

इंडियन रेलवे फाईनेन्स कॉर्पोरेशन लिमिटेड

(भारत सरकार का उपक्रम) (सी आई एन : U65910DL1986GOI026363)

पंजीकृत कार्यालय : यू.जी. फ्लोर, ईस्ट टॉवर, एन.बी.सी.सी. प्लेस, भीष्म पितामह मार्ग, प्रगति विहार, लोधी रोड, नई दिल्ली-110003

दूरभाष : 24369766-69, फैक्स : 24369770

INDIAN RAILWAY FINANCE CORPORATION LTD.

(A Government of India Enterprise) (CIN : U65910DL1986GOI026363)

Regd. Office : UG-Floor, East Tower, NBCC Place, Bhisham Pitamah Marg, Pragati Vihar, Lodhi Road, New Delhi-110 003

Phone : 24369766 - 69, Fax : 24369770, E-mail : info@irfc.nic.in, Website : www.irfc.nic.in

No.: IRFC/Bonds/Trustee/IB/2020/Half yearly

Dated: 25.08.2020

1. Asstt. General Manager (Credit)
Indian Bank,
Corporate Office,
254-260 Avvai Shanmugam Salai,
Chennai- 600014

2. Asstt. General Manager,
Indian Bank,
New Delhi Main Branch,
G-41 Connaught Circus,
New Delhi- 110001

Dear Sir,

Sub: IRFC Bonds – Appointment of Indian Bank as Trustees –
Submission of Half yearly Information as on 31.03.2020

With reference to the captioned subject, half yearly financial reports of IRFC for the half year ending 31.03.2020 to be submitted to NSE & BSE after being countersigned by Indian Bank as Trustees, are sent therewith for counter signature by the Indian Bank. After counter signature the original letter may be returned to IRFC for onward transmission to respective Stock Exchanges.

1.1 Our Registrar M/s KFin Technologies Private Limited (Formerly known as Karvy Fintech (P) Ltd.) has already been asked to provide you an updated list of names and addresses of holders of IRFC Bonds as on 31.03.2020 in respect of such Bonds where Indian Bank is the Trustee. A statement showing details of IRFC Bonds series wise where Indian Bank is the Trustee as on 31.03.2020 is also enclosed.

2. A Certificate dated 18.08.2020 from M/s SPMG & Co., Chartered Accountants, Statutory Auditors of the Company certifying Asset Coverage and Debt Equity Ratios as at 31.03.2020 is enclosed. The Debt Equity Ratio as at 31.03.2020 has been adjudged at 9.57 times as published in IRFC's Financial Results for the Half Year ended 31.03.2020. A copy of these results alongwith Statutory Auditor's Limited Review Report is enclosed. These have separately been sent to NSE and BSE.

3. It is certified that interest and also the redemption amounts payable during the half year period upto 31.03.2020 on all IRFC Bonds including those where Indian Bank is the Trustee has been paid in full on the due date (s) to all the Bondholders and there has been no default in remittance of interest or redemption amounts to any Bondholder of IRFC Bonds till date. It is also certified that the assets available with IRFC by way of security are sufficient to discharge the claims of the Bondholders as and when they become due.

4. During the year 2019-20, IRFC paid a fees of Rs.24,48,500 (including GST of Rs.3,73,500) on 24.01.2020 to the Indian Bank as Trustee. Thereafter no amount towards fees to Indian Bank has been paid.

5. It is, further certified that there has been no delay, whatsoever in redressal of grievances/complaints, in regard to IRFC Bonds. No complaint of any investor was pending on 31.12.2019 and 31.03.2020. A copy each of letters dated 04.01.2020 & 03.04.2020 from KFin Technologies Pvt. Ltd. (Formerly known as Karvy Fintech (P) Ltd.), IRFC's RTA, is enclosed in support.

Thanking You,

Yours faithfully,

For and on behalf of,

Indian Railway Finance Corporation Ltd.

A. Samantaray

(A. Samantaray)

Addl. General Manager (Finance)



Enclosures: As stated

**SPMG & Co**

Chartered Accountants

3322A, 2nd Floor, Bank Street,
Karol Bagh, New Delhi-110005, (India)
Tel : (+) 91 11 28728769, 28727385
Website : www.spmg.in

TO WHOMSOEVER IT MAY CONCERN

On the basis the necessary documents and records produced before us, and further as per the relevant information provided to us, we hereby certify that as per the financial result (limited review) of Indian Railway Finance Corporation Limited ("IRFC") having its registered office at NBCC Place, East Tower, UG-Floor, Bhisham Pitamah Marg, Pragati Vihar, Lodhi Road, New Delhi-110003, the Assets Coverage Ratio and Debt Equity Ratio as at 31st March 2020 are 1.13 and 9.57 respectively. The details are given as under:

| Period ended on | Net Tangible Assets (Rs. in Crore) | Total Borrowings (Rs. in Crore) | Assets Coverage Ratio (Times) | Net Worth (Rs. in Crore) | Debt Equity Ratio (Times) |
|-----------------------------|------------------------------------|---------------------------------|-------------------------------|--------------------------|---------------------------|
| 31 st March 2020 | 265332.10 | 234387.69 | 1.13 | 24491.25 | 9.57 |

We further hereby certify that:

1. During the half year ended 31.03.2020 Taxable Secured Bonds of Rs.10,881.90 crore were raised by IRFC by way of Private Placement.
2. The Company is in compliance with relevant provisions of the Companies Act, 2013 with respect to Bond Redemption Reserve to the extent applicable to it.
3. The amount of Rs.10,881.90 crore raised by way of issue of Private Placement of bonds during the half year ended 31.03.2020 were utilised for the purpose for which it was raised.

