इंडियन रेलवे फाईनेन्स कॉरपोरेशन 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 Dated: 14.12.2020

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 details sought for the Q.E. 30.09.2020**

********

With reference to the captioned subject, information about IRFC bonds for Q.E. 30.09.2020 as sought for by Indian Bank, as Trustees, is sent as under. M/s KFin Technologies Private Limited, the RTA for IRFC Bonds has already been advised to send to you the details of holdings of IRFC Bond as on 30.09.2020.

2. A Certificate from the Statutory Auditors of IRFC certifying Asset Coverage Ratio and Debt Equity Ratio at 1.13 times and at 7.74 times as on 30.09.2020 respectively has since been obtained from IRFC's Statutory auditors, M/s KBDS & Co., Chartered Accountants, New Delhi. A copy of their certificate dated 09.12.2020 in this regard is enclosed.

3. It is certified that interest and also the redemption amounts payable during the period upto 30.09.2020 on all IRFC Bonds including those where Indian Bank is the Trustee were 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 during the Q.E. 30.09.2020. 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. IRFC has not paid any commission/fees to Indian Bank for the Q.E. 30.09.2020.

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 30.09.2020. A copy of letter dated 11.10.2020 from KFin Technologies Pvt. Ltd., IRFC's RTA, is enclosed in support.

6. 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.

Thanking You,

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

(Rakhi Dua)
Additional General Manager (Finance) -II
Encl: As stated

# INDIAN RAILWAY FINANCE CORPORATION LIMITED

Details of IRFC Bonds where Indian Bank is the Trustee as on 30.09.2020

*******

| S. No | Series No. | Date of | | Amount (Outstanding) Rs./Cr. |
|---|---|---|---|---|
| | | Allotment | Redemption | |
| 1 | 51st 7.74 % Taxable | 22.12.2005 | 22.12.2020 | 450.00 |
| 2 | 52nd B 8.64 % Taxable | 17.05.2006 | 17.05.2021 | 700.00 |
| 3 | 53rd B 8.68% Taxable | 29.11.2006 | 29.11.2021 | 225.00 |
| 4 | 53rd C 8.75 % Taxable | 29.11.2006 | 29.11.2026 | 410.00 |
| 5 | 54th A 9.95 % Taxable | 07.06.2007 | 07.06.2022 | 150.00 |
| 6 | 54th B 10.04 % Taxable | 07.06.2007 | 07.06.2027 | 320.00 |
| 7 | 55th N to O 9.86 % Taxable | 07.06.2007 | 07.06.2021<br>07.06.2022 | 66.00 |
| 8 | 57th 9.66 % Taxable | 28.09.2007 | 28.09.2021 to 28.09.2022 | 400.00 |
| 9 | 58th A 9.20 % Taxable | 29.10.2007 | 29.10.2022 | 500.00 |
| 10 | 61st A 10.70 % Taxable | 11.09.2008 | 11.09.2023 | 615.00 |
| 11 | 62nd B 8.50 % Taxable | 26.12.2008 | 26.12.2023 | 285.00 |
| 12 | 63rd B 8.65 % Taxable | 15.01.2009 | 15.01.2024 | 315.00 |
| 13 | 65th L to O 8.20 % Taxable | 27.04.2009 | 27.04.2021<br>27.04.2022<br>27.04.2023<br>27.04.2024 | 240.00 |
| 14 | 67th A 8.65 % Taxable | 03.02.2010 | 03.02.2025 | 200.00 |
| 15 | 67th B 8.80 % Taxable | 03.02.2010 | 03.02.2030 | 385.00 |
| 16 | 69th 8.95 % Taxable | 10.03.2010 | 10.03.2025 | 600.00 |
| 17 | 70th AA 8.79 % Taxable | 04.05.2010 | 04.05.2030 | 1410.00 |
| 18 | 70th A to E 8.72 % Taxable | 04.05.2010 | 04.05.2031<br>04.05.2032<br>04.05.2033 | 75.00 |

