HDFC

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
www.hdfc.com

Ref. No.: SE/2017-18/38

May 3, 2018

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 April 30, 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

IDBI Trusteeship Services Ltd
CIN : U65991MH2001GOI131154

DBI trustee

Ref. No.: 1152/ITSL/OPR/18-19
Date: May 03, 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 March 31, 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.

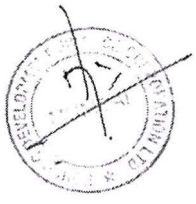
Yours faithfully,

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 year ended March 31, 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 March 31, 2018, in case of the NCDs issued by the Corporation is 2.84.
- Debt-Equity ratio as on March 31, 2018 is 5.21.
- 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 – B-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 March 31, 2018 is 0.16.
- Interest service coverage ratio as on March 31, 2018 is 1.69.
- 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, 2018 is Rs. 61,402.54 crore.
- Net Profit after Tax for the half-year ended March 31, 2018 is Rs. 8,506.83 crore.
- Earnings per share as on March 31, 2018: Basic Rs. 74.83 and Diluted Rs. 73.73.



Annexure – B.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, 2017 to March 31, 2018)		Interest (April 1, 2018 to September 30, 2018)		Principal (April 1, 2018 to September 30, 2018)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
1	78 (C-009)	INE001A07AU5	08-Dec-17	08-Dec-17	-	-	-	-
2	79 (C-010)	INE001A07AV3	21-Dec-17	21-Dec-17	-	-	-	-
3	134 (E-016)	INE001A07CY3	31-Oct-17	31-Oct-17	-	-	-	-
4	137 (E-019) & 138 (E-020)	INE001A07DB9	10-Dec-17	10-Dec-17	-	-	-	-
5	141 (E-023)	INE001A07DE3	12-Dec-17	-	-	-	-	-
6	149 (E-031)	INE001A07DM6	07-Feb-18	07-Feb-18	-	-	-	-
7	155 (E-037)	INE001A07DS3	13-Mar-18	13-Mar-18	-	-	-	-
8	160 (F-002)	INE001A07DX3	-	-	30-May-18	33.66	30-May-18	340.00
9	161 (F-003)	INE001A07DY1	-	-	30-Jun-18	21.00	30-Jun-18	200.00
10	163 (F-005)	INE001A07EA9	-	-	21-Jul-18	55.00	21-Jul-18	500.00
11	164 (F-006)	INE001A07EB7	-	-	06-Aug-18	44.60	06-Aug-18	400.00
12	165 (F-007)	INE001A07EC5	-		04-Sep-18	55.69	04-Sep-18	495.00
13	167 (F-009)	INE001A07EE1	-	-	09-Sep-18	45.12	09-Sep-18	400.00
14	169 (F-011)	INE001A07EG6	27-Oct-17	-	27-Apr-18	29.17	-	-
15	170 (F-012)	INE001A07EH4	04-Nov-17	-	04-May-18	29.01	-	-
16	171 (F-013)	INE001A07EI2	26-Nov-17	-	-	-	-	-
17	172 (F-014)	INE001A07EJ0	26-Nov-17	-	-	-	-	-
18	175 (F-017)	INE001A07EM4	23-Dec-17	-	-	-	-	-
19	176 (F-018)	INE001A07EN2	29-Dec-17	-	-	-	-	-
20	177 (F-019)	INE001A07EO0	02-Jan-18	-	-	-	-	-
21	193 (G-012)	INE001A07FG3	-	-	08-Apr-18	44.80	-	-
22	196 (G-015)	INE001A07FJ7	-	-	09-Apr-18	44.80	-	-
23	199 (H-003)	INE001A07FM1	-	-	20-May-18	21.63	-	-
24	204 (H-008)	INE001A07FR0	-	-	21-Jul-18	43.95	-	-
25	206 (H-010)	INE001A07FT6	-	-	18-Aug-18	44.50	-	-
26	208 (H-012)	INE001A07FV2	19-Oct-17	-	-	-	-	-
27	209 (H-013)	INE001A07FW0	26-Nov-17	-	-	-	-	-
28	212 (H-016)	INE001A07FZ3	23-Dec-17 23-Mar-18	-	23-Jun-18 23-Sep-18	11.34 11.34	-	-
29	216 (H-020)	INE001A07GD8	18-Jan-18	-	-	-	-	-