For SPMG & Company
Chartered Accountants
FRN-509249C

(Vinod Gupta)
FCA/Partner
M.No. 090687



Place: New Delhi
Date: 18/08/2020

UDIN: 20090687A\\AAFI9294

INDIAN RAILWAY FINANCE CORPORATION LIMITED

Details of IRFC Bonds series wise where Indian Bank is the Trustee as on 31.03.2020

| S. No | Series No. | Date of | | Amount (Outstanding) Rs./Cr. |
|-------|---|------------|--|------------------------------------|
| | | Allotment | Redemption | |
| 1 | 49 th O Floating Rate | 22.06.2005 | 22.06.2020 | 10.00 |
| 2 | 51 st 7.74 % Taxable | 22.12.2005 | 22.12.2020 | 450.00 |
| 3 | 52 nd B 8.64 % Taxable | 17.05.2006 | 17.05.2021 | 700.00 |
| 4 | 53 rd B 8.68% Taxable | 29.11.2006 | 29.11.2021 | 225.00 |
| 5 | 53 rd C 8.75 % Taxable | 29.11.2006 | 29.11.2026 | 410.00 |
| 6 | 54 th A 9.95 % Taxable | 07.06.2007 | 07.06.2022 | 150.00 |
| 7 | 54 th B 10.04 % Taxable | 07.06.2007 | 07.06.2027 | 320.00 |
| 8 | 55 th M to O 9.86 % Taxable | 07.06.2007 | 07.06.2020 07.06.2021 07.06.2022 | 99.00 |
| 9 | 57 th 9.66 % Taxable | 28.09.2007 | 28.09.2020 to 28.09.2022 | 600.00 |
| 10 | 58 th A 9.20 % Taxable | 29.10.2007 | 29.10.2022 | 500.00 |
| 11 | 61 st A 10.70 % Taxable | 11.09.2008 | 11.09.2023 | 615.00 |
| 12 | 62 nd B 8.50 % Taxable | 26.12.2008 | 26.12.2023 | 285.00 |
| 13 | 63 rd B 8.65 % Taxable | 15.01.2009 | 15.01.2024 | 315.00 |
| 14 | 65 th K to O 8.20 % Taxable | 27.04.2009 | 27.04.2020 27.04.2021 27.04.2022 27.04.2023 27.04.2024 | 300.00 |
| 15 | 67 th A 8.65 % Taxable | 03.02.2010 | 03.02.2025 | 200.00 |
| 16 | 67 th B 8.80 % Taxable | 03.02.2010 | 03.02.2030 | 385.00 |
| 17 | 69 th 8.95 % Taxable | 10.03.2010 | 10.03.2025 | 600.00 |
| 18 | 70 th AA 8.79 % Taxable | 04.05.2010 | 04.05.2030 | 1410.00 |



| | | | | |
|-------|--|------------|--|-----------|
| 19 | 70 th A to E 8.72 % Taxable | 04.05.2010 | 04.05.2031 04.05.2032 04.05.2033 04.05.2034 04.05.2035 | 75.00 |
| 20 | 71 st A to E 8.83 % Taxable | 14.05.2010 | 14.05.2031 14.05.2032 14.05.2033 14.05.2034 14.05.2035 | 1100.00 |
| 21 | 72 nd 8.50 % Taxable | 22.06.2010 | 22.06.2020 | 800.00 |
| 22 | 73 rd B 6.72 % Taxfree | 20.12.2010 | 20.12.2020 | 835.91 |
| 23 | 74 th 9.09 % Taxable | 29.03.2011 | 29.03.2026 | 1076.00 |
| 24 | 75 th 9.09 % Taxable | 31.03.2011 | 31.03.2026 | 150.00 |
| 25 | 76 th 9.27 % Taxable | 10.05.2011 | 10.05.2021 | 390.00 |
| 26 | 76 th A 9.33 % Taxable | 10.05.2011 | 10.05.2026 | 255.00 |
| 27 | 76 th B 9.47 % Taxable | 10.05.2011 | 10.05.2031 | 995.00 |
| 28 | 77 th 9.57 % Taxable | 31.05.2011 | 31.05.2021 | 1245.00 |
| 29 | 78 th 9.41 % Taxable | 28.07.2011 | 28.07.2021 | 1500.00 |
| 30 | 79 th 7.55 % Taxfree | 08.11.2011 | 08.11.2021 | 539.60 |
| 31 | 79 th A 7.77 % Taxfree | 08.11.2011 | 08.11.2026 | 191.51 |
| 32 | 80 th 8.0 % / 8.15 % / Taxfree | 23.02.2012 | 23.02.2022 | 3173.2381 |
| 33 | 80 th A 8.10 % / 8.30 % Taxfree | 23.02.2012 | 23.02.2027 | 3095.6519 |
| TOTAL | | | | 22995.91 |

A. Samantaray
(A. Samantaray)
Addl. General Manager (Finance)



R/KFPL/IRFC/IG Report/01.10.2019 TO 31.12.2019
January 4, 2020

Indian Railway Finance Corporation Limited
U G Floor East Tower
NBCC Place Bhishma Pitamah Marg
Pragati Vihar Lodhi Road
NEW DELHI - 110003

Dear Sir,

Sub : Investors Grievances Report

Please find listed below details of the bondholder complaints / received and redressed at our end during the period from 01.10.2019 TO 31.12.2019

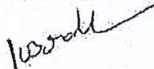
| Bondholders Complaints | No. of complaints |
|--|-------------------|
| Total bondholders complaints pending at the beginning | NIL |
| Total bondholders complaints received through correspondence | 310 |
| Total complaints received from the SEBI during the period | 0 |
| Total complaints resolved / replied during the period | 310 |
| Total bondholders complaints pending at the end | NIL |

Average time taken to resolve the complaint is 7 days.

This is for your information

Thanking you,

Yours faithfully,
for KFin technologies Private Limited


K Brahmanandam
Dy Manager

KFin Technologies Private Limited

Registered & Corporate Office

"Selenium Tower-B", Plot No. 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500032,
Telangana.

Ph. : +91 40 6716 2222, 3321 1000 | www.kfintech.com | CIN : U72400TG2017PTC117649

R/KFTL/IRFC/IG Report/01.01.2020 TO 31.03.2020
April 3, 2020

Indian Railway Finance Corporation Limited
U G Floor East Tower
NBCC Place Bhishma Pitamah Marg
Pragati Vihar Lodhi Road
NEW DELHI - 110003

Dear Sir,

Sub : Investors Grievances Report

Please find listed below details of the bondholder complaints / received and redressed at our end during the period from **01.01.2020 TO 31.03.2020**

| Bondholders Complaints | No. of complaints |
|--|--------------------------|
| Total bondholders complaints pending at the beginning | NIL |
| Total bondholders complaints received through correspondence | 181 |
| Total complaints received from the SEBI during the period | 1 |
| Total complaints resolved / replied during the period | 182 |
| Total bondholders complaints pending at the end | NIL |

Average time taken to resolve the complaint is 7 days.

This is for your information

Thanking you,

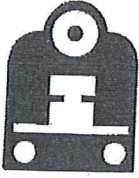
Yours faithfully,
for KFin technologies Private Limited

K Brahmanandam
Dy Manager

KFin Technologies Private Limited
Registered & Corporate Office

"Selenium Tower-B", Plot No. 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500032,
Telangana.