| | | | | |
|---|---|---|---|---|
| | | | 04.05.2034<br>04.05.2035 | |
| 19 | 71st A to E 8.83 % Taxable | 14.05.2010 | 14.05.2031<br>14.05.2032<br>14.05.2033<br>14.05.2034<br>14.05.2035 | 1100.00 |
| 20 | 73rd B 6.72 % Taxfree | 20.12.2010 | 20.12.2020 | 835.91 |
| 21 | 74th 9.09 % Taxable | 29.03.2011 | 29.03.2026 | 1076.00 |
| 22 | 75th 9.09 % Taxable | 31.03.2011 | 31.03.2026 | 150.00 |
| 23 | 76th 9.27 % Taxable | 10.05.2011 | 10.05.2021 | 390.00 |
| 24 | 76th A 9.33 % Taxable | 10.05.2011 | 10.05.2026 | 255.00 |
| 25 | 76th B 9.47 % Taxable | 10.05.2011 | 10.05.2031 | 995.00 |
| 26 | 77th 9.57 % Taxable | 31.05.2011 | 31.05.2021 | 1245.00 |
| 27 | 78th 9.41 % Taxable | 28.07.2011 | 28.07.2021 | 1500.00 |
| 28 | 79th 7.55 % Taxfree | 08.11.2011 | 08.11.2021 | 539.60 |
| 29 | 79th A 7.77 % Taxfree | 08.11.2011 | 08.11.2026 | 191.51 |
| 30 | 80th 8.00 % / 8.15 % / Taxfree | 23.02.2012 | 23.02.2022 | 3173.24 |
| 31 | 80th A 8.10 % / 8.30 % Taxfree | 23.02.2012 | 23.02.2027 | 3095.65 |
| | | TOTAL | | 21892.91 |

Rakhi
(Rakhi Dua)
Addl. General Manager (Finance) -II V. Nithya

KBDS & CO.
CHARTERED ACCOUNTANTS

Flat No. 4, Pocket G-4, First Floor,
(Opposite Jain Bharti Model School),
Sector-16, Rohini, Delhi-110089
Phone: 011-27882573, 09990971440
Mobile: 09312271440, 09555071440
Email: kbdsandco@gmail.com
Website: www.kbds.info

## 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 Audited Financial Result 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 30th September, 2020 are 1.13 and 7.74 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) |
|---|---|---|---|---|---|
| 30th September 2020 | 277036.24 | 245349.31 | 1.13 | 31686.96 | 7.74 |

We further hereby certify that:

1. During the half year ended 30.09.2020 Taxable Secured Bonds of Rs.10,755.00 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.10,755.00 crore raised by way of issue of Private Placement of bonds during the half year ended 30.09.2020 were utilised for the purpose for which it was raised.

For KBDS & Co.,
Chartered Accountants
FRN: 323288E

KBDS & CO. M. No. 060030 DELHI Chartered Accountants

(CA D K Singh)
Partner
Membership No.: 060030
UDIN: 20060030AAAADM9281
Place: New Delhi
Date: 09.12.2020

KFINTECH

**R/KCPL/IRFC/IG Report/01.07.2020 TO 30.09.2020**
**October 11, 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 **01.07.2020 TO 30.09.2020**

| Bondholders Complaints | No. of complaints |
|---|---|
| Total bondholders complaints pending at the beginning | NIL |
| Total bondholders complaints received through correspondence | 325 |
| Total complaints received from the SEBI during the period | 2 |
| Total complaints resolved / replied during the period | 327 |
| 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 KARVY FINTECH PVT. LTD

**K Brahmanandam**
**Dy Manager**

इंडियन रेलवे फाईनेन्स कॉरपोरेशन 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/BSE/IB/2020 Dated: 14.12.2020

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

**Sub: Half yearly communication as on 30.09.2020 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 (Net Value of Assets) : 1.13 (times), A certificate to this effect from Statutory Auditors of IRFC's enclosed.

(c) Debt Equity Ratio : 7.74 times

(d) & (e) Previous / Next due date for payment of interest / principal. These were notified alongwith Financial Results for the Half Year ended 30.09.2020, 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.31,686.96 Crore |
| (k) | Net Profit after Tax | : | Rs.1,886.84 Crore |
| (l) | Earnings per share (Basic) | : | 1.59 |

Thanking You,

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

Countersigned
For and on behalf of,
Indian Bank

(Rakhi Dua)
Addl. General Manager (Finance)-II

(Authorised Signatory)

इंडियन रेलवे फाईनेन्स कॉरपोरेशन 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: 14.12.2020

The Managing Director
National Stock Exchange Ltd.
Exchange Plaza,
Bandra Kurla Complex, 1
Mumbai- 400 051

**Sub: Half yearly communication as on 30.09.2020 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 (Net Value of Assets) | : | 1.13 (times), A certificate to this effect from Statutory Auditors of IRFC is enclosed. |
| (c) | Debt Equity Ratio | : | 7.74 times |

(d) & (e) Previous / Next due date for payment of interest / principal. These were notified alongwith Financial Results for the Half Year ended 30.09.2020 (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.31,686.96 Crore |

| | | | |
|---|---|---|---|
| (k) | Net Profit after Tax | : | Rs.1,886.84 Crore |
| (l) | Earnings per share (Basic) | : | 1.59 |

Thanking You,

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

(Rakhi Dua)
Addl. General Manager (Finance)-II

V.Nithye.

