

Financial Results for the half year and year ended March 31, 2016

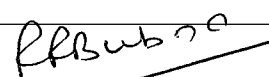
(Rs. in Millions)

| Particulars | Half year ended | | Year Ended | |
|--|------------------|-----------------|------------------|------------------|
| | March 31,2016 | March 31,2015 | March 31, 2016 | March 31, 2015 |
| | Unaudited | Unaudited | Audited | Audited |
| 1. Interest earned (a)+(b)+(c)+(d) | 11,061.48 | 7,528.37 | 20,205.30 | 13,425.57 |
| (a) Interest on loans | 9,569.53 | 6,606.80 | 17,855.04 | 11,930.13 |
| (b) Income on investments (including fixed deposits) | 1,501.17 | 897.35 | 2,334.60 | 1,441.33 |
| (c) Interest on balances with Reserve Bank of India and other inter bank funds | - | - | - | - |
| (d) Others | (9.22) | 24.22 | 15.66 | 54.11 |
| 2. Other Income (including treasury operations) | (298.04) | (395.22) | (1,339.47) | (1,013.73) |
| 3. Total Income (1+2) | 10,763.44 | 7,133.15 | 18,865.83 | 12,411.84 |
| 4. Interest Expended | 6,300.84 | 3,631.96 | 11,237.54 | 6,315.48 |
| 5. Operating Expenses (i)+(ii) | 2,289.14 | 1,461.62 | 3,376.11 | 2,334.44 |
| (i) Employees cost | 860.50 | 693.82 | 1,499.06 | 1,105.56 |
| (ii) Other operating expenses | 1,428.64 | 767.80 | 1,877.05 | 1,228.88 |
| 6. Total Expenditure (4+5) excluding Provisions and Contingencies | 8,589.98 | 5,093.58 | 14,613.65 | 8,649.92 |
| 7. Operating Profit before Provisions and Contingencies (3-6) | 2,173.46 | 2,039.57 | 4,252.18 | 3,761.92 |
| 8. Provisions (other than tax) and Contingencies | 190.57 | 514.33 | 463.35 | 993.94 |
| 9. Exceptional Items | - | - | - | - |
| 10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9) | 1,982.89 | 1,525.24 | 3,788.83 | 2,767.98 |
| 11. Tax expense | 663.85 | 524.39 | 1,288.20 | 938.60 |
| 12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11) | 1,319.04 | 1,000.85 | 2,500.63 | 1,829.38 |
| 13. Extraordinary Items (net of tax expense) | - | - | - | - |
| 14. Net Profit (+)/Loss(-) for the period (12-13) | 1,319.04 | 1,000.85 | 2,500.63 | 1,829.38 |
| 15. Paid-up equity share capital (Face Value of Re. 1 each) | 1,891.85 | 1,891.85 | 1,891.85 | 1,891.85 |
| 16. Reserves excluding Revaluation Reserves | - | - | 17,930.45 | 15,479.16 |
| 17. Analytical Ratios | | | | |
| (i) Capital Adequacy Ratio | 16.56% | 17.72% | 16.56% | 17.72% |
| (ii) Earnings Per Share (Basic and Diluted) (In Rupees)(See note 2) | 0.70 | 0.53 | 1.32 | 0.97 |
| 18. NPA Ratios | | | | |
| a) % of Gross NPA to Total credit exposure | 1.88% | 1.67% | 1.88% | 1.67% |
| b) % of Net NPA to Total credit exposure | 0.48% | 0.30% | 0.48% | 0.30% |
| 19. Return on Assets (See note 3) | 0.81% | 0.93% | 1.67% | 1.77% |

Notes:-

- 1) The above financial results of ECL Finance Limited ("ECLF" or "the Company") for the half year and year ended March 31, 2016 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on May 12, 2016.
- 2) Earnings per share for the half year ended March 31, 2016 and March 31, 2015 have been calculated for six months and not annualised.
- 3) Return on Assets has been computed as a percentage of profit after tax to average total assets and not annualised for half year ended results.
- 4) The Statement and details as referred in Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 is attached as Annexure - A.

On behalf of the Board of Directors



Raviprakash R. Bubna
Managing Director & CEO
DIN : 00090160

Date: May 12, 2016

Place: Mumbai

Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

a) Details of Credit Rating

| Instrument category | CRISIL | ICRA | CARE | Brickworks |
|-------------------------------|----------------------|------------------|-----------|------------|
| i) Long Term Instruments | | | | |
| Rating | AA-/Stable | AA | AA | AA+ |
| Amount in millions | 35,600 | 107,000 | 105,250 | 13,500 |
| i) Short Term Instruments | | | | |
| Rating | A1+ | A1+ | A1+ | - |
| Amount in millions | 36,000 | 37,000 | 36,000 | - |
| iii) Market linked debentures | | | | |
| a. Short Term | | | | |
| Rating | PP- MLD A1+R | PP-MLD [ICRA]A1+ | - | - |
| Amount in millions | 12,000 | 9,000 | - | - |
| b. Long Term | | | | |
| Rating | PP MLD AA –R /stable | PP-MLD [ICRA]AA | PP MLD-AA | - |
| Amount in millions | 12,250 | 6,000 | 8,000 | - |