Ph. : +91 40 6716 2222, 3321 1000 | www.kfintech.com | CIN : U72400TG2017PTC117649



इंडियन रेलवे फाइनेन्स कॉर्पोरेशन लिमिटेड

(भारत सरकार का उपक्रम) (सी आई एन : U65910DL1986GOI026363)

पंजीकृत कार्यालय : यू.जी. फ्लोर, ईस्ट टॉवर, एन.बी.सी.सी. प्लेस, भीष्म पितामह मार्ग, प्रगति विहार, लोधी रोड, नई दिल्ली-110003

दूरभाष : 24369766-69, फैक्स : 24369770

INDIAN RAILWAY FINANCE CORPORATION LTD.

(A Government of India Enterprise) (CIN : U65910DL1986GOI026363)

Regd. Office : UG-Floor, East Tower, NBCC Place, Bhisham Pitamah Marg, Pragati Vihar, Lodhi Road, New Delhi-110 003

Phone : 24369766 - 69, Fax : 24369770, E-mail : info@irfc.nic.in, Website : www.irfc.nic.in

No.: IRFC/Bonds/Listing/NSE/IB/2020

Dated: 25.08.2020

The Managing Director
National Stock Exchange Ltd.
Exchange Plaza,
Bandra Kurla Complex, I
Mumbai- 400 051

Sub: Half yearly communication as on 31.03.2020 as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as for Indian Bank as Trustee – IRFC Bonds Series upto 80th / 80th A)

Pursuant to Regulation 52(5) of SEBI's above said Regulations hereby it is certified that IRFC has taken note of the contents of Regulation 52 (4) of SEBI's above said Regulations.

Pursuant to Regulation 52(4) of SEBI's above said Regulations, we give below the details in respect of long term debt securities issued by the Company which are listed on NSE:-

- (a) Credit Rating : "AAA- Stable" by CRISIL, "[ICRA] AAA" by ICRA and "CARE- AAA" by CARE. These denote highest credit quality grade.
- (b) Assets Cover Available : 1.13 (Times), A certificate to this effect from Statutory (Net Value of Assets) Auditors of IRFC is enclosed.
- (c) Debt Equity Ratio : 9.57 Times
- (d) & (e) Previous / Next due date for payment of interest / principal. These were notified alongwith Financial Results for the Half Year ended 31.03.2020 (Copy enclosed).
- (f) Debt Service Coverage ratio : Not Applicable to IRFC since it is an NBFC registered with RBI
- (g) Interest Service Coverage ratio : -do-
- (h) Outstanding redeemable preference shares (quantity and value) Bonds in the case of IRFC : NIL
- (i) Capital Redemption Reserve/ Debenture Redemption Reserve : NIL
- (j) Net Worth : Rs.24,491.25 Crore
- (k) Net Profit after Tax : Rs.3,658.73 Crore
- (l) Earnings per share (Basic) : 3.90

Thanking You,

Yours faithfully,

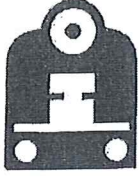
For and on behalf of,

Indian Railway Finance Corporation Ltd.

A. Samantaray

(A. Samantaray)

Addl. General Manager (Finance)



इंडियन रेलवे फाइनेंस कॉर्पोरेशन लिमिटेड

(भारत सरकार का उपक्रम) (सी आई एन : U65910DL1986GOI026363)

पंजीकृत कार्यालय : यू.जी. टॉवर, ईस्ट टॉवर, एन.बी.सी.सी. प्लेस, भीष्म पितामह मार्ग, प्रगति विहार, लोधी रोड, नई दिल्ली-110003
दूरभाष : 24369766-69, फैक्स : 24369770

INDIAN RAILWAY FINANCE CORPORATION LTD.

(A Government of India Enterprise) (CIN : U65910DL1986GOI026363)

Regd. Office : UG-Floor, East Tower, NBCC Place, Bhisham Pitamah Marg, Pragati Vihar, Lodhi Road, New Delhi-110 003
Phone : 24369766 - 69, Fax : 24369770, E-mail : info@irfc.nic.in, Website : www.irfc.nic.in

No.: IRFC/Bonds/Listing/BSE/IB/2020

Dated: 25.08.2020

BSE Ltd.
1st Floor, New Trading Ring,
Rotunda Building,
P.J. Tower,
Dalal Street,
Mumbai- 400 051

Sub: Half yearly communication as on 31.03.2020 as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as for Indian Bank as Trustee – IRFC Bonds Series upto 80th / 80th A)

Pursuant to Regulation 52(5) of SEBI's above said Regulations hereby it is certified that IRFC has taken note of the contents of Regulation 52 (4) of SEBI's above said Regulations.

Pursuant to Regulation 52(4) of SEBI's above said Regulations, we give below the details in respect of long term debt securities issued by the Company which are listed on BSE:-

- (a) Credit Rating : "AAA-Stable" by CRISIL, "[ICRA] AAA" by ICRA and "CARE- AAA" by CARE. These denote highest credit quality grade.
- (b) Assets Cover Available : 1.13 (Times), A certificate to this effect from Statutory Auditors of IRFC's enclosed.
(Net Value of Assets)
- (c) Debt Equity Ratio : 9.57 Times
- (d) & (e) Previous / Next due date for payment of interest / principal. These were notified alongwith Financial Results for the Half Year ended 31.03.2020, Copy enclosed.
- (f) Debt Service Coverage ratio : Not Applicable to IRFC since it is an NBFC registered with RBI
- (g) Interest Service Coverage ratio : -do-
- (h) Outstanding redeemable preference shares (quantity and value)- Bonds in the case of IRFC : NIL
- (i) Capital Redemption Reserve/ Debenture Redemption Reserve : NIL
- (j) Net Worth : Rs.24,491.25 Crore
- (k) Net Profit after Tax : Rs.3,658.73 Crore
- (l) Earnings per share (Basic) : 3.90

Thanking You,

Yours faithfully,
For and on behalf of,
Indian Railway Finance Corporation Ltd.