Countersigned
For and on behalf of,
Indian Bank

(Authorised Signatory)

इंडियन रेलवे फाईनेन्स कॉरपोरेशन 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/SE/2020-21 13th November, 2020

| **National Stock Exchange of India Ltd,** | **BSE Limited** |
|---|---|
| Listing Department, Exchange Plaza, | Department of Corporate Services |
| Bandra Kurla Complex, | 1st Floor, P.J. Towers, |
| Bandra (East), Mumbai– 400051 | Dalal Street, Mumbai- 400 001 |

**Subject: Submission of Unaudited Financial Results for the half year ended September 30, 2020**

Dear Sir/ Madam,

In terms of the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements), 2015, please find enclosed herewith the Unaudited Financial Results of the Company for the half year ended September 30, 2020 along with the limited review report.

Kindly take the same on record.

Thanking You
**Yours faithfully**
**For Indian Railway Finance Corporation Limited**

Shirode

**(Vijay Babulal Shirode)**
**Joint General Manager (Law) & Company Secretary**

Encl: As above

INDIAN RAILWAY FINANCE CORPORATION LIMITED

(A Government of India Enterprise)

CIN U65910DL1986GOI026363

Registered Office: Upper Ground Floor, East Tower, NBCC Place, Pragati Vihar, Lodhi Road, New Delhi - 110003.

Extract of Unaudited Financial Results for the half year ended 30th September 2020

(Amount in Millions)

| | Particulars | For the Half Year ended 30th September 2020 | For the Half Year ended 30th September 2019 | For the year ended 31st March 2020 |
|---|---|---|---|---|
| | | (Unaudited) | (Audited) | (Audited) |
| (I) | Total Revenue From Operations | 74,004.35 | 65,747.68 | 1,34,210.17 |
| (II) | Profit Before Exceptional Items and Tax | 19,067.61 | 16,303.93 | 31,920.96 |
| (III) | Profit Before Tax | 19,067.61 | 16,303.93 | 31,920.96 |
| (IV) | Profit for the Period | 19,067.61 | 16,303.93 | 31,920.96 |
| (V) | Total Comprehensive Income for the Year | 19,071.85 | 16,296.80 | 31,915.44 |
| (VI) | Paid up Equity Share Capital (Face Value of Rs. 10/- Per Share) | 1,18,804.60 | 93,804.60 | 1,18,804.60 |
| (VII) | Reserves Excluding Revaluation Reserves (As Per Balance Sheet of Previous Accounting Year) | - | - | 1,84,192.92 |
| (VIII) | Net worth | 3,22,069.37 | 2,62,454.87 | 3,02,997.52 |
| (IX) | Debt Equity Ratio | 7.62 | 7.03 | 7.74 |
| (X) | Earning Per Share* | | | |
| | - Basic (Rs.) | 1.60 | 1.74 | 3.40 |
| | - Diluted (Rs.) | 1.60 | 1.74 | 3.40 |
| (XI) | Debenture Redemption Reserve | - | 57,145.59 | - |

* EPS of the Half Yearly are not annualised

*Note:*

The above is an extract of the detailed format of half yearly financial results filed with the stock exchange under regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the half yearly financial results is available on the website of stock exchange (www.bseindia.com and www.nseindia.com) and the website of the Company (www.irfc.nic.in).

Indian Railway Finance Corporation Ltd. IRFC CIN U65910DL1986 GOI026363 *New Delhi*

New Delhi

Dated: 13th November 2020

(Amitabh Banerjee)

Chairman & Managing Director

DIN: 03315975

INDIAN RAILWAY FINANCE CORPORATION LIMITED

(A Government of India Enterprise)

CIN U65910DL1986GOI026363

Registered Office: Upper Ground Floor, East Tower, NBCC Place, Pragati Vihar, Lodhi Road, New Delhi - 110003.