Rupees in Millions

| | Particulars | Half year ended | | Year Ended | |
|----|--------------------------------|-----------------|----------------|----------------|----------------|
| | | March 31, 2016 | March 31, 2015 | March 31, 2016 | March 31, 2015 |
| b) | Debt-equity Ratio * | 7.41 | 6.19 | 7.41 | 6.19 |
| c) | Capital redemption reserve | - | - | - | - |
| d) | Debenture redemption reserve # | 1705.06 | 571.79 | 1705.06 | 571.79 |
| e) | Net worth** | 18,905.29 | 18,625.44 | 18,905.29 | 18,625.44 |

* - Debt-equity ratio – Total Debt (Long Term borrowing + Short Term borrowing + Current Maturities of long term debts) / Net worth

- As per Rule 18(7)(b)(ii) of the Companies (Share Capital and Debentures) Rules, 2014 the Company, being NBFC, is not required to create debenture redemption reserve in respect of privately placed non convertible debentures.

** - Net worth = Share Capital + Reserves & Surplus – Deferred tax assets

| | |
|----|---|
| f) | Details of previous due date, next due date for the payment of interest and repayment of principal of non convertible debt securities |
|----|---|

ECL Finance Ltd.

| Sr No. | Debenture Series | Previous due date from October 1, 2015 to March 31, 2016 | | Next due date from April 1, 2016 to September 30, 2016 | | Redemption (Principal + Interest) Amt. Rs. in million |
|--------|---------------------------------------|---|---------------|---|---------------|--|
| | | For Interest | For Principal | For Interest | For Principal | |
| 1 | Benchmark Linked Debentures - A6A301 | NA | NA | 4-May-16 | 4-May-16 | 20.50 |
| 2 | Benchmark Linked Debentures - A6A504 | NA | NA | 25-Apr-16 | 25-Apr-16 | 131.00 |
| 3 | Benchmark Linked Debentures - A6B501 | NA | NA | 9-May-16 | 9-May-16 | 20.00 |
| 4 | Benchmark Linked Debentures - A6C301 | NA | NA | 6-Jun-16 | 6-Jun-16 | 20.70 |
| 5 | Benchmark Linked Debentures - A6C302 | NA | NA | 1-Jun-16 | 1-Jun-16 | 21.00 |
| 6 | Benchmark Linked Debentures - A6C303 | NA | NA | 4-May-16 | 4-May-16 | 29.80 |
| 7 | Benchmark Linked Debentures - A6C401 | NA | NA | 3-May-16 | 3-May-16 | 11.00 |
| 8 | Benchmark Linked Debentures - A6D301 | NA | NA | 11-May-16 | 11-May-16 | 41.50 |
| 9 | Benchmark Linked Debentures - A6E401 | NA | NA | 23-May-16 | 23-May-16 | 10.00 |
| 10 | Benchmark Linked Debentures - A6G301 | NA | NA | 8-Jun-16 | 8-Jun-16 | 261.90 |
| 11 | Benchmark Linked Debentures - A6J201 | 2-Mar-16 | 2-Mar-16 | NA | NA | NA |
| 12 | Benchmark Linked Debentures - A6J202 | 2-Mar-16 | 2-Mar-16 | NA | NA | NA |
| 13 | Benchmark Linked Debentures - A6J204 | 2-Mar-16 | 2-Mar-16 | NA | NA | NA |
| 14 | Benchmark Linked Debentures - A6J205 | 2-Mar-16 | 2-Mar-16 | NA | NA | NA |
| 15 | Benchmark Linked Debentures - A6J206 | 2-Mar-16 | 2-Mar-16 | NA | NA | NA |
| 16 | Benchmark Linked Debentures - B4C301 | NA | NA | 14-Jul-16 | 14-Jul-16 | 30.00 |
| 17 | Benchmark Linked Debentures - B6A401 | 25-Feb-16 | 25-Feb-16 | NA | NA | NA |
| 18 | Benchmark Linked Debentures - B6B401 | NA | NA | 30-May-16 | 30-May-16 | 16.00 |
| 19 | Benchmark Linked Debentures - B6B402 | NA | NA | 1-Apr-16 | 1-Apr-16 | 24.40 |
| 20 | Benchmark Linked Debentures - B6C401 | NA | NA | 6-Jun-16 | 6-Jun-16 | 7.00 |
| 21 | Benchmark Linked Debentures - B6C402 | NA | NA | 8-Jun-16 | 8-Jun-16 | 10.50 |
| 22 | Benchmark Linked Debentures - B6E301 | NA | NA | 11-Jul-16 | 11-Jul-16 | 32.20 |
| 23 | Benchmark Linked Debentures - B6E302 | NA | NA | 11-Jul-16 | 11-Jul-16 | 13.50 |
| 24 | Benchmark Linked Debentures - B6G301 | 1-Feb-16 | 1-Feb-16 | NA | NA | NA |
| 25 | Benchmark Linked Debentures - B6H501A | NA | NA | 19-Sep-16 | 19-Sep-16 | 76.90 |