Sr. No.	NCD Series	ISIN No.	Previous due date (October 1, 2017 to March 31, 2018)		Interest (April 1, 2018 to September 30, 2018)		Principal (April 1, 2018 to September 30, 2018)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
30	227 (H-031)	INE001A07GO5	-	-	13-Apr-18	17.39	-	-
31	I-001	INE001A07GP2	-	-	03-May-18	94.00	-	-
32	I-007	INE001A07GV0	-	-	10-Jun-18	39.60	-	-
33	I-012	INE001A07HA2	-	-	20-Jul-18	42.98	-	-
34	I-016	INE001A07HE4	-	-	17-Aug-18	18.90	-	-
35	I-019	INE001A07HH7	-	-	23-Sep-18	24.00	-	-
36	I-021	INE001A07HJ3	11-Nov-17	-	-	-	-	-
37	J-002	INE001A07II3	-	-	09-May-18	19.00	-	-
38	J-008	INE001A07IQ1	-	-	04-Jul-18	19.00	-	-
39	J-033	INE001A07JN1	04-Oct-17	04-Oct-17	-	-	-	-
40	J-036	INE001A07JQ4	08-Oct-17	08-Oct-17	-	-	-	-
41	J-041	INE001A07JV4	-	23-Oct-17	-	-	-	-
42	K-002	INE001A07JZ5	04-Feb-18	04-Feb-18	-	-	-	-
43	K-004	INE001A07KB4	12-Feb-18	12-Feb-18	-	-	-	-
44	K-009	INE001A07KI9	26-Feb-18	26-Feb-18	-	-	-	-
45	K-018	INE001A07KO7	11-Mar-18	11-Mar-18	-	-	-	-
46	K-022	INE001A07KS8	19-Mar-18	19-Mar-18	-	-	-	-
47	K-024	INE001A07KU4	21-Mar-18	-	-	-	-	-
48	K-030	INE001A07LA4	-	-	10-Apr-18	31.68	10-Apr-18	350.00
49	K-039	INE001A07LJ5	-		08-May-18	58.77	08-May-18	685.00
50	K-041	INE001A07LL1	-	-	15-May-18	37.40	15-May-18	440.00
51	K-043	INE001A07LN7	-	-	20-May-18	42.01	20-May-18	500.00
52	L-015	INE001A07MG9	17-Jan-18	-	-	-	-	-
53	L-016	INE001A07MH7	20-Jan-18	-	-	-	-	-
54	M-009	INE001A07MS4	-	-	25-Jun-18	46.87	-	-
55	M-014	INE001A07MX4	-	-	13-Aug-18	45.00	-	-
56	M-015	INE001A07MY2	-	-	21-Aug-18	186.17	-	-
57	M-016	INE001A07MZ9	-	-	27-Aug-18	64.21	-	-
58	M-018	INE001A07NB8	-	-	28-Aug-18	93.40	-	-
59	N-001	INE001A07NG7	06-Jan-18	-	-	-	-	-
60	N-002	INE001A07NH5	13-Jan-18	-	-	-	-	-
61	N-004	INE001A07NJ1	23-Jan-18	-	-	-	-	-
62	N-005	INE001A07NK9	02-Feb-18	02-Feb-18	-	-	-	-
63	N-008	INE001A07NN3	25-Feb-18	-	-	-	-	-
64	N-009	INE001A07NO1	26-Feb-18		26-Apr-18	9.49	26-Apr-18	675.00
65	N-010	INE001A07NP8	04-Mar-18	-	-	-	-	-
66	N-011	INE001A07NQ6	11-Mar-18	-	11-Sep-18	21.31	11-Sep-18	500.00
67	N-012	INE001A07NR4	-	-	13-Apr-18 11-Jun-18	42.25 6.83	11-Jun-18	500.00
68	N-013	INE001A07NS2	-	-	09-Apr-18	113.65	09-Apr-18	417.10
69	N-015	INE001A07NU8	-	-	27-Apr-18	106.21	-	-
70	N-017	INE001A07NW4	-	-	18-May-18	126.15	-	-