A. Samantaray

(A. Samantaray)
Addl. General Manager (Finance)



LIMITED REVIEW REPORT

The Board of Directors
Indian Railway Finance Corporation Limited
UG Floor, East Tower, NBCC Place,
Bhishm Pitamah Marg,
Lodhi Road, New Delhi-110003

We have reviewed the accompanying statement of unaudited financial results of Indian Railway Finance Corporation Limited for the half year and year ended March 31, 2020. This statement is the responsibility of the company's management and has been approved by the board of directors. 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 Engagements to Review Financial Statements 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 analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to over attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 52 of the Listing regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has been prepared in accordance with relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters to the extent applicable.

- I. Out of the total lease income of Rs.1,10,102.72 millions, a sum of Rs 10,490.54 millions and Rs. 13,655.10 millions has been accrued for rolling stock assets leased during the half year and year under review respectively, on the basis of following assumptions:
 - (a) The lease rentals on lease of rolling stock assets to Ministry of Railways (MoR) for the F.Y2019-20 have been computed and accounted for on the basis of acquisition of the rolling stock asset of Rs. 1,79,722.73 millions and Rs 3,26,240 millions respectively for the half year and year ended March 31st 2020;
 - (b) The rate of lease rental as calculated by the company would be accepted by the lessee.



Contd....2

2. Out of the total pre-commencement lease interest income of Rs.22,649.04 millions, a sum of Rs 482.97 millions and Rs. 605.80 millions has been accrued on financing of railway infrastructure projects during the half year and year under review respectively, on the basis of following assumptions:
 - (a) The pre-commencement lease interest income for the F.Y2019-20 have been computed and accounted on the basis of fund transferred to MOR amounting to Rs. 2,71,884 millions and Rs. 3,66,400 million respectively during the half year and year under review for financing of railway infrastructure project;
 - (b) The rate of pre-commencement lease interest income as calculated by the company would be accepted by the Ministry of Railways (MoR).
3. The interest payable to Ministry of Railways (MOR) on delayed payment amounting to Rs.4,986.89 million and Rs.3,521.25 million during the year and half year ending 31st March, 2020 respectively has been provided on the shortfall in funds transferred to MOR as compared to the assets acquired and leased.
4. In absence of details and formal lease agreement/contracts with the MOR regarding rolling stock assets and infrastructure assets procured under leases during the year and the half year under review, we are unable to comment on the impact of the same on lease income, pre-commencement lease interest income and interest expenditure for delayed payment.

For SPMG & Co.

Chartered Accountants

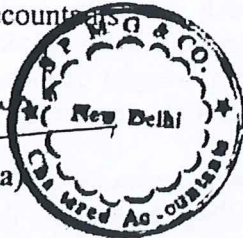
FRN- 509249C

(Vinod Gupta)

FCA/Partner

Membership No. 090687

UDIN: 20090687AAAAET5012



Place: Delhi

Date: 27.06.2020

INDIAN RAILWAY FINANCE CORPORATION LTD.
(A Govt. of India Enterprise)
Unaudited Financial Results for the Half Year / Year ended 31st March 2020

| Particulars | (Amount in Rs. Millions) | | | |
|--|---------------------------------|---------------------------------|---|--|
| | 6 months ended 31 March 2020 | 6 months ended 31 March 2019 | For the year ended 31 March 2020 | For the year ended 31 March 2019 |
| | (Unaudited) | (Unaudited) | (Unaudited) | (Audited) |
| Revenue from operations | | | | |
| i) Interest income | 14,054.27 | 7,871.80 | 28,069.94 | 17,217.98 |
| ii) Dividend income | 5.92 | 5.14 | 5.92 | 5.14 |
| iii) Lease income | 57,545.92 | 48,813.99 | 1,10,102.72 | 94,100.09 |
| (I) Total revenue from operations | 71,606.11 | 56,690.93 | 1,38,178.58 | 1,11,323.21 |
| (II) Other income | 15.42 | 7.82 | 55.88 | 12.74 |
| (III) Total Income (I + II) | 71,621.53 | 56,698.75 | 1,38,234.46 | 1,11,335.95 |
| Expenses | | | | |
| i) Finance costs | 51,445.91 | 41,357.32 | 1,00,809.90 | 81,830.60 |
| ii) Impairment on financial instruments | 21.17 | 275.44 | 21.17 | 275.44 |
| iii) Employee benefit expense | 39.00 | 38.94 | 61.52 | 62.51 |
| iv) Depreciation, amortization and Impairment | 2.42 | 2.13 | 4.58 | 4.18 |
| v) Other expenses | 666.92 | 80.49 | 743.22 | 147.37 |
| (IV) Total expenses | 52,175.42 | 41,754.32 | 1,01,640.39 | 82,320.10 |
| (V) Profit before exceptional items and tax (III- IV) | 19,446.11 | 14,944.43 | 36,594.07 | 29,015.85 |
| (VI) Exceptional items | - | - | - | - |
| (VII) Profit before tax (V- VI) | 19,446.11 | 14,944.43 | 36,594.07 | 29,015.85 |
| (VIII) Tax expense | | | | |
| Current tax | - | 3,384.31 | - | 6,469.24 |
| Deferred tax | - | - | - | - |
| Adjustment for earlier years | - | (0.88) | - | (0.22) |
| Total Tax Expenses | - | 3,383.43 | - | 6,468.36 |
| (IX) Profit for the period from continuing operations (VII- VIII) | 19,446.11 | 11,561.00 | 36,594.07 | 22,547.49 |
| (X) Profit from discontinued operations | - | - | - | - |
| (XI) Tax expense of discontinued operations | - | - | - | - |
| (XII) Profit from discontinued operations (after tax) (X-XI) | - | - | - | - |
| (XIII) Profit for the period (IX+XII) | 19,446.11 | 11,561.00 | 36,594.07 | 22,547.49 |
| (XIV) Other comprehensive income | | | | |
| (A) (i) Items that will not be reclassified to profit or loss | | | | |
| - Remeasurement of defined benefit plans | (1.01) | (3.14) | (1.59) | (2.71) |
| - Remeasurement of Equity Instrument | 1.38 | (3.19) | (5.17) | 3.79 |
| (ii) Income tax relating to items that will be reclassified to profit or loss | - | - | - | - |
| - Remeasurement of defined benefit plans | - | 0.68 | - | 0.58 |
| - Remeasurement of Equity Instrument | - | - | - | - |
| Subtotal (A) | 0.37 | (5.65) | (6.76) | 1.66 |
| (B) (i) Items that will be reclassified to profit or loss | - | - | - | - |
| (ii) Income tax relating to items that will be reclassified to profit or loss | - | - | - | - |
| Subtotal (B) | - | - | - | - |
| (XV) Other comprehensive income (A + B) | 0.37 | (5.65) | (6.76) | 1.66 |
| (XVI) Total comprehensive income for the year (XV+XIII) | 19,446.48 | 11,555.35 | 36,587.31 | 22,549.15 |
| (XVII) Paid up equity share capital (FV of Rs. 10/- per share) | 1,18,804.60 | 93,804.60 | 1,18,804.60 | 93,804.60 |
| (XVIII) Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year) | - | - | - | 92,050.53 |
| (XIX) Analytical Ratios | | | | |
| (i) Capital Adequacy Ratio | - | - | 319.66% | 259.46% |
| (ii) Earnings per equity share (Face value Rs. 10 per share) | | | | |
| - Basic (Rs.) | 2.07 | 1.76 | 3.90 | 3.43 |
| - Diluted (Rs.) | 2.07 | 1.76 | 3.90 | 3.43 |
| (XX) NPA Ratios | | | | |
| a) Gross/ Net NPA | - | - | - | - |
| b) % of gross/ Net NPA | - | - | - | - |
| c) Return on assets ratio (Net PAT/ Avg. total assets)* | 0.81% | 0.63% | 1.52% | 1.23% |
| Additional Disclosure | | | | |
| (a) Credit Rating | | | CRISIL AAA/Stable, "ICRA" AAA and "CARE AAA (Triple A/Stable)" | CRISIL AAA/Stable, "ICRA" AAA and "CARE AAA (Triple A)" |
| (b) Debt Equity Ratio | | | 9.57 | 9.36 |



