HDFC

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
www.hdfc.com

Ref. No.: SE/2017-18/231

October 31, 2017

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

Kind Attn: Sr. General Manager
DCS - Listing Department

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

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 October 30, 2017, 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

IDBI Trusteeship Services Ltd
CIN : U65991MH2001GOI131154

No.: 6014/ITSL/OPR/17-18
Date: October 31, 2017

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, 2017

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

Annex - 1

Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half-year ended September 30, 2017.

- 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, 2017, in case of the NCDs issued by the Corporation is 2.51.
- Debt-Equity ratio as on September 30, 2017 is 7.35.
- The Corporation has paid interest and principal on NCDs on due dates. Details of payment of interest/ principal of the NCDs 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 September 30, 2017 is 0.16.
- Interest service coverage ratio as on September 30, 2017 is 1.48.
- 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 September 30, 2017 is Rs. 40,765.77 crore.
- Net Profit after Tax for the half-year ended September 30, 2017 is Rs. 3,656.86 crore.
- Earnings per share as on September 30, 2017: Basic Rs. 22.98 and Diluted Rs. 22.72.



Annexure – 1.A

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 (April 1, 2017 to September 30, 2017)		Interest (October 1, 2017 to March 31, 2018)		Principal (October 1, 2017 to March 31, 2018)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
1	78 (C-009)	INE001A07AU5	08-Jun-17	-	08-Dec-17	9.53	08-Dec-17	250.00
2	79 (C-010)	INE001A07AV3	21-Jun-17	-	21-Dec-17	9.53	21-Dec-17	250.00
3	119 (E-001)	INE001A07CJ4	16-May-17	16-May-17	-	-	-	-
4	124 (E-006)	INE001A07CO4	06-Jun-17	06-Jun-17	-	-	-	-
5	125 (E-007)	INE001A07CP1	19-Jul-17	19-Jul-17	-	-	-	-
6	127 (E-009)	INE001A07CR7	13-Sep-17	13-Sep-17	-	-	-	-
7	131 (E-013)	INE001A07CV9	28-Sep-17	28-Sep-17	-	-	-	-
8	134 (E-016)	INE001A07CY3	-	-	31-Oct-17	47.50	31-Oct-17	500.00
9	137 (E-019) & 138 (E-020)	INE001A07DB9	-	-	11-Dec-17	48.58	11-Dec-17	510.00
10	141 (E-023)	INE001A07DE3	-	-	12-Dec-17	24.00	-	-
11	149 (E-031)	INE001A07DM6	-	-	07-Feb-18	27.60	07-Feb-18	300.00
12	155 (E-037)	INE001A07DS3	-	-	13-Mar-18	48.75	13-Mar-18	500.00
13	160 (F-002)	INE001A07DX3	30-May-17	-	-	-	-	-
14	161 (F-003)	INE001A07DY1	30-Jun-17	-	-	-	-	-
15	163 (F-005)	INE001A07EA9	21-Jul-17	-	-	-	-	-
16	164 (F-006)	INE001A07EB7	07-Aug-17	-	-	-	-	-
17	165 (F-007)	INE001A07EC5	26-May-17 04-Sep-17	26-May-17	-	-	-	-
18	167 (F-009)	INE001A07EE1	11-Sep-17	-	-	-	-	-
19	169 (F-011)	INE001A07EG6	27-Apr-17	-	27-Oct-17	29.33	-	-
20	170 (F-012)	INE001A07EH4	04-May-17	-	06-Nov-17	29.49	-	-
21	171 (F-013)	INE001A07EI2	-	-	27-Nov-17	47.80	-	-
22	172 (F-014)	INE001A07EJ0	-	-	27-Nov-17	95.60	-	-
23	175 (F-017)	INE001A07EM4	-	-	26-Dec-17	37.61	-	-
24	176 (F-018)	INE001A07EN2	-	-	29-Dec-17	36.23	-	-
25	177 (F-019)	INE001A07EO0	-	-	02-Jan-18	10.31	-	-
26	193 (G-012)	INE001A07FG3	10-Apr-17	-	-	-	-	-
27	196 (G-015)	INE001A07FJ7	10-Apr-17	-	-	-	-	-
28	199 (H-003)	INE001A07FM1	20-May-17	-	-	-	-	-
29	204 (H-008)	INE001A07FR0	21-Jul-17	-	-	-	-	-
30	206 (H-010)	INE001A07FT6	18-Aug-17	-	-	-	-	-

