



October 24, 2016

<b>The Manager,</b> Listing Department BSE Limited, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai – 400 001 Tel: 22721233 Fax No.: 22723719/ 22723121/ 22722037/ 22722061	<b>The Manager,</b> Listing Department National Stock Exchange of India Limited; Exchange Plaza, 5 <sup>th</sup> Floor, Plot C/1, G Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051 Tel No: 26598235 Fax No: 26598237, 26598238
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Dear Sir/ Madam,

**Subject: Compliance under Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015**

Pursuant to regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, kindly find enclosed herewith:

1. Unaudited Financial Results for half year ended September 30, 2016 along with the Limited Review Report of the Statutory Auditors. Unaudited Financial Results have been reviewed by Audit Committee and approved by Board at its meeting held on October 24, 2016.
2. Disclosure under Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (*Annexure A*).

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

Kindly take the same on record.

Thanking you;

Yours sincerely

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

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Annexure - A

**Disclosure under Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for the half year ended Sep 30, 2016**

S.No.	Particulars	Disclosure				
a	Credit Rating and change in Credit Rating	ICRA AA (STABLE), PP MLD (ICRA) AA (STABLE), CARE AA (Double A), CRISIL AA/STABLE (UPGRADED)				
b	Asset cover available, in case of non-convertible debt securities	ISIN INE477L07032 : 1.1 time All remaining ISINs : 1 time				
c	Debt-Equity Ratio	7.8				
d	Previous/ Next Due date of the payment of Interest	S. No.	ISIN	Previous Due Date for payment of Interest and whether the same has been paid or not	Next Due date for payment of Interest	Redemption Date
		1	INE477L07032	21/06/2016 Paid	21-06-2017	21.06.2018
		2	INE477L07057	N.A.	N.A.	24-Apr-17
		3	INE477L07065	N.A.	N.A.	27-Feb-19
		4	INE477L07081	N.A.	N.A.	19-Mar-19
		5	INE477L07099	N.A.	N.A.	15-May-17
		6	INE477L07107	N.A.	N.A.	16-Aug-17
		7	INE477L07115	N.A.	N.A.	31-Aug-17
		8	INE477L07131	N.A.	N.A.	21-Sep-17
		9	NE477L07149	N.A.	N.A.	03-Oct-17
		10	NE477L07156	N.A.	N.A.	11-Oct-17
		11	INE477L07164	N.A.	N.A.	02-Nov-17
		12	INE477L07172	N.A.	N.A.	20-Nov-17
		13	INE477L07180	N.A.	N.A.	06-Dec-17
		14	INE477L07198	N.A.	N.A.	18-Dec-17
		15	INE477L07206	N.A.	N.A.	09-Jan-18
		16	INE477L07214	N.A.	N.A.	23-Jan-18
		17	INE477L07222	N.A.	N.A.	02-Apr-18
		18	INE477L07271	N.A.	N.A.	07-Mar-17
		19	INE477L07248	N.A.	N.A.	02-Apr-18
		20	INE477L07255	N.A.	N.A.	10-Apr-18
		21	INE477L07263	N.A.	N.A.	18-Apr-18
		22	INE477L07289	N.A.	N.A.	20-Mar-17
		23	INE477L07297	N.A.	N.A.	10-Apr-17
		24	INE477L07305	N.A.	N.A.	15-Jun-17
		25	INE477L07313	N.A.	N.A.	03-Apr-18
		26	INE477L07321	N.A.	N.A.	10-Apr-17