| 26 | Benchmark Linked Debentures - B6H501B | NA | NA | 19-Sep-16 | 19-Sep-16 | 8.90 |
| 27 | Benchmark Linked Debentures - B6K201 | NA | NA | 2-May-16 | 2-May-16 | 74.70 |
| 28 | Benchmark Linked Debentures - B6K202 | 21-Mar-16 | 21-Mar-16 | NA | NA | NA |
| 29 | Benchmark Linked Debentures - B6K301 | NA | NA | 6-Jun-16 | 6-Jun-16 | 10.00 |
| 30 | Benchmark Linked Debentures - B6L201 | NA | NA | 11-May-16 | 11-May-16 | 15.80 |
| 31 | Benchmark Linked Debentures - B6L202 | NA | NA | 11-Apr-16 | 11-Apr-16 | 12.50 |
| 32 | Benchmark Linked Debentures - C6A201 | NA | NA | 8-Jun-16 | 8-Jun-16 | 5.00 |
| 33 | Benchmark Linked Debentures - C6A301 | NA | NA | 11-Aug-16 | 11-Aug-16 | 2.50 |
| 34 | Benchmark Linked Debentures - C6A302 | NA | NA | 15-Jul-16 | 15-Jul-16 | 53.90 |
| 35 | Benchmark Linked Debentures - C6A303 | NA | NA | 19-Jul-16 | 19-Jul-16 | 17.00 |
| 36 | Benchmark Linked Debentures - C6B301 | NA | NA | 1-Jun-16 | 1-Jun-16 | 10.40 |
| 37 | Benchmark Linked Debentures - C6E301 | NA | NA | 28-Jul-16 | 28-Jul-16 | 33.00 |
| 38 | Benchmark Linked Debentures - C6E401 | NA | NA | 27-Jun-16 | 27-Jun-16 | 15.50 |
| 39 | Benchmark Linked Debentures - C6F401 | NA | NA | 28-Jun-16 | 28-Jun-16 | 10.00 |
| 40 | Benchmark Linked Debentures - C6G301 | NA | NA | 11-Aug-16 | 11-Aug-16 | 50.00 |
| 41 | Benchmark Linked Debentures - C6H302 | NA | NA | 27-Sep-16 | 27-Sep-16 | 10.00 |
| 42 | Benchmark Linked Debentures - C6H501A | NA | NA | 30-Sep-16 | 30-Sep-16 | 62.50 |
| 43 | Benchmark Linked Debentures - C6H501B | NA | NA | 30-Sep-16 | 30-Sep-16 | 3.80 |
| 44 | Benchmark Linked Debentures - C6I503B | NA | NA | 30-Sep-16 | 30-Sep-16 | 384.60 |
| 45 | Benchmark Linked Debentures - C6I504A | NA | NA | 30-Sep-16 | 30-Sep-16 | 13.80 |
| 46 | Benchmark Linked Debentures - C6K201 | 9-Mar-16 | 9-Mar-16 | NA | NA | NA |
| 47 | Benchmark Linked Debentures - C6K301 | NA | NA | 9-May-16 | 9-May-16 | 5.00 |
| 48 | Benchmark Linked Debentures - C6K302 | 7-Mar-16 | 7-Mar-16 | NA | NA | NA |
| 49 | Benchmark Linked Debentures - C6L201 | NA | NA | 24-Jun-16 | 24-Jun-16 | 17.50 |
| 50 | Benchmark Linked Debentures - C6L202 | NA | NA | 1-Jul-16 | 1-Jul-16 | 31.00 |
| 51 | Benchmark Linked Debentures - C6L401 | NA | NA | 29-Jun-16 | 29-Jun-16 | 7.50 |
| 52 | Benchmark Linked Debentures - D6A301 | NA | NA | 29-Jul-16 | 29-Jul-16 | 95.50 |
| 53 | Benchmark Linked Debentures - D6A302 | NA | NA | 29-Jul-16 | 29-Jul-16 | 48.50 |
| 54 | Benchmark Linked Debentures - D6A303 | NA | NA | 5-Aug-16 | 5-Aug-16 | 5.50 |
| 55 | Benchmark Linked Debentures - D6A304 | NA | NA | 5-Aug-16 | 5-Aug-16 | 16.20 |
| 56 | Benchmark Linked Debentures - D6A305 | NA | NA | 5-Aug-16 | 5-Aug-16 | 250.10 |
| 57 | Benchmark Linked Debentures - D6B301 | NA | NA | 8-Aug-16 | 8-Aug-16 | 10.00 |
| 58 | Benchmark Linked Debentures - D6B302 | NA | NA | 12-Aug-16 | 12-Aug-16 | 28.00 |
| 59 | Benchmark Linked Debentures - D6B303 | NA | NA | 19-Aug-16 | 19-Aug-16 | 214.50 |
| 60 | Benchmark Linked Debentures - D6B304 | NA | NA | 12-Aug-16 | 12-Aug-16 | 38.10 |
| 61 | Benchmark Linked Debentures - D6B305 | NA | NA | 16-Aug-16 | 16-Aug-16 | 30.00 |
| 62 | Benchmark Linked Debentures - D6B306 | NA | NA | 31-Aug-16 | 31-Aug-16 | 30.00 |
| 63 | Benchmark Linked Debentures - D6B307 | NA | NA | 17-Aug-16 | 17-Aug-16 | 10.00 |
| 64 | Benchmark Linked Debentures - D6B308 | NA | NA | 22-Aug-16 | 22-Aug-16 | 10.40 |
| 65 | Benchmark Linked Debentures - D6B309 | NA | NA | 22-Aug-16 | 22-Aug-16 | 54.00 |
| 66 | Benchmark Linked Debentures - D6C301 | NA | NA | 3-Aug-16 | 3-Aug-16 | 50.00 |
| 67 | Benchmark Linked Debentures - D6C302 | NA | NA | 4-Jul-16 | 4-Jul-16 | 13.00 |