HOUSING DEVELOPMENT FINANCE CO. LTD. MUMBAI

Sr. No.	NCD Series	ISIN No.	Previous due date (April 1, 2017 to September 30, 2017)		Interest (October 1, 2017 to March 31, 2018)		Principal (October 1, 2017 to March 31, 2018)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
31	208 (H-012)	INE001A07FV2	-	-	21-Oct-17	44.75	-	-
32	209 (H-013)	INE001A07FW0	-	-	27-Nov-17	22.45	-	-
33	212 (H-016)	INE001A07FZ3	23-Jun-17 25-Sep-17	-	26-Dec-17 23-Mar-18	11.22 11.10	-	-
34	216 (H-020)	INE001A07GD8	-	-	18-Jan-18	37.20	-	-
35	227 (H-031)	INE001A07GO5	13-Apr-17 31-May-17	31-May-17	-	-	-	-
36	I-001	INE001A07GP2	03-May-17	-	-	-	-	-
37	I-007	INE001A07GV0	12-Jun-17	-	-	-	-	-
38	I-012	INE001A07HA2	14-Jun-17 20-Jul-17	14-Jun-17	-	-	-	-
39	I-016	INE001A07HE4	29-Jun-17 18-Aug-17	29-Jun-17	-	-	-	-
40	I-019	INE001A07HH7	25-Sep-17	-	-	-	-	-
41	I-021	INE001A07HJ3	14-Jun-17	14-Jun-17	13-Nov-17	66.33	-	-
42	J-002	INE001A07II3	09-May-17	-	-	-	-	-
43	J-006	INE001A07IM5	07-Jun-17	07-Jun-17	-	-	-	-
44	J-007	INE001A07IN3	19-Jun-17	19-Jun-17	-	-	-	-
45	J-008	INE001A07IO1	04-Jul-17	-	-	-	-	-
46	J-009	INE001A07IP8	05-Jul-17	05-Jul-17	-	-	-	-
47	J-016	INE001A07IW4	24-Jul-17	24-Jul-17	-	-	-	-
48	J-022	INE001A07JC4	14-Aug-17	14-Aug-17	-	-	-	-
49	J-023	INE001A07JD2	23-Aug-17	23-Aug-17	-	-	-	-
50	J-025	INE001A07JF7	28-Aug-17	28-Aug-17	-	-	-	-
51	J-030	INE001A07JK7	13-Sep-17	13-Sep-17	-	-	-	-
52	J-033	INE001A07JN1	-	-	04-Oct-17	46.50	04-Oct-17	500.00
53	J-036	INE001A07JQ4	-	-	09-Oct-17	47.97	09-Oct-17	520.00
54	J-041	INE001A07JV4	-	-	-	-	23-Oct-17	360.00
55	K-002	INE001A07JZ5	-	-	05-Feb-18	22.69	05-Feb-18	250.00
56	K-004	INE001A07KB4	-	-	12-Feb-18	45.90	12-Feb-18	500.00
57	K-009	INE001A07KI9	-	-	26-Feb-18	69.38	26-Feb-18	750.00
58	K-018	INE001A07KO7	-	-	12-Mar-18	46.38	12-Mar-18	500.00
59	K-022	INE001A07KS8	-	-	19-Mar-18	46.00	19-Mar-18	500.00
60	K-024	INE001A07KU4	-	-	21-Mar-18	17.90	-	-
61	K-030	INE001A07LA4	10-Apr-17	-	-	-	-	-
62	K-039	INE001A07LJ5	08-May-17 28-Jun-17	28-Jun-17	-	-	-	-
63	K-041	INE001A07LL1	15-May-17	-	-	-	-	-
64	K-043	INE001A07LN7	20-May-17	-	-	-	-	-
65	L-015	INE001A07MG9	29-Jun-17 30-Jun-17	29-Jun-17 30-Jun-17	17-Jan-18	85.89	-	-
66	L-016	INE001A07MH7	14-Jun-17 29-Jun-17 14-Jul-17	14-Jun-17 29-Jun-17 14-Jul-17	20-Jan-18	72.10	-	-
67	M-009	INE001A07MS4	27-Jun-17 19-Jul-17	19-Jul-17	-	-	-	-