| (c) Previous due date/ Next due date for payment of Interest and repayment of principal amount of non-convertible debentures | | Details given on point no. 7 |
|--|-------------|------------------------------|
| - Whether the same has been paid or not | | Paid on due dates |
| (d) Debenture Redemption Reserve | - | 57,145.59 |
| (e) Net worth | 2,44,912.53 | 1,85,855.13 |
| (f) Net profit after tax | 36,587.31 | 22,549.15 |
| g) Earning Per Share | | |
| - Basic (Rs.) | 3.90 | 3.43 |
| - Diluted (Rs.) | 3.90 | 3.43 |
| * Not annualised | | |

NOTES:

- The Company's main business is to provide leasing and financing to Railway sector in India. As such, there are no separate reportable business segments within the meaning of Indian Accounting Standard (Ind AS 108 'Operating Segments.')
- For computing the Lease Rental in respect of the rolling stock assets acquired and leased to the Ministry of Railways amounting to Rs. 3,26,240.00 millions during the year ended 31st March 2020 (previous year Rs. 2,40,550.84 millions), the Lease Rental Rate and the Internal Rate of Return have been worked out with reference to the average cost of incremental borrowings made during the current year (including the carry forward unutilised balance of the previous year) plus the margin equivalent to the previous year. The lease agreement in respect of these assets is yet to be executed based on the lease rentals and IRR with reference to average cost of annual incremental borrowings during the year plus margin decided at that time. The effect of any variation in the lease rental rate or the internal rate of return for the year will be given in the current financial year at the time of execution of lease agreement.
- The pre-lease income on financing of Rly Infrastructure projects has been accounted for at the average cost of incremental borrowing plus margin equivalent to previous year on the funds amounting to Rs. 3,64,400.00 millions transferred to MoR during the year 2019-20 (previous year Rs. 2,74,341.00 millions). The margin for the year 2019-20 is yet to be decided. The effect of any variation in income due to change in margin or allocation of borrowing to Railway Infrastructure Projects and structuring of Project Leases would be given in the current financial year at the time of finalisation of cost and margin for the year 2019-20 in consultation with MoR.
- As per Gazette notification No S.O 529 (E) dt 5th Feb.18, as amended notification no S.O. 1465 dt 2nd April 2018 Issued by Ministry of Corporate Affairs, Government of India, the provisions of Accounting Standard 22/Ind AS 12 relating to Deferred Tax Asset/Deferred Tax Liability shall not apply to the Company w.e.f 1st April 2017, accordingly, no provision has been made for DTL/DTA for the year ended 31st March 2020.

5. Investor complaints

| | |
|---|------|
| There was no investor complaint pending at the beginning as well as end of the year | |
| Total bondholders complaints pending at the beginning of the year | NIL |
| Total bondholders complaints received through correspondence | 1340 |
| Total Complaints received from SEBI during the period | 5 |
| Total complaints resolved / replied during the period | 1345 |
| Total bondholders complaints pending at the end of the year | NIL |