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		27	INE477L07347	N.A.	N.A.	17-Apr-18
		28	INE477L07354	N.A.	N.A.	08-May-18
		29	INE477L07362	N.A.	N.A.	24-May-18
		30	INE477L07370	N.A.	N.A.	31-May-18
		31	INE477L07388	N.A.	N.A.	07-Feb-17
		32	INE477L07396	N.A.	N.A.	03-Apr-17
		33	INE477L07404	N.A.	N.A.	15-Jun-18
		34	INE477L07412	N.A.	N.A.	28-Jun-18
		35	INE477L07420	N.A.	N.A.	14-Jun-18
		36	INE477L07438	N.A.	N.A.	09-Aug-18
		37	INE477L07446	N.A.	N.A.	13-Jul-18
		38	INE477L07453	N.A.	N.A.	14-Sep-17
		39	INE477L07461	N.A.	N.A.	21-Dec-18
		40	INE477L07479	N.A.	N.A.	21-Dec-18
		41	INE477L07503	N.A.	N.A.	03-Oct-18
		42	INE477L07511	N.A.	N.A.	13-Sep-18
		43	INE477L07529	N.A.	N.A.	17-Oct-18
		44	INE477L07S37	N.A.	N.A.	25-Oct-18
		45	INE477L07545	N.A.	N.A.	08-Nov-18
		46	INE477L07552	N.A.	N.A.	27-Nov-18
		47	INE477L07578	N.A.	N.A.	12-Dec-18
		48	INE477L07586	N.A.	N.A.	26-Dec-18
		49	INE477L07594	N.A.	N.A.	16-Jan-19
		50	INE477L07602	N.A. (First Interest in due on 2017)	11-Jul-17	11-Jul-18
		51	INE477L07610	N.A. (First Interest in due on 2017)	24-Jul-17	22-Jul-19
		52	INE477L07628	N.A.	N.A.	15-Jul-19
		53	INE477L07636	N.A. (First Interest in due on 2017)	25-Aug-17	27-Jul-18
		54	INE477L07644	N.A. (First Interest in due on 2017)	25-Aug-17	20-Jun-18
		55	INE477L07651	N.A.	N.A.	25-Apr-18
		56	INE477L07669	N.A. (First Interest in due on 2017)	31-Aug-17	06-Apr-18
		57	INE477L07677	N.A.	N.A.	20-Apr-20
		58	INE477L07040	27-09-2016 Paid	27-Oct-16	26-Dec-18
e	Debt Service Coverage Ratio	2.8				
f	Interest Service Coverage Ratio	1.2				

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g	outstanding redeemable preference shares	N.A.
h	Debenture redemption reserve	Rs. 7,531.0 Lacs
i	Net Worth	Rs. 76,831.0 Lacs
j	Net Profit after Tax;	Rs. 3,169.5 Lacs
k	Earnings Per Share	21.2

for India Infoline Housing Finance Limited

**Ajay Jaiswal**  
Company Secretary



**India Infoline Housing Finance Limited**

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**Standalone Unaudited Financial Results For The Half Year Ended September 30, 2016**

(Amt in ₹ Lacs)

Particulars	Half Year Ended		Period Ended	Year Ended
	Unaudited	Unaudited	Unaudited	Audited
	Sep 30, 2016	Sep 30, 2015	Sep 30, 2016	Mar 31, 2016
<b>1. Interest Earned</b>	<b>36,553.7</b>	<b>19,184.1</b>	<b>36,553.7</b>	<b>51,087.9</b>
(a) Interest	36,326.1	19,081.1	36,326.1	50,705.8
(b) Income on Investments	227.6	103.0	227.6	382.1
(c) Interest on Balance with Reserve Bank of India & Other Inter Bank Funds	-	-	-	-
(d) Others	-	-	-	-
2. Other Income	3,192.8	1,787.6	3,192.8	4,137.9
<b>3. Total Income</b>	<b>39,746.5</b>	<b>20,971.7</b>	<b>39,746.5</b>	<b>55,225.8</b>
4. Interest Expended	26,441.1	12,498.7	26,441.1	32,845.1
<b>5. Operating Expenses</b>	<b>6,932.6</b>	<b>3,482.0</b>	<b>6,932.6</b>	<b>9,229.0</b>
(i) Employees Cost	4,983.1	2,624.3	4,983.1	6,706.2
(ii) Other Operating Expenses	1,949.5	857.7	1,949.5	2,522.8
<b>6. Total Expenditure (Excluding Provisions &amp; Contingencies)</b>	<b>33,373.7</b>	<b>15,980.7</b>	<b>33,373.7</b>	<b>42,074.1</b>
7. Operating Profit Before Provisions & Contingencies	6,372.8	4,991.0	6,372.8	13,151.7
8. Provisions (Other than Tax) & Contingencies	1,524.3	1,129.9	1,524.3	2,063.3
9. Exceptional Items	-	-	-	-
<b>10. Profit/(Loss) from Ordinary Activities Before Tax</b>	<b>4,848.5</b>	<b>3,861.1</b>	<b>4,848.5</b>	<b>11,088.4</b>
11. Tax Expenses	1,679.0	1,326.7	1,679.0	3,882.5
<b>12. Net Profit/(Loss) from Ordinary Activities After Tax</b>	<b>3,169.5</b>	<b>2,534.4</b>	<b>3,169.5</b>	<b>7,205.9</b>
13. Extraordinary items (Net of Tax Expenses)	-	-	-	-
<b>14. Net Profit/(Loss) for the Period</b>	<b>3,169.5</b>	<b>2,534.4</b>	<b>3,169.5</b>	<b>7,205.9</b>
15. Paid up Equity Share Capital (Face Value of Rs.10 each)	1,796.8	1,090.0	1,796.8	1,496.8
16. Reserves excluding Revaluation Reserve	73,592.0	21,750.9	73,592.0	48,296.5
17. Analytical Ratios				
(i) Capital Adequacy Ratio	17.3%	17.3%	17.3%	16.7%
(ii) Earning Per Share	21.2	23.3	21.2	52.6
18. NPA Ratios				
(a) Gross / Net NPA	4920.8/2770.8	3304.3/1729.0	4920.8/2770.8	3377.4/1630.5
(b) % of Gross / Net NPA	0.70%/0.40%	0.92%/0.48%	0.70%/0.40%	0.64%/0.31%
(c) Return on Average Assets (Annualised)	1.0%	1.7%	1.0%	1.9%