HOUSING DEVELOPMENT FINANCE CORPORATION LTD. MUMBAI

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			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
68	M-010	INE001A07MT2	-	14-Jul-17	-	-	-	-
69	M-014	INE001A07MX4	19-Jul-17 14-Aug-17	19-Jul-17	-	-	-	-
70	M-015	INE001A07MY2	30-Jun-17 21-Aug-17	30-Jun-17	-	-	-	-
71	M-016	INE001A07MZ9	28-Aug-17	-	-	-	-	-
72	M-018	INE001A07NB8	28-Aug-17	-	-	-	-	-
73	N-001	INE001A07NG7	-	-	06-Jan-18	86.50	-	-
74	N-002	INE001A07NH5	30-Jun-17	30-Jun-17	15-Jan-18	174.64	-	-
75	N-004	INE001A07NJ1	-	-	23-Jan-18	42.00	-	-
76	N-005	INE001A07NK9	13-Jul-17	13-Jul-17	02-Feb-18	19.13	02-Feb-18	225.00
77	N-008	INE001A07NN3	-	-	26-Feb-18	63.55	-	-
78	N-009	INE001A07NO1	21-Jun-17 22-Jun-17 28-Jun-17	21-Jun-17 22-Jun-17 28-Jun-17	26-Feb-18	58.56	-	-
79	N-010	INE001A07NP8	-	-	05-Mar-18	50.72	-	-
80	N-011	INE001A07NQ6	-	-	12-Mar-18	42.62	-	-
81	N-012	INE001A07NR4	13-Apr-17	-	-	-	-	-
82	N-013	INE001A07NS2	28-Jun-17	28-Jun-17	-	-	-	-
83	N-014	INE001A07NT0	24-Apr-17	24-Apr-17	-	-	-	-
84	N-015	INE001A07NU8	27-Apr-17	-	-	-	-	-
85	N-017	INE001A07NW4	18-May-17 20-Jul-17 04-Aug-17	20-Jul-17 04-Aug-17	-	-	-	-
86	N-019	INE001A07NY0	12-Jun-17	-	-	-	-	-
87	O-001	INE001A07NZ7	31-Aug-17	-	-	-	-	-
88	O-002	INE001A07OA8	18-Sep-17	-	-	-	-	-
89	O-003	INE001A07OB6	22-Jun-17 28-Sep-17	22-Jun-17	-	-	-	-
90	O-004	INE001A07OD2	22-Jun-17 23-Jun-17	22-Jun-17 23-Jun-17	23-Oct-17	107.78	-	-
91	O-007	INE001A07OG5	-	-	30-Nov-17	41.75	-	-
92	O-008	INE001A07OH3	29-Jun-17	29-Jun-17	08-Dec-17	88.51	-	-
93	O-009	INE001A07OI1	-	-	08-Jan-18	58.15	-	-
94	O-010	INE001A07OJ9	-	-	12-Jan-18	42.15	12-Jan-18	500.00
95	O-011	INE001A07OK7	29-Jun-17 14-Jul-17	29-Jun-17 14-Jul-17	29-Jan-18	38.91	-	-
96	O-012	INE001A07OL5	12-Jul-17	12-Jul-17	-	-	-	-
97	O-013	INE001A07OM3	29-Jun-17	29-Jun-17	03-Feb-18	35.65	-	-
98	P-001	INE001A07ON1	-	-	22-Feb-18	43.50	-	-
99	P-002	INE001A07OO9	16-Jun-17 29-Jun-17	16-Jun-17 29-Jun-17	05-Mar-18	136.70	-	-
100	P-004	INE001A07OQ4	12-Jul-17 20-Jul-17	12-Jul-17 20-Jul-17	12-Mar-18	30.17	-	-
101	P-005	INE001A07OR2	14-Aug-17	-	-	-	-	-
102	P-006	INE001A07OS0	26-Apr-17	-	-	-	-	-
103	P-007	INE001A07OT8	04-May-17	-	-	-	-	-