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Continuation Sheet

Sr. No.	NCD Series	ISIN No.	Previous due date (October 1, 2017 to March 31, 2018)		Interest (April 1, 2018 to September 30, 2018)		Principal (April 1, 2018 to September 30, 2018)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
71	N-018	INE001A07NX2	-	-	-	-	08-Jun-18	150.00
72	N-019	INE001A07NY0	-	-	12-Jun-18	81.42	12-Jun-18	950.00
73	O-001	INE001A07NZ7	-	-	31-Aug-18	170.00	-	-
74	O-002	INE001A07OA8	-	-	18-Sep-18	95.15	-	-
75	O-003	INE001A07OB6	-	-	28-Sep-18	59.77	28-Sep-18	695.00
76	O-004	INE001A07OD2	23-Oct-17	-	-	-	-	-
77	O-007	INE001A07OG5	30-Nov-17	-	-	-	-	-
78	O-008	INE001A07OH3	08-Dec-17	-	-	-	-	-
79	O-009	INE001A07OI1	08-Jan-18	-	-	-	-	-
80	O-010	INE001A07OJ9	12-Jan-18	12-Jan-18	-	-	-	-
81	O-011	INE001A07OK7	27-Jan-18	-	-	-	-	-
82	O-013	INE001A07OM3	03-Feb-18	-	-	-	-	-
83	P-001	INE001A07ON1	22-Feb-18	-	-	-	-	-
84	P-002	INE001A07OO9	04-Mar-18	-	-	-	-	-
85	P-004	INE001A07OQ4	11-Mar-18	-	-	-	-	-
86	P-005	INE001A07OR2	-	-	13-Aug-18	82.37	-	-
87	P-006	INE001A07OS0	-	-	26-Apr-18	41.75	-	-
88	P-007	INE001A07OT8	-	-	04-May-18	41.60	-	-
89	P-008	INE001A07OU6	-	-	06-May-18	53.10	-	-
90	P-009	INE001A07OV4	09-Mar-18	09-Mar-18	-	-	-	-
91	P-011	INE001A07OX0	-	-	13-May-18	86.19	-	-
92	P-012	INE001A07OY8	-	-	18-May-18	126.75	-	-
93	P-013	INE001A07OZ5	-	-	24-May-18	61.69	-	-
94	P-015	INE001A07PB3	-	-	01-Jun-18	59.92	-	-
95	P-016	INE001A07PC1	-	-	15-Jun-18	84.60	-	-
96	P-017	INE001A07PD9	-	-	17-Jun-18	40.30	-	-
97	P-018	INE001A07PE7	-	-	20-Jun-18	42.45	-	-
98	P-019	INE001A07PF4	-	-	25-Jun-18	45.01	-	-
99	P-020	INE001A07PG2	-	-	28-Jun-18	11.48	-	-
100	P-021	INE001A07PH0	-	-	16-Jul-18	77.73	-	-
101	P-022	INE001A07PI8	-	-	27-Jul-18	66.42	27-Jul-18	815.00
102	P-023	INE001A07PJ6	-	-	30-Jul-18	41.11	-	-
103	P-024	INE001A07PK4	15-Jan-18	15-Jan-18	-	-	-	-
104	Q-001	INE001A07PL2	-	-	21-Aug-18	39.89	21-Aug-18	500.00
105	Q-002	INE001A07PM0	-	-	23-Aug-18	79.50	-	-
106	Q-003	INE001A07PN8	-	-	24-Aug-18	79.00	-	-
107	Q-004	INE001A07PO6	26-Feb-18	26-Feb-18	-	-	-	-
108	Q-005	INE001A07PP3	09-Feb-18	09-Feb-18	-	-	-	-
109	Q-006	INE001A07PQ1	23-Nov-17	23-Nov-17	-	-	-	-
110	Q-007	INE001A07PR9	04-Oct-17	-	-	-	-	-
111	Q-008	INE001A07PS7	13-Oct-17	-	-	-	-	-

