

April 22, 2016

To,

The Manager,  
Listing Department  
BSE Ltd  
P J Towers  
Dalai Street  
Mumbai – 400 001

Dear Sir/Madam,

**Sub: Statutory Compliance – Half Yearly Report for the half year ended on March 31, 2016 for NCDs Private Placement**

With reference to the above, we submit herewith the information and documents as per the provisions of Uniform Listing Agreement entered into with the Stock Exchanges where Debt Securities of the Company are listed and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 thereunder, for dissemination to the debenture holders as mentioned below:

1. There was no change in credit rating during the half year, the details of the credit ratings are given below:

NCDs Private Placement	Series & Tranche name	Credit Rating Agency	Rating at the time of Issue	Latest Credit Rating
2014	Series I – Tranche 01	CARE	CARE AA+	CARE AA+
	Series I – Tranche 02	CARE	CARE AA+	CARE AA+
	Series I – Tranche 03	CARE	CARE AA+	CARE AA+
	Series II – Tranche 01	India Rating	IND AA	IND AA
	Series III – Tranche 01	CARE	CARE AA+	CARE AA+
	Series IV – Tranche 01	CARE	CARE AA+	CARE AA+
	Series IV – Tranche 02	CARE	CARE AA+	CARE AA+
2015	Series IV – Tranche 03	CARE	CARE AA+	CARE AA+
	Series V – Tranche 01	CARE	CARE AA+	CARE AA+
	Series VI – Tranche 01	CARE & India Rating	CARE AA+ & IND AA	CARE AA+ & IND AA

**Shriram Housing Finance Limited**



2. The Debt Equity Ratio of the Company as on March 31, 2016 is as follows :

NCD Private Placement	Debt Equity Ratio
2015	0.99
2016	2.16

3. The previous due date for payment of interest/ repayment of principal on said NCDs and whether the same has been paid or not for the half year ending March 31, 2016:

Series & Tranche name (Listed)	Due Date of Payment of Interest (Yearly)	Actual Date of Payment (Yearly)	Amount of interest paid (₹) (Yearly)
Series I – Tranche 01	October 10, 2015	October 12, 2015	41,425,753.43
Series I – Tranche 02	October 10, 2015	October 12, 2015	46,377,739.72
Series I – Tranche 03	October 13, 2015	October 13, 2015	15,375,000.00

Series & Tranche name (Unlisted)	Due Date of Payment of Interest (Monthly)	Actual Date of Payment (Monthly)	Amount of interest paid (₹) (Monthly)
Series II – Tranche 01	October 01, 2015	October 01, 2015	4,109,589.04
Series II – Tranche 01	November 02, 2015	November 02, 2015	4,150,684.93
Series II – Tranche 01	December 02, 2015	December 02, 2015	4,006,849.32
Series II – Tranche 01	January 01, 2016	January 01, 2016	4,119,178.08
Series II – Tranche 01	February 02, 2016	February 02, 2016	4,119,178.08
Series,II – Tranche 01	March 02, 2016	March 02, 2016	3,853,424.66

Series & Tranche name (Listed)	Due Date of Payment of Interest (Yearly)	Actual Date of Payment (Yearly)	Amount of interest paid (₹) (Yearly)
Series IV – Tranche 01	December 26, 2015	December 28, 2015	42,079,315.07
Series IV – Tranche 02	December 26, 2015	December 28, 2015	37,202,739.72
Series IV – Tranche 03	December 26, 2015	December 28, 2015	14,101,849.32

4. The next due date for payment of interest/ principal along with the amount of interest and the redemption amount on said NCDs during next half-year i.e. 01.04.2016 to 30.09.2016 are as under:

Series & Tranche name (Unlisted)	Type ( Principle / Interest)	Due Date of Payment of Interest (Monthly)	Amount of interest paid (₹) (Monthly)
Series II – Tranche 01	Interest	April 01, 2016	4,119,178.08
Series II – Tranche 01	Interest	May 02, 2016	3,986,301.37
Series II – Tranche 01	Interest	June 02, 2016	4,119,178.08
Series II – Tranche 01	Interest	July 01, 2016	3,986,301.37

## Shriram Housing Finance Limited



Series II – Tranche 01	Interest	August 02, 2016	4,119,178.08
Series II – Tranche 01	Interest	September 02, 2016	4,119,178.08

Company does not expect default in payment of principal / interest due in next half year

5. Details of Debenture Redemption Reserve (If applicable): Not Applicable
6. The Net worth as on March 31, 2016: ₹ 3,946,966,510/-
7. The Net Profit after Tax as on March 31, 2016: ₹ 289,523,904/-
8. The Earnings per share as on March 31, 2016: ₹ 1.35 /-

Yours faithfully

**For Shriram Housing Finance Limited**

**Kunal Shah**  
Chief Financial Officer



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## Shriram Housing Finance Limited

Head Office : Level 3, Wockhardt Towers, East Wing, C-2,G Block, Bandra-Kurla Complex, Mumbai- 400 051.  
Phone : 42410400 (B), Fax: 42410422 Email ID : contact@shriramhousing.in Website : www.shriramhousing.in  
Regd Office : No. 123, Angappa Naicken Street, Chennai- 600001  
CIN : U65929TN2010PLC078004



**GDA Trustee**

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**CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, GDA Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Regulations**”), provided to us by **Shriram Housing Finance Limited** (“the Company”) for the Half year ended March 31, 2016.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

**For GDA Trusteeship Limited**

*S. B. Nawade*

**Authorised Signatory**

Date: April 22, 2016

**GDA Trusteeship Ltd.**

**Mumbai Office :** Office No. 1, 2 and 3, 4th Floor, Rahimtoola House, 7, Homji Street, Fort, Mumbai 400 001 • **Tel :** +91-22-49220555 • **Fax :** +91-22-49220505

**Regd Office :** GDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune - 411 038 • **CIN No.** U74999PN1997PLC110262

**Tel:** +91-20-25280081 • **Fax:** +91-20-25280275 • **Email :** dt@gdatrustee.com • **Web :** www.gdatrustee.com

**Bengaluru Office :** D II - 207, Shriram White house, Nelaji Shubhashchandra Bose Road, 15th Cross, 6th Main, R. T. Nagar, IInd Block, Bengaluru - 560 032 • **Tel:** +91-80-2354 2436

**Delhi Office :** B-22, Ansal Chambers-1, 3 Bhikaji Kama Place, New Delhi - 110066 • **Tel:** +91-11-26163600