| Sr. No. | Debenture Series | Previous due date from October 1, 2015 to March 31, 2016 | | Next due date from April 1, 2016 to September 30, 2016 | | Redemption (Principal + Interest) Amt. Rs. in million |
|---------|---------------------------------------|--|---------------|--|---------------|---|
| | | For Interest | For Principal | For Interest | For Principal | |
| 68 | Benchmark Linked Debentures - D6D501A | NA | NA | 14-Jul-16 | 14-Jul-16 | 10.00 |
| 69 | Benchmark Linked Debentures - D6D502A | NA | NA | 26-Apr-16 | 26-Apr-16 | 250.00 |
| 70 | Benchmark Linked Debentures - D6J301 | NA | NA | 3-May-16 | 3-May-16 | 30.40 |
| 71 | Benchmark Linked Debentures - D6J401 | NA | NA | 30-May-16 | 30-May-16 | 69.00 |
| 72 | Benchmark Linked Debentures - D6K401 | NA | NA | 20-Jun-16 | 20-Jun-16 | 12.00 |
| 73 | Benchmark Linked Debentures - E5E202 | 7-Oct-15 | 7-Oct-15 | NA | NA | NA |
| 74 | Benchmark Linked Debentures - E5E210 | 1-Oct-15 | 1-Oct-15 | NA | NA | NA |
| 75 | Benchmark Linked Debentures - E5F201 | 5-Oct-15 | 5-Oct-15 | NA | NA | NA |
| 76 | Benchmark Linked Debentures - E5F202 | 15-Oct-15 | 15-Oct-15 | NA | NA | NA |
| 77 | Benchmark Linked Debentures - E5F206 | 8-Oct-15 | 8-Oct-15 | NA | NA | NA |
| 78 | Benchmark Linked Debentures - E5K201 | 1-Oct-15 | 1-Oct-15 | NA | NA | NA |
| 79 | Benchmark Linked Debentures - E6B301 | NA | NA | 11-Aug-16 | 11-Aug-16 | 67.50 |
| 80 | Benchmark Linked Debentures - E6B303 | NA | NA | 26-Aug-16 | 26-Aug-16 | 24.00 |
| 81 | Benchmark Linked Debentures - E6B401 | NA | NA | 22-Aug-16 | 22-Aug-16 | 23.50 |
| 82 | Benchmark Linked Debentures - E6C301 | NA | NA | 30-Sep-16 | 30-Sep-16 | 10.00 |
| 83 | Benchmark Linked Debentures - E6D301 | NA | NA | 3-Aug-16 | 3-Aug-16 | 44.10 |
| 84 | Benchmark Linked Debentures - E6E401 | NA | NA | 31-Aug-16 | 31-Aug-16 | 25.60 |
| 85 | Benchmark Linked Debentures - E6E501A | NA | NA | 11-May-16 | 11-May-16 | 250.00 |
| 86 | Benchmark Linked Debentures - E6F401 | NA | NA | 12-Sep-16 | 12-Sep-16 | 28.00 |
| 87 | Benchmark Linked Debentures - E6H401 | NA | NA | 19-Sep-16 | 19-Sep-16 | 14.00 |
| 88 | Benchmark Linked Debentures - F3C301 | NA | NA | 12-Sep-16 | 12-Sep-16 | 23.30 |
| 89 | Benchmark Linked Debentures - F5C401 | 1-Oct-15 | 1-Oct-15 | NA | NA | NA |
| 90 | Benchmark Linked Debentures - F5F201 | 22-Oct-15 | 22-Oct-15 | NA | NA | NA |
| 91 | Benchmark Linked Debentures - F5F203 | 29-Oct-15 | 29-Oct-15 | NA | NA | NA |
| 92 | Benchmark Linked Debentures - F5G201 | 6-Nov-15 | 6-Nov-15 | NA | NA | NA |
| 93 | Benchmark Linked Debentures - F5G202 | 23-Nov-15 | 23-Nov-15 | NA | NA | NA |
| 94 | Benchmark Linked Debentures - F5G204 | 10-Nov-15 | 10-Nov-15 | NA | NA | NA |
| 95 | Benchmark Linked Debentures - F5H201 | 29-Oct-15 | 29-Oct-15 | NA | NA | NA |
| 96 | Benchmark Linked Debentures - F5I301 | 12-Oct-15 | 12-Oct-15 | NA | NA | NA |
| 97 | Benchmark Linked Debentures - F6C301 | NA | NA | 30-Sep-16 | 30-Sep-16 | 31.20 |
| 98 | Benchmark Linked Debentures - F6C302 | NA | NA | 27-Sep-16 | 27-Sep-16 | 42.00 |
| 99 | Benchmark Linked Debentures - F6C303 | NA | NA | 30-Sep-16 | 30-Sep-16 | 12.00 |