**Notes to Accounts:**

- The above unaudited financial results of the Company have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its Meeting held on October 24, 2016.
- The above unaudited financial results have been subject to 'Limited Review' by the Statutory Auditors.
- The Company is into housing finance business. The Company makes a provision on all outstanding standard assets as per the extant prudential norms/guidelines issued by the National Housing Bank.
- The Company had issued and allotted 30,00,000 no. of Equity shares of face values of ₹ 10 each at a premium of ₹ 740 each on right basis.
- The Net worth of the Company as on September 30, 2016 is ₹ 76,831.0 Lacs and the Debt -Equity Ratio as of even date is 7.8 times.
- Previous periods figures have been regrouped / reclassified wherever necessary.



By order of the Board  
For India Infoline Housing Finance Limited

**Monu Ratra**  
Executive Director & CEO  
DIN no. 07406284

Date: 24th Oct 2016  
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@iifhl.com](mailto:reach@iifhl.com)

• Website: [www.iiflhomeloans.com](http://www.iiflhomeloans.com)

**Registered Office:** 12A-10, 13th Floor, Parinee Crescenzo, C-38 & 39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051

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To,  
The Board of Directors  
India Infoline Housing Finance Limited  
12A-10, 13th floor, Parinee Crescenzo,  
C-38 and C-39, G Block,  
Behind MCA, Bandra Kurla Complex,  
Bandra East,  
Mumbai – 400 051

Dear Sirs,

**Sub: Limited Review Report on Unaudited Half Yearly Standalone Financial Results of India Infoline Housing Finance Limited for the Half Year ended 30<sup>th</sup> September, 2016 pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

We have reviewed the accompanying Statement of unaudited standalone Financial Results (the 'Statements') of **India Infoline Housing Finance Limited** (the 'Company') for the six months ended 30<sup>th</sup> September, 2016. This Statement is the responsibility of Company's Management and has been approved by the Board of Directors on 24<sup>th</sup> October, 2016. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the 'Standard on Review Engagement (SRE) 2410', *Review of Interim Financial Information Performed by the Independent Auditor of the Entity*, issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of Company personnel and an analytical procedure applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

In the conduct of our Review we have relied on the working and review reports in respect of non -performing assets carried out by a firm of Chartered Accountants, specifically appointed for this purpose. We have been informed by the management that this review report covers cent percent, of the advances portfolio of the company.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with applicable accounting standards as specified under Section 133 of the Companies Act, 2013 and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant guidelines issued by National Housing Bank in respect of income recognition, assets classification, provisioning and other related matters.

For Sharp & Tannan Associates  
Chartered Accountants  
Firm's Registration No.109983W  
By the hand of



Tirtharaj Khot  
Partner  
Membership No:(F) 037457

Place: Mumbai  
Date : 24<sup>th</sup> October, 2016