

Disclosures in accordance with clause 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended March 31, 2018

Sr.No	Particulars	Disclosures
(a)	Credit rating and change in the credit rating, if any	ICRA AA+ (Stable) from ICRA and IND AAA (Stable) from India Ratings and Research Private Ltd.
(b)	Asset cover available, in case of non-convertible debt securities	2.87 times. Certified by Chartered Accountant
(c)	Debt equity ratio	9.61
(d)	Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/redeemable of principal of non-convertible preference shares/ non-convertible debt securities and whether the same has been paid or not	Annexure 1.
(e)	Next due date for the payment of interest/dividend of non-convertible preference shares/principal along with the amount of interest/dividend of non-convertible preference shares payable and the redemption amount	Annexure 1.
(f)	Debt service coverage ratio	0.17
(g)	Interest service coverage ratio	1.06
(h)	Outstanding redeemable preference shares (quantity and value)	Not applicable
(i)	Capital redemption reserve / debenture redemption reserve	Not applicable
(j)	Net worth	Rs 75,006.41 Lakh
(k)	Net profit /loss after tax	Rs. 3257.98 Lakh
(l)	Earnings per share	0.86

Aditya Birla Housing Finance Ltd. (ABHFL)
DETAILS OF SECURED REDEEMABLE NCD OUTSTANDING as on March 31, 2018
 (Against Debenture Trust Deed dated 21st September, 2015 Rs.2000 crore)