| 100 | Benchmark Linked Debentures - F6C401 | NA | NA | 28-Jun-16 | 28-Jun-16 | 20.00 |
| 101 | Benchmark Linked Debentures - F6E301 | NA | NA | 29-Sep-16 | 29-Sep-16 | 126.30 |
| 102 | Benchmark Linked Debentures - F6F301 | NA | NA | 20-Jun-16 | 20-Jun-16 | 33.90 |
| 103 | Benchmark Linked Debentures - F6G502A | NA | NA | 17-Aug-16 | 17-Aug-16 | 786.40 |
| 104 | Benchmark Linked Debentures - F6H501A | NA | NA | 15-Sep-16 | 15-Sep-16 | 100.00 |
| 105 | Benchmark Linked Debentures - F6I401 | NA | NA | 21-Sep-16 | 21-Sep-16 | 124.70 |
| 106 | Benchmark Linked Debentures - G5C301 | 17-Dec-15 | 17-Dec-15 | NA | NA | NA |
| 107 | Benchmark Linked Debentures - G5G201 | 18-Nov-15 | 18-Nov-15 | NA | NA | NA |
| 108 | Benchmark Linked Debentures - G5G204 | 3-Dec-15 | 3-Dec-15 | NA | NA | NA |
| 109 | Benchmark Linked Debentures - G5G205 | 5-Jan-16 | 5-Jan-16 | NA | NA | NA |
| 110 | Benchmark Linked Debentures - G5H202 | 3-Dec-15 | 3-Dec-15 | NA | NA | NA |
| 111 | Benchmark Linked Debentures - G5H405 | 13-Nov-15 | 13-Nov-15 | NA | NA | NA |
| 112 | Benchmark Linked Debentures - G6H501A | NA | NA | 12-Sep-16 | 12-Sep-16 | 210.00 |
| 113 | Benchmark Linked Debentures - H5C301 | 30-Dec-15 | 30-Dec-15 | NA | NA | NA |
| 114 | Benchmark Linked Debentures - H5C302 | 31-Dec-15 | 31-Dec-15 | NA | NA | NA |
| 115 | Benchmark Linked Debentures - H5E401 | 7-Dec-15 | 7-Dec-15 | NA | NA | NA |
| 116 | Benchmark Linked Debentures - H5F201 | 29-Oct-15 | 29-Oct-15 | NA | NA | NA |
| 117 | Benchmark Linked Debentures - H5H402 | 20-Nov-15 | 20-Nov-15 | NA | NA | NA |
| 118 | Benchmark Linked Debentures - H5H406 | 26-Nov-15 | 26-Nov-15 | NA | NA | NA |
| 119 | Benchmark Linked Debentures - H5H407 | 27-Nov-15 | 27-Nov-15 | NA | NA | NA |
| 120 | Benchmark Linked Debentures - H5I202 | 7-Oct-15 | 7-Oct-15 | NA | NA | NA |
| 121 | Benchmark Linked Debentures - H5I401 | 9-Oct-15 | 9-Oct-15 | NA | NA | NA |
| 122 | Benchmark Linked Debentures - H5I402 | 11-Dec-15 | 11-Dec-15 | NA | NA | NA |
| 123 | Benchmark Linked Debentures - H5I403 | 1-Dec-15 | 1-Dec-15 | NA | NA | NA |
| 124 | Benchmark Linked Debentures - H6C501 | NA | NA | 23-Sep-16 | 23-Sep-16 | 150.00 |
| 125 | Benchmark Linked Debentures - H6E301 | NA | NA | 23-Aug-16 | 23-Aug-16 | 17.10 |
| 126 | Benchmark Linked Debentures - H6E302 | NA | NA | 29-Aug-16 | 29-Aug-16 | 10.00 |
| 127 | Benchmark Linked Debentures - H6E303 | NA | NA | 29-Aug-16 | 29-Aug-16 | 5.00 |
| 128 | Benchmark Linked Debentures - I5G201 | 4-Dec-15 | 4-Dec-15 | NA | NA | NA |
| 129 | Benchmark Linked Debentures - I5G202 | 6-Nov-15 | 6-Nov-15 | NA | NA | NA |
| 130 | Benchmark Linked Debentures - I5I301 | 30-Dec-15 | 30-Dec-15 | NA | NA | NA |
| 131 | Benchmark Linked Debentures - I5I302 | 4-Jan-16 | 4-Jan-16 | NA | NA | NA |
| 132 | Benchmark Linked Debentures - I5J201 | 5-Feb-16 | 5-Feb-16 | NA | NA | NA |
| 133 | Benchmark Linked Debentures - I5K201 | 28-Dec-15 | 28-Dec-15 | NA | NA | NA |
| 134 | Benchmark Linked Debentures - I5K202 | 17-Dec-15 | 17-Dec-15 | NA | NA | NA |
| 135 | Benchmark Linked Debentures - I5K401 | 18-Nov-15 | 18-Nov-15 | NA | NA | NA |
| 136 | Benchmark Linked Debentures - I5L201 | 8-Feb-16 | 8-Feb-16 | NA | NA | NA |

