against ₹ 2,28,181 crore in the Previous Year. This is after considering the loans sold during the preceding 12 months amounting to ₹ **12,773 crore**.
- 4) During the quarter ended March 31, 2016, the Corporation has sold 17,95,39,209 equity shares of ₹ 10/- each of HDFC Standard Life Insurance Company Ltd (HDFC Life) to Standard Life Mauritius Holdings 2006 Limited, resulting in a gain of ₹ 1,513.41 crore. The sale consideration has been received subsequent to the balance sheet date.
- 5) Provision for contingencies includes an additional provision made during the quarter ended March 31, 2016 of ₹ 450 crore towards standard assets and other contingencies.
- 6) Vide circular NHB(ND)/DRS/Pol. 62/2014 dated May 27, 2014, the National Housing Bank (NHB) had directed Housing Finance Companies (HFCs) to provide for deferred tax liability in respect of the balance in the "Special Reserve" created under section 36(1)(viii) of the Income Tax Act, 1961. Vide circular NHB(ND)/DRS/Pol. 65/2014 dated August 22, 2014, NHB has permitted HFCs to create the Deferred Tax Liability over a period of 3 years, in a phased manner in the ratio of 25:25:50. Accordingly, the Corporation has created 25 percent of deferred tax liability of ₹ 559.54 crore (Previous Year ₹ 559.54 crore) on balance of accumulated Special Reserve as on April 1, 2014 by debiting the General Reserve. The balance amount of deferred tax liability of ₹ 1,119.08 crore will be created in the next financial year.
- 7) During the quarter ended March 31, 2016, the Corporation has allotted 11,13,120 equity shares of ₹ 2 each pursuant to exercise of stock options by certain employees / directors.
- 8) The Classification of Assets and Liabilities into Current and Non-Current is carried out based on their residual maturity profile as of the balance sheet date.

The estimates and assumptions regarding prepayments and renewals as prescribed by the National Housing Bank (NHB) (which are taken into account for ALM purpose) are not considered while classifying the assets and liabilities as "Current" and "Non-Current".

Housing Development Finance Corporation Limited



With you, right through

- 9) The Corporation's main business is financing by way of loans for the purchase or construction of residential houses, commercial real estate and certain other purposes, in India. All other activities of the Corporation revolve around the main business. As such, there are no separate reportable segments, as per the Accounting Standard on 'Segment Reporting' (AS 17), specified under section 133 of the Companies Act, 2013.
- 10) Figures of the quarter ended March 31, 2016 and March 31, 2015 are derived by deducting the reported year-to-date figures for the period ended December 31, 2015 and December 31, 2014 from the audited figures for the year ended March 31, 2016 and March 31, 2015.
- 11) Figures for the previous period have been regrouped wherever necessary, in order to make them comparable.

The above results were reviewed and recommended by the Audit Committee of Directors and subsequently approved by the Board of Directors at its meeting held on May 2, 2016.

Place: Mumbai
Date: May 2, 2016

A handwritten signature in black ink, appearing to read 'Keki M. Mistry'.

Keki M. Mistry
Vice Chairman & CEO

Housing Development Finance Corporation Limited

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.



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	-	-



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)
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	-	-

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)
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	INE001A07KI9	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



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)
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	-	-	-	-	-