Annexure 1

Sr. No.	Series	Series Name	Name of the debenture holder	Issue size	No. of Debentures	Allotment	Date of Credit	Date of listing	Redemption	Previous Interest Date	Interest Dates	Tenor	Coupon Rate	Face	ISIN No.	Interest Payment Next Due Date	Interest Amount on Face Value	Interest Payment on Next Due Date	Redemption Amount (Rs. in crores)
2015-16																			
1	A1	ABHFL NCD A1 - FY 2015-16	United India Insurance Co Ltd Employees Provident Fund	20.00	200	22-Mar-16	22-Mar-16	30-Mar-16	20-Mar-26	22-Mar-18	March 22, 2017, March 22, 2018, March 22, 2019, March 22, 2020, March 22, 2021, March 22, 2022, March 22, 2023, March 22, 2024, March 22, 2025, March 20, 2026	3,650	8.95%	1,000,000	INE831R07011	March 22, 2019	89,500	17,900,000	20.00
2	A2	ABHFL NCD A2 - FY 2015-16	Birla Sunlife Insurance Co Ltd	5.00	50	22-Mar-16	22-Mar-16	30-Mar-16	22-Mar-21	22-Mar-18	March 22, 2017, March 22, 2018, March 22, 2019, March 22, 2020, March 22, 2021	1,826	8.95%	1,000,000	INE831R07029	March 22, 2019	89,500	4,475,000	5.00
																	22,375,000.00	25.00	
2016-17																			
1	A1	ABHFL NCD A1 - FY 2016-17	Indiabulls Ultrashort Term	15.00	150	20-Apr-16	20-Apr-16	27-Apr-16	20-Apr-21	20-Apr-17	April 20, 2017, April 20, 2018, April 20, 2019, April 20, 2020, April 20, 2021	1,826	8.75%	1,000,000	INE831R07037	April 20, 2018	87,500	13,125,000	15.00
2	F1	ABHFL NCD F1 - FY 2016-17	Axis Bank Ltd.	100.00	1,000	21-Sep-16	21-Sep-16	22-Sep-16	21-Sep-18	21-Sep-17	September 21, 2017, September 21, 2018	730	8.15%	1,000,000	INE831R07045	September 21, 2018	81,500	81,500,000	100.00
3	F2	ABHFL NCD F2 - FY 2016-17	SBI DUAL ADVANTAGE FUND (SDAF)-SERIES XVII	75.00	750	21-Sep-16	21-Sep-16	22-Sep-16	12-Sep-19	NA	September 12, 2019	1,086	8.3000% (On XIRR basis)	1,000,000	INE831R07052	September 12, 2019	267,744	200,808,000	75.00
4	I1	ABHFL NCD I1 - FY 2016-17	Reliance Capital trustee Co.Ltd A/C - RELIANCE REGULAR SAVING FUND - DEBT OPTION	50.00	500	16-Dec-16	16-Dec-16	20-Dec-16	13-Dec-19	16-Dec-17	16 Dec 2017, 16 Dec 2018 and 13 Dec 2019	1,092	7.8000% p.a.	1,000,000	INE831R07078	December 16, 2018	78,000	39,000,000	50.00
5	I2	ABHFL NCD I2 - FY 2016-17	Reliance Capital trustee Co.Ltd A/C - RELIANCE DUAL ADVANTAGE FIXED TENOR FUND - 10 PLAN A	7.90	79	16-Dec-16	16-Dec-16	20-Dec-16	13-Aug-20	NA	August 13, 2020	1,336	7.8000% (XIRR basis)	1,000,000	INE831R07086	August 13, 2020	316,417	24,996,943	7.90
6	I2	ABHFL NCD I2 - FY 2016-17	Reliance Capital trustee Co.Ltd A/C - RELIANCE DUAL ADVANTAGE FIXED TENOR FUND - 10 PLAN B	9.80	96	16-Dec-16	16-Dec-16	20-Dec-16	13-Aug-20	NA	August 13, 2020	1,336	7.8000% (XIRR basis)	1,000,000	INE831R07086	August 13, 2020	316,417	30,376,032	9.60
7	I2	ABHFL NCD I2 - FY 2016-17	Reliance Capital trustee Co.Ltd A/C - RELIANCE REGULAR SAVING FUND - BALANCED OPTION	32.50	325	16-Dec-16	16-Dec-16	20-Dec-16	13-Aug-20	NA	August 13, 2020	1,336	7.8000% (XIRR basis)	1,000,000	INE831R07086	August 13, 2020	316,417	102,835,525	32.50
8	I3	ABHFL NCD I3 FY 2016-2017	THE FEDERALBANK LIMITED	50.00	500	23-Dec-16	23-Dec-16	28-Dec-16	20-Dec-19	23-Dec-17	23 Dec 2017, 23 Dec 2018 and 20 Dec 2019	1,092	7.8000% p.a.	1,000,000	INE831R07094	December 23, 2018	78,000	39,000,000	50.00
9	K1	ABHFL NCD K1 FY 2016-2017	Rural Postal Life Insurance Fund A/c SBI FMPL	10.00	100	16-Feb-17	16-Feb-17	20-Feb-17	14-Feb-20	16-Feb-18	February 16, 2018, February 16, 2019 & February 14, 2020	1,093	8.0500% p.a.	1,000,000	INE831R07102	February 16, 2019	80,500	8,050,000	10.00