| Sr. No. | Debenture Series | Previous due date from October 1, 2015 to March 31, 2016 | | Next due date from April 1, 2016 to September 30, 2016 | | Redemption (Principal + Interest) Amt. Rs. in million |
|---------|---------------------------------------|---|---------------|---|---------------|---|
| | | For Interest | For Principal | For Interest | For Principal | |
| | | | | | | |
| 137 | Benchmark Linked Debentures - ISL202 | 8-Feb-16 | 8-Feb-16 | NA | NA | NA |
| 138 | Benchmark Linked Debentures - ISL204 | 8-Feb-16 | 8-Feb-16 | NA | NA | NA |
| 139 | Benchmark Linked Debentures - ISL301 | 5-Jan-16 | 5-Jan-16 | NA | NA | NA |
| 140 | Benchmark Linked Debentures - I6I501A | 29-Mar-16 | 29-Mar-16 | NA | NA | NA |
| 141 | Benchmark Linked Debentures - J5A201 | 21-Mar-16 | 21-Mar-16 | NA | NA | NA |
| 142 | Benchmark Linked Debentures - J5C201 | 4-Mar-16 | 4-Mar-16 | NA | NA | NA |
| 143 | Benchmark Linked Debentures - J5G201 | 27-Nov-15 | 27-Nov-15 | NA | NA | NA |
| 144 | Benchmark Linked Debentures - J5G202 | 24-Dec-15 | 24-Dec-15 | NA | NA | NA |
| 145 | Benchmark Linked Debentures - J5G203 | 1-Dec-15 | 1-Dec-15 | NA | NA | NA |
| 146 | Benchmark Linked Debentures - J5G301 | 14-Oct-15 | 14-Oct-15 | NA | NA | NA |
| 147 | Benchmark Linked Debentures - J5H201 | 24-Dec-15 | 24-Dec-15 | NA | NA | NA |
| 148 | Benchmark Linked Debentures - J5H202 | 7-Dec-15 | 7-Dec-15 | NA | NA | NA |
| 149 | Benchmark Linked Debentures - J5H205 | 10-Dec-15 | 10-Dec-15 | NA | NA | NA |
| 150 | Benchmark Linked Debentures - J5H401 | 14-Mar-16 | 14-Mar-16 | NA | NA | NA |
| 151 | Benchmark Linked Debentures - J5J201 | 2-Mar-16 | 2-Mar-16 | NA | NA | NA |
| 152 | Benchmark Linked Debentures - J5J202 | 2-Mar-16 | 2-Mar-16 | NA | NA | NA |
| 153 | Benchmark Linked Debentures - J5J301 | 2-Feb-16 | 2-Feb-16 | NA | NA | NA |
| 154 | Benchmark Linked Debentures - J5J302 | 27-Oct-15 | 27-Oct-15 | NA | NA | NA |
| 155 | Benchmark Linked Debentures - J5K201 | 26-Feb-16 | 26-Feb-16 | NA | NA | NA |
| 156 | Benchmark Linked Debentures - J5K202 | 12-Feb-16 | 12-Feb-16 | NA | NA | NA |
| 157 | Benchmark Linked Debentures - J5K403 | 4-Nov-15 | 4-Nov-15 | NA | NA | NA |
| 158 | Benchmark Linked Debentures - J5L201 | 1-Feb-16 | 1-Feb-16 | NA | NA | NA |
| 159 | Benchmark Linked Debentures - J5L202 | 4-Mar-16 | 4-Mar-16 | NA | NA | NA |
| 160 | Benchmark Linked Debentures - J5L203 | 7-Mar-16 | 7-Mar-16 | NA | NA | NA |
| 161 | Benchmark Linked Debentures - J5L204 | 29-Jan-16 | 29-Jan-16 | NA | NA | NA |
| 162 | Benchmark Linked Debentures - K2I201 | 1-Feb-16 | 1-Feb-16 | NA | NA | NA |
| 163 | Benchmark Linked Debentures - K5A201 | 28-Mar-16 | 28-Mar-16 | NA | NA | NA |
| 164 | Benchmark Linked Debentures - K5A301 | 2-Mar-16 | 2-Mar-16 | NA | NA | NA |
| 165 | Benchmark Linked Debentures - K5C301 | 11-Mar-16 | 11-Mar-16 | NA | NA | NA |
| 166 | Benchmark Linked Debentures - K5D401 | 11-Mar-16 | 11-Mar-16 | NA | NA | NA |
| 167 | Benchmark Linked Debentures - K5E201 | NA | NA | 10-May-16 | 10-May-16 | 16.70 |
| 168 | Benchmark Linked Debentures - K5G301 | 2-Nov-15 | 2-Nov-15 | NA | NA | NA |