6. Previous period figures have been regrouped / rearranged, wherever considered necessary.

7. Details of non-convertible debentures:

| Sr. No. | Series under which NCDs are held | ISIN No. | Previous Date | | Next Due Date | | Redemption Amount (Rs. in Millions) |
|---------|----------------------------------|--------------|---------------|------------|---------------|-----------|-------------------------------------|
| | | | Interest | Principal | Interest | Principal | |
| 1 | SE65H | INE053F09GG7 | 27.04.2017 | 27.04.2017 | - | - | - |
| 2 | SE45NN | INE053F09AZ0 | 13.05.2017 | 13.05.2017 | - | - | - |
| 3 | SE55J | INE053F09EY5 | 07.06.2017 | 07.06.2017 | - | - | - |
| 4 | SE49L | INE053F09DZ4 | 22.06.2017 | 22.06.2017 | - | - | - |
| 5 | SE46N | INE053F09CE1 | 12.08.2017 | 12.08.2017 | - | - | - |
| 6 | SE42O | INE053F09476 | 29.08.2017 | 29.08.2017 | - | - | - |
| 7 | SE48HH | INE053F09DL4 | 17.09.2017 | 17.09.2017 | - | - | - |
| 8 | SE98 | INE053F07769 | 10.04.2017 | 10.04.2017 | - | - | - |
| 9 | SE54 | INE053F09EM0 | 07.06.2017 | 07.06.2017 | - | - | - |
| 10 | SE47N | INE053F09CU7 | 26.03.2018 | 26.03.2018 | - | - | - |
| 11 | SE43OO | INE053F09732 | 15.10.2017 | 29.10.2017 | - | - | - |
| 12 | SE73A | INE053F09HK7 | 15.10.2017 | 20.12.2017 | - | - | - |
| 13 | SE47O | INE053F09CV5 | 15.10.2018 | 26.03.2019 | - | - | - |
| 14 | SE45OO | INE053F09BA1 | 15.04.2018 | 13.05.2018 | - | - | - |
| 15 | SE46EE | INE053F09BQ7 | 15.04.2018 | 12.08.2008 | - | - | - |
| 16 | SE46O | INE053F09CF8 | 15.04.2018 | 22.06.2018 | - | - | - |
| 17 | SE49M | INE053F09EA5 | 15.04.2018 | 17.09.2018 | - | - | - |
| 18 | SE48II | INE053F09DM2 | 15.04.2018 | 07.06.2018 | - | - | - |
| 19 | SE55K | INE053F09EZ2 | 15.10.2018 | 15.01.2019 | - | - | - |
| 20 | SE63A | INE053F09FU0 | 15.04.2018 | 23.05.2018 | - | - | - |
| 21 | SE06O | INE053F09FN5 | 15.04.2018 | 11.09.2018 | - | - | - |
| 22 | SE06I | INE053F09FO3 | 15.10.2018 | 26.12.2018 | - | - | - |
| 23 | SE62A | INE053F09FR6 | 15.04.2018 | 27.04.2018 | - | - | - |
| 24 | SE65I | INE053F09GH5 | 15.10.2017 | 10.09.2018 | - | - | - |
| 25 | SE 116 | INE053F07967 | 15.10.2017 | 16.09.2018 | - | - | - |
| 26 | SE 117 | INE053F07975 | 15.10.2018 | 26.03.2019 | - | - | - |
| 27 | SE10S | INE053F07850 | 15.04.2019 | 17.09.2019 | - | - | - |
| 28 | SE48JJ | INE053F09DN0 | 15.04.2019 | 22.06.2019 | - | - | - |
| 29 | SE49N | INE053F09EB3 | 15.04.2019 | 07.06.2019 | - | - | - |
| 30 | SE55L | INE053F09FA2 | 15.04.2019 | 28.09.2019 | - | - | - |
| 31 | SE057 (Pt.2 /Rs.20000 lakhs) | INE053F09F15 | 15.04.2019 | 27.04.2019 | - | - | - |
| 32 | SE65AA | INE053F09FY2 | 15.04.2019 | 27.04.2019 | - | - | - |
| 33 | SE65J | INE053F09GI3 | 15.04.2019 | 11.06.2019 | - | - | - |
| 34 | SE066 | INE053F09GO1 | 15.10.2018 | 30.07.2019 | - | - | - |
| 35 | SE 111 | INE053F07918 | 15.10.2018 | 07.06.2019 | - | - | - |
| 36 | SE 128 | INE053F07AL4 | 15.10.2018 | 07.06.2019 | - | - | - |