10	K1	ABHFL NCD K1 FY 2016-2017	Postal Life Insurance Fund A/c SBI FMPL	60.00	600	16-Feb-17	16-Feb-17	20-Feb-17	14-Feb-20	16-Feb-18	February 16, 2018, February 16, 2019 & February 14, 2020	1,093	8.0500% p.a.	1,000,000	INE831R07102	February 16, 2019	80,500	48,300,000	60.00
11	K1	ABHFL NCD K1 FY 2016-2017	Janata Sahakari Bank Staff Provident Fund	1.00	10	16-Feb-17	16-Feb-17	20-Feb-17	14-Feb-20	16-Feb-18	February 16, 2018, February 16, 2019 & February 14, 2020	1,093	8.0500% p.a.	1,000,000	INE831R07102	February 16, 2019	80,500	805,000	1.00
12	L1	ABHFL NCD L1 FY 2016-2017	The Federal Bank Limited	30.00	300	9-Mar-17	9-Mar-17	17-Mar-17	9-Jun-20	9-Mar-18	March 09, 2018, March 09, 2019 & March 09, 2020 and on maturity June 09, 2020	1,188	7.8500% p.a.	1,000,000	INE831R07110	March 9, 2019	78,500	23,550,000	30.00
13	L2	ABHFL NCD L2 FY 2016-2017	Union Bank of India	50.00	500	10-Mar-17	10-Mar-17	17-Mar-17	10-Mar-22	10-Mar-18	March 10, 2018, March 10, 2019, March 10, 2020, March 10, 2021, March 10, 2022	1,826	8.0000% p.a.	1,000,000	INE831R07128	March 9, 2019	80,000	40,000,000	50.00
14	L3	ABHFL NCD L3 FY 2016-2017	Union Bank of India	50.00	500	20-Mar-17	20-Mar-17	24-Mar-17	18-Mar-22	20-Mar-18	March 20, 2018, March 20, 2019, March 20, 2020, March 20, 2021, March 18, 2022	1,824	8.0000% p.a.	1,000,000	INE831R07136	March 9, 2019	80,000	40,000,000	50.00
15	L4	ABHFL NCD L4 FY 2016-2017	SBI DUAL ADVANTAGE FUND-SERIES XIX	60.00	600	27-Mar-17	27-Mar-17	3-Apr-17	16-Apr-20	NA	April 16, 2020	1,116	7.9000 % (On XIRR)	1,000,000	INE831R07144	April 16, 2020	261,724	157,034,400	60.00
																	849,380,900.00	601	
2017-18																			
16	A1	ABHFL NCD A1 FY 2017-2018	Union Bank of India	45.00	450	3-Apr-17	3-Apr-17	7-Apr-17	1-Apr-22	NA	April 03, 2018, April 03, 2019, April 03, 2020, April 03, 2021, April 01, 2022	1,824	8.0000% p.a.	1,000,000	INE831R07151	April 3, 2018	80,000	36,000,000	45.00
17	C1	ABHFL NCD C1 FY 2017-2018	HDFC Bank Ltd	100.00	1,000	7-Jun-17	7-Jun-17	8-Jun-17	7-Jun-22	NA	June 07, 2018; June 07, 2019; June 07, 2020; June 07, 2021; June 07, 2022	1,826	8.0000% p.a.	1,000,000	INE831R07169	June 7, 2018	80,000	80,000,000	100.00
18	E1	ABHFL NCD E1 FY 2017-2018	HDFC Bank Ltd	50.00	500	1-Aug-17	1-Aug-17	3-Aug-17	30-Jun-2021	NA	August 01, 2018; August 01, 2019; August 01, 2020 and July 30, 2021	1,429	7.6000% p.a.	1,000,000	INE831R07177	August 1, 2018	76,000	38,000,000	50.00
19	E1	ABHFL NCD E1 FY 2017-2018	Postal Life Insurance Fund A/C SBIFMPL	25.00	250	1-Aug-17	1-Aug-17	3-Aug-17	30-Jun-2021	NA	August 01, 2018; August 01, 2019; August 01, 2020 and July 30, 2021	1,429	7.6000% p.a.	1,000,000	INE831R07177	August 1, 2018	76,000	19,000,000	25.00
20	E1	ABHFL NCD E1 FY 2017-2018	MIRAE Asset Savings Fund	10.00	100	1-Aug-17	1-Aug-17	3-Aug-17	30-Jun-2021	NA	August 01, 2018; August 01, 2019; August 01, 2020 and July 30, 2021	1,429	7.6000% p.a.	1,000,000	INE831R07177	August 1, 2018	76,000	7,600,000	10.00
21	F1	ABHFL NCD F1 FY 2017-2018	Agriculture Insurance Company of India Ltd	20.00	200	8-Sep-17	8-Sep-17	11-Sep-17	8-Sep-2022	NA	September 08, 2018, September 08, 2019; September 08, 2020, September 08, 2021 and September 08, 2022	1,826	7.6000% p.a.	1,000,000	INE831R07185	September 8, 2018	76,000	15,200,000	20.00
																	250.00	2,500.00	
																	876.00	8,760.00	
																	1,067,555,900.00	876.00	