| 169 | Benchmark Linked Debentures - K5H201 | 31-Dec-15 | 31-Dec-15 | NA | NA | NA |
| 170 | Benchmark Linked Debentures - K5H205 | 28-Dec-15 | 28-Dec-15 | NA | NA | NA |
| 171 | Benchmark Linked Debentures - K5H301 | 23-Nov-15 | 23-Nov-15 | NA | NA | NA |
| 172 | Benchmark Linked Debentures - K5I201 | 28-Jan-16 | 28-Jan-16 | NA | NA | NA |
| 173 | Benchmark Linked Debentures - K5I202 | 7-Jan-16 | 7-Jan-16 | NA | NA | NA |
| 174 | Benchmark Linked Debentures - K5J201 | 31-Dec-15 | 31-Dec-15 | NA | NA | NA |
| 175 | Benchmark Linked Debentures - K5K201 | 28-Mar-16 | 28-Mar-16 | NA | NA | NA |
| 176 | Benchmark Linked Debentures - K5K202 | 31-Mar-16 | 31-Mar-16 | NA | NA | NA |
| 177 | Benchmark Linked Debentures - K5K203 | NA | NA | 4-Apr-16 | 4-Apr-16 | 10.00 |
| 178 | Benchmark Linked Debentures - K5K401 | 25-Feb-16 | 25-Feb-16 | NA | NA | NA |
| 179 | Benchmark Linked Debentures - K5L201 | NA | NA | 4-Apr-16 | 4-Apr-16 | 20.00 |
| 180 | Benchmark Linked Debentures - K5L202 | NA | NA | 6-Apr-16 | 6-Apr-16 | 58.70 |
| 181 | Benchmark Linked Debentures - L5A501 | NA | NA | 8-Jul-16 | 8-Jul-16 | 6.00 |
| 182 | Benchmark Linked Debentures - L5A502 | NA | NA | 14-Apr-16 | 14-Apr-16 | 20.00 |
| 183 | Benchmark Linked Debentures - L5B201 | NA | NA | 22-Apr-16 | 22-Apr-16 | 15.00 |
| 184 | Benchmark Linked Debentures - L5B301 | NA | NA | 4-Apr-16 | 4-Apr-16 | 21.50 |
| 185 | Benchmark Linked Debentures - L5B302 | 30-Mar-16 | 30-Mar-16 | NA | NA | NA |
| 186 | Benchmark Linked Debentures - L5C201 | NA | NA | 6-Jun-16 | 6-Jun-16 | 33.00 |
| 187 | Benchmark Linked Debentures - L5C301 | NA | NA | 11-Apr-16 | 11-Apr-16 | 63.00 |
| 188 | Benchmark Linked Debentures - L5D401 | NA | NA | 8-Apr-16 | 8-Apr-16 | 47.50 |
| 189 | Benchmark Linked Debentures - L5F301 | NA | NA | 12-May-16 | 12-May-16 | 148.00 |
| 190 | Benchmark Linked Debentures - L5F403 | 1-Feb-16 | 1-Feb-16 | NA | NA | NA |
| 191 | Benchmark Linked Debentures - L5I202 | 16-Feb-16 | 16-Feb-16 | NA | NA | NA |
| 192 | Benchmark Linked Debentures - L5I203 | 28-Jan-16 | 28-Jan-16 | NA | NA | NA |
| 193 | Benchmark Linked Debentures - L5I204 | 11-Feb-16 | 11-Feb-16 | NA | NA | NA |
| 194 | Benchmark Linked Debentures - L5I401 | 10-Dec-15 | 10-Dec-15 | NA | NA | NA |
| 195 | Benchmark Linked Debentures - L5K201 | 18-Jan-16 | 18-Jan-16 | NA | NA | NA |
| 196 | Benchmark Linked Debentures - L5L402 | 15-Dec-15 | 15-Dec-15 | NA | NA | NA |
| 197 | Benchmark Linked Debentures - C6J501A | 31-Mar-16 | 31-Mar-16 | NA | NA | NA |
| 198 | Benchmark Linked Debentures - J6J503A | 29-Mar-16 | 29-Mar-16 | NA | NA | NA |
| 199 | Benchmark Linked Debentures - J6J503B | 29-Mar-16 | 29-Mar-16 | NA | NA | NA |
| 200 | DD Dated Septemeber 25, 2012 | 26-Sep-15 | NA | 26-Sep-16 | NA | NA |
| 201 | DD Dated October 22, 2013 | 15-Oct-15 | 15-Oct-15 | NA | NA | NA |
| 202 | DD Dated 25th November 2013 | 30-Dec-15 | NA | NA | NA | NA |
| 203 | DD Dated 25th November 2013 | 30-Dec-15 | NA | NA | NA | NA |
| 204 | Prospectus dated January 3, 2014 | 1st of every month from Oct 2015 to Mar 2016 | NA | 1st of every month from Apr 2016 to Sep 2016 | NA | NA |