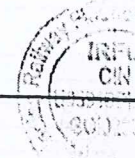
| | | | | | | | |
|-----|---------|--------------|------------|------------|------------|------------|-------|
| 36 | SE 128 | INE053F07A4 | 15.10.2018 | 07.06.2019 | - | - | - |
| 37 | SE 112 | INE053F07926 | 15.10.2018 | 10.11.2019 | - | - | - |
| 38 | SE 67 | INE053F09GP8 | 15.04.2019 | 03.02.2020 | - | - | - |
| 39 | SE 68B | INE053F09GU8 | 15.04.2019 | 08.03.2020 | - | - | - |
| 40 | SE 115 | INE053F07959 | 15.04.2018 | 23.03.2020 | - | - | - |
| 41 | SE490 | INE053F09EC1 | 15.10.2019 | - | 15.04.2020 | 22.06.2020 | 100 |
| 42 | SE51 | INE053F09EF4 | 15.10.2019 | - | 15.04.2020 | 22.12.2020 | 4500 |
| 43 | SE52B | INE053F09EHO | 15.10.2019 | - | 15.04.2020 | 17.05.2021 | 7000 |
| 44 | SE53B | INE053F09EK4 | 15.10.2019 | - | 15.04.2020 | 29.11.2021 | 2250 |
| 45 | SE53C | INE053F09EL2 | 15.10.2019 | - | 15.04.2020 | 29.11.2026 | 4100 |
| 46 | SE54A | INE053F09EN8 | 15.10.2019 | - | 15.04.2020 | 07.06.2022 | 1500 |
| 47 | SE54B | INE053F09EO6 | 15.10.2019 | - | 15.04.2020 | 07.06.2027 | 3200 |
| 48 | SE55M | INE053F09F80 | 15.10.2019 | - | 15.04.2020 | 07.06.2020 | 330 |
| 49 | SE55N | INE053F09FC8 | 15.10.2019 | - | 15.04.2020 | 07.06.2021 | 330 |
| 50 | SE55O | INE053F09FD6 | 15.10.2019 | - | 15.04.2020 | 07.06.2022 | 330 |
| 51 | SE057 | INE053F09FI5 | 15.10.2019 | - | 15.04.2020 | 28.09.2020 | 6000 |
| 52 | SE58A | INE053F09FK1 | 15.10.2019 | - | 15.04.2020 | 29.10.2022 | 5000 |
| 53 | SE61A | INE053F09FP0 | 15.10.2019 | - | 15.04.2020 | 11.09.2023 | 6150 |
| 54 | SE62B | INE053F09FS4 | 15.10.2019 | - | 15.04.2020 | 26.12.2023 | 2850 |
| 55 | SE63B | INE053F09FV8 | 15.10.2019 | - | 15.04.2020 | 15.01.2024 | 3150 |
| 56 | SE65K | INE053F09GJ1 | 15.10.2019 | - | 15.04.2020 | 27.04.2020 | 600 |
| 57 | SE65L | INE053F09GK9 | 15.10.2019 | - | 15.04.2020 | 27.04.2021 | 600 |
| 58 | SE65M | INE053F09GL7 | 15.10.2019 | - | 15.04.2020 | 27.04.2022 | 600 |
| 59 | SE65N | INE053F09GM5 | 15.10.2019 | - | 15.04.2020 | 27.04.2023 | 600 |
| 60 | SE65O | INE053F09GN3 | 15.10.2019 | - | 15.04.2020 | 27.04.2024 | 600 |
| 61 | SE67A | INE053F09GQ6 | 15.10.2019 | - | 15.04.2020 | 03.02.2025 | 2000 |
| 62 | SE67B | INE053F09GR4 | 15.10.2019 | - | 15.04.2020 | 03.02.2030 | 3850 |
| 63 | SE069 | INE053F09GV6 | 15.10.2019 | - | 15.04.2020 | 10.03.2025 | 6000 |
| 64 | SE70AA | INE053F09GX2 | 15.10.2019 | - | 15.04.2020 | 04.05.2030 | 14100 |
| 65 | SE70A | INE053F09GY0 | 15.10.2019 | - | 15.04.2020 | 05.05.2031 | 150 |
| 66 | SE70B | INE053F09GZ7 | 15.10.2019 | - | 15.04.2020 | 04.05.2032 | 150 |
| 67 | SE70C | INE053F09HAB | 15.10.2019 | - | 15.04.2020 | 04.05.2033 | 150 |
| 68 | SE70D | INE053F09H86 | 15.10.2019 | - | 15.04.2020 | 04.05.2034 | 150 |
| 69 | SE70E | INE053F09HC4 | 15.10.2019 | - | 15.04.2020 | 04.05.2035 | 150 |
| 70 | SE71A | INE053F09HO2 | 15.10.2019 | - | 15.04.2020 | 14.05.2031 | 2200 |
| 71 | SE71B | INE053F09HE0 | 15.10.2019 | - | 15.04.2020 | 14.05.2032 | 2200 |
| 72 | SE71C | INE053F09HF7 | 15.10.2019 | - | 15.04.2020 | 14.05.2033 | 2200 |
| 73 | SE71D | INE053F09HG5 | 15.10.2019 | - | 15.04.2020 | 14.05.2034 | 2200 |
| 74 | SE71E | INE053F09HH3 | 15.10.2019 | - | 15.04.2020 | 14.05.2035 | 2200 |
| 75 | SE72 | INE053F09HI1 | 15.10.2019 | - | 15.04.2020 | 22.06.2020 | 8000 |
| 76 | SE73B | INE053F09HL5 | 15.10.2019 | - | 15.04.2020 | 20.12.2020 | 8359 |
| 77 | SE074 | INE053F09HM3 | 15.10.2019 | - | 15.04.2020 | 29.03.2026 | 10760 |
| 78 | SE75 | INE053F09HN1 | 15.10.2019 | - | 15.04.2020 | 31.03.2026 | 1500 |
| 79 | SE076 | INE053F09HO9 | 15.10.2019 | - | 15.04.2020 | 10.05.2021 | 3900 |
| 80 | SE76A | INE053F09HP6 | 15.10.2019 | - | 15.04.2020 | 10.05.2026 | 2550 |
| 81 | SE76B | INE053F09HQ4 | 15.10.2019 | - | 15.04.2020 | 10.05.2031 | 9950 |
| 82 | SE077 | INE053F09HR2 | 15.10.2019 | - | 15.04.2020 | 31.05.2021 | 12450 |
| 83 | SE078 | INE053F09HS0 | 15.10.2019 | - | 15.04.2020 | 28.07.2021 | 15000 |
| 84 | SE79 | INE053F09HT8 | 15.10.2019 | - | 15.10.2020 | 08.11.2021 | 5396 |
| 85 | SE79A | INE053F09HU6 | 15.10.2019 | - | 15.10.2020 | 08.11.2026 | 1915 |
| 86 | SE 80 | INE053F07520 | 15.10.2019 | - | 15.10.2020 | 23.02.2022 | 27975 |
| 87 | SE 80 | INE053F07520 | 15.10.2019 | - | 15.10.2020 | 23.02.2022 | 3757 |
| 88 | SE 80 A | INE053F07538 | 15.10.2019 | - | 15.10.2020 | 23.02.2027 | 27345 |
| 89 | SE 80 A | INE053F07538 | 15.10.2019 | - | 15.10.2020 | 23.02.2027 | 3612 |
| 90 | SE81 | INE053F09HV4 | 15.10.2019 | - | 15.10.2020 | 26.11.2022 | 2560 |
| 91 | SE81A | INE053F09HW2 | 15.10.2019 | - | 15.10.2020 | 26.11.2027 | 667 |
| 92 | SE82 | INE053F09HX0 | 15.10.2019 | - | 15.10.2020 | 30.11.2022 | 410 |
| 93 | SE82A | INE053F09HY8 | 15.10.2019 | - | 15.10.2020 | 30.11.2027 | 300 |
| 94 | SE83 | INE053F09HZ5 | 15.10.2019 | - | 15.10.2020 | 06.12.2022 | 300 |
| 95 | SE83A | INE053F09IA6 | 15.10.2019 | - | 15.10.2020 | 06.12.2027 | 950 |
| 96 | SE 84 | INE053F09IB4 | 15.10.2019 | - | 15.10.2020 | 07.12.2022 | 4999 |
| 97 | SE85 | INE053F09IC2 | 15.10.2019 | - | 15.10.2020 | 14.12.2022 | 950 |
| 98 | SE 86 | INE053F07561 | 15.10.2019 | - | 15.10.2020 | 19.02.2023 | 28145 |
| 99 | SE 86 A | INE053F07579 | 15.10.2019 | - | 15.10.2020 | 19.02.2028 | 25589 |
| 100 | SE 87 | INE053F07587 | 15.10.2019 | - | 15.10.2020 | 23.03.2023 | 1652 |
| 101 | SE 87 A | INE053F07595 | 15.10.2019 | - | 15.10.2020 | 23.03.2028 | 2639 |
| 102 | SE 88 | INE053F07603 | 15.04.2019 | - | 15.04.2020 | 25.03.2023 | 11000 |
| 103 | SE89 | INE053F07611 | 15.04.2019 | - | 15.04.2020 | 21.11.2023 | 4870 |
| 104 | SE89A | INE053F07629 | 15.04.2019 | - | 15.04.2020 | 21.11.2028 | 7380 |
| 105 | SE90 | INE053F07637 | 15.04.2019 | - | 15.04.2020 | 27.11.2023 | 570 |
| 106 | SE90A | INE053F07645 | 15.04.2019 | - | 15.04.2020 | 27.11.2028 | 550 |
| 107 | SE91 | INE053F07652 | 15.04.2019 | - | 15.04.2020 | 18.02.2024 | 17783 |
| 108 | SE91A | INE053F07678 | 15.04.2019 | - | 15.04.2020 | 18.02.2024 | 5263 |
| 109 | SE92 | INE053F07660 | 15.04.2019 | - | 15.04.2020 | 18.02.2029 | 10902 |
| 110 | SE92A | INE053F07686 | 15.04.2019 | - | 15.04.2020 | 18.02.2029 | 6884 |
| 111 | SE93A | INE053F07694 | 15.04.2019 | - | 15.04.2020 | 10.02.2029 | 16500 |
| 112 | SE94A | INE053F07702 | 15.04.2019 | - | 15.04.2020 | 12.02.2029 | 130 |
| 113 | SE95 | INE053F07710 | 15.04.2019 | - | 15.04.2020 | 26.03.2024 | 2312 |
| 114 | SE95A | INE053F07736 | 15.04.2019 | - | 15.04.2020 | 26.03.2024 | 1297 |
| 115 | SE96 | INE053F07728 | 15.04.2019 | - | 15.04.2020 | 26.03.2029 | 9479 |
| 116 | SE96A | INE053F07744 | 15.04.2019 | - | 15.04.2020 | 26.03.2029 | 4364 |