HOUSING DEVELOPMENT FINANCE CORPORATION LTD. MUMBAI

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			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
104	P-008	INE001A07OU6	06-May-17 19-Jul-17	19-Jul-17	-	-	-	-
105	P-009	INE001A07OV4	-	-	09-Mar-18	113.97	09-Mar-18	1360.00
106	P-011	INE001A07OX0	15-May-17	-	-	-	-	-
107	P-012	INE001A07OY8	18-May-17	-	-	-	-	-
108	P-013	INE001A07OZ5	24-May-17	-	-	-	-	-
109	P-014	INE001A07PA5	-	27-Jul-17	-	-		
110	P-015	INE001A07PB3	01-Jun-17 19-Jul-17	19-Jul-17	-	-	-	-
111	P-016	INE001A07PC1	15-Jun-17		-	-	-	-
112	P-017	INE001A07PD9	17-Jun-17 29-Jun-17	29-Jun-17	-	-	-	-
113	P-018	INE001A07PE7	20-Jun-17	-	-	-	-	-
114	P-019	INE001A07PF4	27-Jun-17	-	-	-	-	-
115	P-020	INE001A07PG2	28-Jun-17 19-Jul-17	19-Jul-17	-	-	-	-
116	P-021	INE001A07PH0	15-Jul-17 18-Jul-17	18-Jul-17	-	-	-	-
117	P-022	INE001A07PI8	27-Jul-17 20-Sep-17 22-Sep-17	20-Sep-17 22-Sep-17	-	-	-	-
118	P-023	INE001A07PJ6	29-Jul-17	-	-	-	-	-
119	P-024	INE001A07PK4	-	-	15-Jan-18	119.67	15-Jan-18	1500.00
120	Q-001	INE001A07PL2	22-Aug-17	-	-	-	-	-
121	Q-002	INE001A07PM0	23-Aug-17	-	-	-	-	-
122	Q-003	INE001A07PN8	24-Aug-17	-	-	-	-	-
123	Q-004	INE001A07PO6	-	-	26-Feb-18	38.39	26-Feb-18	500.00
124	Q-005	INE001A07PP3	-	-	09-Feb-18	77.00	09-Feb-18	1000.00
125	Q-006	INE001A07PQ1	-	-	23-Nov-17	102.78	23-Nov-17	1340.00
126	Q-007	INE001A07PR9	-	-	04-Oct-17	40.37	-	-
127	Q-008	INE001A07PS7	-	-	13-Oct-17	112.50	-	-
128	Q-009	INE001A07PT5	-	-	18-Oct-17	74.80	-	-
129	Q-010	INE001A07PU3	-	-	13-Nov-17	156.85	-	-
130	Q-011	INE001A07PV1	-	-	18-Nov-17	154.40	-	-
131	Q-012	INE001A07PW9	-	-	22-Nov-17	111.00	-	-
132	Q-014	INE001A07PY5	-	-	12-Jan-18	12.65	-	-
133	Q-016	INE001A07QA3	-	-	25-Jan-18	149.80	-	-
134	Q-017	INE001A07QB1	-	-	31-Mar-18	15.00	-	-
135	R-001	INE001A07QC9	14-Jun-17	-				
136	R-002	INE001A07QD7	-	-	17-Mar-18	7.55	-	-
137	R-003	INE001A07QE5	-	-	20-Mar-18	76.50	-	-
138	R-004	INE001A07QF2	-	-	26-Mar-18	116.54	-	-
139	R-010	INE001A07QL0	22-Jun-17	-	-	-	-	-
140	R-011	INE001A07QM8	29-Jun-17	-	-	-	-	-
141	R-013	INE001A07QO4	27-Jun-17	-	-	-	-	-

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Sr. No.	NCD Series	ISIN No.	Previous due date (April 1, 2017 to September 30, 2017)		Interest (October 1, 2017 to March 31, 2018)		Principal (October 1, 2017 to March 31, 2018)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
142	R-014	INE001A07QP1	27-Jun-17	-	-	-	-	-
143	R-016	INE001A07QR7	16-Sep-17	-	-	-	-	-
144	R-019	INE001A07QU1	-	-	26-Mar-18	42.82	-	-
145	R-021	INE001A07QW7	-	-	11-Dec-17	92.18	-	-
146	S-001	INE001A07QZ0	-	-	28-Dec-17	46.53	-	-
147	S-004	INE001A07RC7	-	-	17-Nov-17	15.71	-	-

HOUSING DEVELOPMENT FINANCE CORPORATION LTD. MUMBAI