| Sr. No. | Debenture Series | Previous due date from October 1, 2015 to March 31, 2016 | | Next due date from April 1, 2016 to September 30, 2016 | | Redemption (Principal + Interest) Amt. Rs. in million |
|----------------|---|--|---------------|--|---------------|---|
| | | For Interest | For Principal | For Interest | For Principal | |
| 205 | Prospectus dated January 3, 2014 | 1st of every month from Oct 2015 to Mar 2016 | NA | 1st of every month from Apr 2016 to Sep 2016 | NA | NA |
| 206 | DD Dated February 10, 2014 | 22-Feb-16 | NA | NA | NA | NA |
| 207 | DD Dated February 10, 2014 | 22-Feb-16 | NA | NA | NA | NA |
| 208 | DD Dated March 25, 2014 - Option III | NA | NA | 23-May-16 | 23-May-16 | 185 |
| 209 | DD Dated March 25, 2014 - Option IV | NA | NA | 10-May-16 | 10-May-16 | 61 |
| 210 | DD Dated March 25, 2014 - Option IV | NA | NA | 10-May-16 | 10-May-16 | 61 |
| 211 | DD Dated March 25, 2014 - Option IV | NA | NA | 10-May-16 | 10-May-16 | 61 |
| 212 | DD Dated March 25, 2014 - Option I | NA | NA | 19-May-16 | NA | NA |
| 213 | DD Dated March 25, 2014 - Option I | NA | NA | 19-May-16 | NA | NA |
| 214 | DD Dated March 25, 2014 - Option I | NA | NA | 19-May-16 | NA | NA |
| 215 | DD Dated March 25, 2014 - Option I | NA | NA | 19-May-16 | NA | NA |
| 216 | DD Dated March 25, 2014 - Option I | NA | NA | 19-May-16 | NA | NA |
| 217 | Prospectus dated June 10, 2014 | 1st of every month from Oct 2015 to Mar 2016 | NA | 1st of every month from Apr 2016 to Sep 2016 | NA | NA |
| 218 | Prospectus dated June 10, 2014 | NA | NA | 1-Aug-16 | NA | NA |
| 219 | DD Dated May 28, 2014 | NA | NA | 4-Jul-16 | NA | NA |
| 220 | DD Dated May 28, 2014 | NA | NA | 4-Jul-16 | NA | NA |
| 221 | DD Dated October 16, 2014 | 01-10-2016 and 01-01-2016 | NA | 01-04-2016 and 1-07-2016 | NA | NA |
| 222 | DD Dated November 3, 2014 | 16-Nov-15 | 16-Nov-15 | NA | NA | NA |
| 223 | DD Dated November 21, 2014 - Option 2 | 1-Dec-15 | NA | NA | NA | NA |
| 224 | DD Dated December 24, 2014 - Option 3 | 24-Dec-15 | NA | NA | NA | NA |
| 225 | DD Dated December 24, 2014 - Option 3 | 24-Dec-15 | NA | NA | NA | NA |
| 226 | DD Dated December 29, 2014 | 30-Dec-15 | NA | NA | NA | NA |
| 227 | DD Dated January 29, 2015 - Series II | 4-Feb-16 | NA | NA | NA | NA |
| 228 | DD Dated February 16, 2015 - Series III | 16-Feb-16 | NA | NA | NA | NA |
| 229 | DD Dated February 18, 2015 | NA | NA | 1-Apr-16 | NA | NA |
| 230 | DD Dated February 18, 2015 | 1st of every month from Oct 2015 to Mar 2016 | NA | 1st of every month from Apr 2016 to Sep 2016 | NA | NA |
| 231 | DD Dated February 18, 2015 | NA | NA | 1-Apr-16 | NA | NA |
| 232 | DD Dated February 18, 2015 | 1st of every month from Oct 2015 to Mar 2016 | NA | 1st of every month from Apr 2016 to Sep 2016 | NA | NA |
| 233 | DD Dated March 19, 2015 - Series I | 21-Mar-16 | NA | NA | NA | NA |
| 234 | DD Dated March 27, 2015 | 28-Mar-16 | NA | NA | NA | NA |
| 235 | DD Dated April 20, 2015 - Series II | NA | NA | 21-Apr-16 | NA | NA |
| 236 | DD Dated July 31, 2015 - Option I | NA | NA | 3-Aug-16 | NA | NA |
| 237 | DD Dated July 31, 2015 - Option II | NA | NA | 3-Aug-16 | NA | NA |
| 238 | DD Dated August 6, 2015 | NA | NA | 6-Aug-16 | NA | NA |
| 239 | DD Dated September 3, 2015 | NA | NA | 3-Sep-16 | NA | NA |
| 240 | DD Dated September 30, 2015 | NA | NA | 30-Sep-16 | NA | NA |
| 241 | DD Dated October 12, 2015 | 1-Jan-16 | NA | 01-04-2016 and 1-07-2016 | NA | NA |
| Notes : | | | | | | |
| 1 | The Company has paid all the due amounts of interest/principal on the respective due dates during the half year ended March 31, 2016. | | | | | |
| 2 | The details with regard to the interest/principal are provided in respect of those Series, in respect of which the interest/principal payment was due in the previous 6 months (i.e. October 1, 2015 to March 31, 2016) or falling due in the next 6 months (i.e. April 1, 2016 to September 30, 2016). | | | | | |
| 3 | In case of Benchmark Linked Debentures, the coupon is linked to performance of the underlying benchmark indices . Accordingly the coupon will be calculated on the redemption date and will be paid along with the principal mentioned above. | | | | | |