| | | | | | | | |
|-------|--------|--------------|------------|---|------------|------------|---------|
| 119 | SE102 | INE053F07793 | 15.10.2019 | - | 15.10.2020 | 21.12.2025 | 3675 |
| 120 | SE102A | INE053F07827 | 15.10.2019 | - | 15.10.2020 | 21.12.2025 | 3689 |
| 121 | SE103 | INE053F07801 | 15.10.2019 | - | 15.10.2020 | 21.12.2030 | 20573 |
| 122 | SE103A | INE053F07835 | 15.10.2019 | - | 15.10.2020 | 21.12.2030 | 10789 |
| 123 | SE104 | INE053F07819 | 15.10.2019 | - | 15.10.2020 | 21.12.2035 | 2944 |
| 124 | SE104A | INE053F07843 | 15.10.2019 | - | 15.10.2020 | 21.12.2035 | 3696 |
| 125 | SE106 | INE053F07868 | 15.10.2019 | - | 15.10.2020 | 03.03.2026 | 10500 |
| 126 | SE107 | INE053F07876 | 15.10.2019 | - | 15.10.2020 | 22.03.2026 | 486 |
| 127 | SE107A | INE053F07892 | 15.10.2019 | - | 15.10.2020 | 22.03.2026 | 1907 |
| 128 | SE108 | INE053F07884 | 15.10.2019 | - | 15.10.2020 | 22.03.2031 | 10164 |
| 129 | SE108A | INE053F07900 | 15.10.2019 | - | 15.10.2020 | 22.03.2031 | 11943 |
| 130 | SE 113 | INE053F07934 | 15.10.2019 | - | 15.10.2020 | 08.11.2021 | 6500 |
| 131 | SE 114 | INE053F07942 | 15.10.2019 | - | 15.10.2020 | 24.11.2021 | 20000 |
| 132 | SE 118 | INE053F07983 | 15.10.2019 | - | 15.10.2020 | 21.03.2027 | 29500 |
| 133 | SE 119 | INE053F07991 | 15.10.2019 | - | 15.10.2020 | 31.05.2020 | 23750 |
| 134 | SE 120 | INE053F07AA7 | 15.04.2019 | - | 15.04.2020 | 30.05.2027 | 22000 |
| 135 | SE 121 | INE053F07AB5 | 15.04.2019 | - | 15.04.2020 | 15.06.2027 | 20500 |
| 136 | SE 123 | INE053F07AC3 | 15.04.2019 | - | 15.04.2020 | 28.08.2027 | 17450 |
| 137 | SE 124 | INE053F07AD1 | 15.10.2019 | - | 15.10.2020 | 31.10.2027 | 9350 |
| 138 | SE 126 | INE053F07AJ8 | 15.10.2019 | - | 15.10.2020 | 25.01.2023 | 30000 |
| 139 | SE 127 | INE053F07AK6 | 15.10.2019 | - | 15.10.2020 | 15.03.2021 | 25000 |
| 140 | SE 129 | INE053F07AY7 | 15.10.2019 | - | 15.10.2020 | 04.12.2028 | 30000 |
| 141 | SE 130 | INE053F07AZ4 | 15.10.2019 | - | 15.10.2020 | 08.01.2029 | 28454 |
| 142 | SE 131 | INE053F07BA5 | 15.10.2019 | - | 15.10.2020 | 21.02.2029 | 22365 |
| 143 | SE 132 | INE053F07BB3 | 15.10.2019 | - | 15.10.2020 | 28.02.2024 | 25000 |
| 144 | SE 133 | INE053F07BC1 | 15.10.2019 | - | 15.10.2020 | 13.03.2029 | 30000 |
| 145 | SE 134 | INE053F07BD9 | 15.10.2019 | - | 15.10.2020 | 25.03.2029 | 30000 |
| 146 | SE 135 | INE053F07BE7 | 15.10.2019 | - | 15.10.2020 | 29.03.2029 | 25000 |
| 147 | SE 136 | INE053F07BR9 | - | - | 15-04-2020 | 12-06-2029 | 30000 |
| 148 | SE 138 | INE053F07BS7 | - | - | 15-04-2020 | 01-07-2034 | 21200 |
| 149 | SE 139 | INE053F07BT5 | - | - | 15-04-2020 | 29-07-2034 | 24556 |
| 150 | SE 140 | INE053F07BU3 | - | - | 15-04-2020 | 13-08-2029 | 25920 |
| 151 | SE 141 | INE053F07BV1 | - | - | 15-04-2020 | 29-08-2034 | 21070 |
| 152 | SE 142 | INE053F07BW9 | - | - | 15-04-2020 | 09-09-2029 | 27070 |
| 153 | SE 143 | INE053F07BX7 | - | - | 15.10.2020 | 06.11.2029 | 24549 |
| 154 | SE 144 | INE053F07BY5 | - | - | 15.10.2020 | 12.04.2030 | 15800 |
| 155 | SE 145 | INE053F07BZ2 | - | - | 15.10.2020 | 14.04.2023 | 30000 |
| 156 | SE 146 | INE053F07CA3 | - | - | 15.10.2020 | 28.02.2030 | 30000 |
| 157 | SE 147 | INE053F07CB1 | - | - | 15.10.2020 | 19.03.2025 | 8470 |
| TOTAL | | | | | | | 1146907 |

8. The above financial results were reviewed by the Audit Committee at the meeting held on 27th June 2020 and approved and taken on record by the Board of Directors at the meeting held on 27th June 2020. These have been subjected to limited review by the Statutory Auditors of the Company.

New Delhi
Dated: 27th June 2020



(Signature)
(Amitabh Banerjee)
Chairman & Managing Director
DIN: 03315975