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Continuation Sheet

Sr. No.	NCD Series	ISIN No.	Previous due date (October 1, 2017 to March 31, 2018)		Interest (April 1, 2018 to September 30, 2018)		Principal (April 1, 2018 to September 30, 2018)	
			Interest	Principal	Next due date	Amount (Rs. in crore)	Next due date	Amount (Rs. in crore)
112	Q-009	INE001A07PT5	18-Oct-17	-	-	-	-	-
113	Q-010	INE001A07PU3	11-Nov-17	-	-	-	-	-
114	Q-011	INE001A07PV1	18-Nov-17	-	-	-	-	-
115	Q-012	INE001A07PW9	22-Nov-17	-	-	-	-	-
116	Q-014	INE001A07PY5	12-Jan-18 07-Mar-18 08-Mar-18	07-Mar-18 08-Mar-18	-	-	-	-
117	Q-016	INE001A07QA3	25-Jan-18	-	-	-	-	-
118	Q-017	INE001A07QB1	30-Mar-18	-	-	-	-	-
119	R-001	INE001A07QC9	-	-	14-Jun-18	149.00	14-Jun-18	2000.00
120	R-002	INE001A07QD7	17-Mar-18	-	-	-	-	-
121	R-003	INE001A07QE5	20-Mar-18	-	-	-	-	-
122	R-004	INE001A07QF2	24-Mar-18	-	-	-	-	-
123	R-007	INE001A07QI6	-	-	18-Apr-18	34.50	-	-
124	R-009	INE001A07QK2	-	-	19-May-18	38.35	-	-
125	R-010	INE001A07QL0	-	-	22-Jun-18	18.75	-	-
126	R-011	INE001A07QM8	-	-	29-Jun-18	11.25	-	-
127	R-012	INE001A07QN6	-	-	05-Jun-18	76.53	-	-
128	R-013	INE001A07QO4	-	-	26-Jun-18	72.00	26-Jun-18	1000.00
129	R-014	INE001A07QP1	-	-	26-Jun-18	152.00	-	-
130	R-015	INE001A7QQ9	-		13-Jun-18	112.50	-	-
131	R-016	INE001A07QR7	-	-	16-Sep-18	30.00	-	-
132	R-017	INE001A07QS5	-	-	25-Jun-18	13.99	25-Jun-18	195.00
133	R-018	INE001A07QT3	-	-	20-Jun-18	53.50	-	-
134	R-019	INE001A07QU1	25-Mar-18	-	-	-	-	-
135	R-020	INE001A07QV9	-	-	23-Jun-18 24-Sep-18	50.47 12.86	24-Sep-18	700.00
136	R-021	INE001A07QW7	11-Dec-17	-	-	-	-	-
137	R-022	INE001A07QX5	-	-	24-Jul-18	250.95	-	-
138	R-023	INE001A07QY3	-	-	01-Aug-18	144.00	-	-
139	S-001	INE001A07QZ0	28-Dec-17	-	-	-	-	-
140	S-002	INE001A07RA1	-	-	06-Sep-18	140.00	-	-
141	S-004	INE001A07RC7	17-Nov-17	-	-	-	-	-
142	S-005	INE001A07RD5	20-Feb-18	-	-	-	-	-
143	T-002	INE001A07RF0	-	-	21-Jun-18	49.47	-	-