Statement of Unaudited Financial Results for the half year ended 30th September 2020

(Amount In Millions)

| Particulars | For the Half Year ended 30th September 2020 | For the Half Year ended 30th September 2019 | For the year ended 31st March 2020 |
|---|---|---|---|
| | (Unaudited) | (Audited) | (Audited) |
| **Revenue from Operations** | | | |
| (i) Interest Income | 17,322.97 | 14,034.90 | 27,479.98 |
| (ii) Dividend Income | 2.32 | - | 5.92 |
| (iii) Lease Income | 56,679.06 | 51,712.78 | 1,06,724.27 |
| (I) Total Revenue From Operations | 74,004.35 | 65,747.68 | 1,34,210.17 |
| (II) Other Income | 2.66 | - | 0.73 |
| (III) Total Income ( I + II ) | 74,007.01 | 65,747.68 | 1,34,210.90 |
| **Expenses** | | | |
| (i) Finance Costs | 54,555.93 | 49,363.99 | 1,01,626.62 |
| (ii) Impairment on Financial Instruments | (14.36) | (21.23) | 21.41 |
| (iii) Employee Benefit Expense | 26.52 | 22.52 | 62.65 |
| (iv) Depreciation, Amortization and Impairment | 2.34 | 2.16 | 4.58 |
| (v) Other Expenses | | | |
| - Corporate Social Respsibilty (CSR) | 344.06 | 35.82 | 494.49 |
| - Others | 24.91 | 40.49 | 80.19 |
| (IV) Total Expenses | 54,939.40 | 49,443.75 | 1,02,289.94 |
| (V) Profit Before Exceptional Items and Tax (III- IV) | 19,067.61 | 16,303.93 | 31,920.96 |
| (VI) Exceptional Items | - | - | - |
| (VII) Profit Before Tax (V- VI) | 19,067.61 | 16,303.93 | 31,920.96 |
| (VIII) Tax Expense | | | |
| - Current Tax | - | - | - |
| - Deferred Tax | - | - | - |
| - Adjustment for Earlier Years | - | - | - |
| Total Tax Expenses | - | - | - |
| (IX) Profit for the Period From Continuing Operations (VII- VIII) | 19,067.61 | 16,303.93 | 31,920.96 |
| (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)) | 19,067.61 | 16,303.93 | 31,920.96 |
| (XIV) Other Comprehensive Income | | | |
| (A) (i) Items that will not be reclassified to profit or loss | | | |
| - Remeasurement of defined benefit plans | 0.17 | (0.58) | (0.35) |
| - Remeasurement of Equity Instrument | 4.07 | (6.55) | (5.17) |
| (ii) Income tax relating to items that will be reclassified to profit or loss | | | |
| - Remeasurement of defined benefit plans | - | - | - |
| - Remeasurement of Equity Instrument | - | - | - |
| Subtotal (A) | 4.24 | (7.13) | (5.52) |
| (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) | 4.24 | (7.13) | (5.52) |
| (XVI) Total Comprehensive Income for the Year (XV+XIII) | 19,071.85 | 16,296.80 | 31,915.44 |
| (XVII) Paid up Equity Share Capital (Face Value of Rs. 10/- Per Share) | 1,18,804.60 | 93,804.60 | 1,18,804.60 |
| (XVIII Reserves Excluding Revaluation Reserves (as per balance sheet of previous accounting year) | - | - | 1,84,192.92 |
| (XIX) Analytical Ratios | | | |
| (i) Capital Adequacy Ratio | 438.25% | 397.55% | 395.39% |
| (ii) Earnings per equity share (Face Value of Rs. 10/- per share) | | | |
| - Basic (Rs.) | 1.60 | 1.74 | 3.40 |
| - Diluted (Rs.) | 1.60 | 1.74 | 3.40 |
| (XX) NPA Ratios | | | |
| (a) Gross/ Net NPA | - | - | - |
| (b) % of gross/ Net NPA | - | - | - |
| (c) Return on assets ratio (Net PAT/ Avg. total assets) | 0.67% | 0.73% | 1.32% |

**Additional Disclosure**

| Particulars | For the Half Year ended 30th September 2020 | For the Half Year ended 30th September 2019 | For the year ended 31st March 2020 |
|---|---|---|---|
| | (Unaudited) | (Audited) | (Audited) |
| (a) Credit Rating | CRISIL AAA/Stable, "[ICRA] AAA"/Stable and "CARE AAA/Stable [Triple A]" | CRISIL AAA/Stable, "[ICRA] AAA"/Stable and "CARE AAA/Stable (Triple A]" | CRISIL AAA/Stable, "[ICRA] AAA"/Stable and "CARE AAA/Stable (Triple A]" |
| (b) Debt Equity Ratio | 7.62 | 7.03 | 7.74 |
| (c) (i) Previous due date/ Next due date for payment of interest and repayment of principal amount of non- convertible debentures | Details given on point no. 10 | | |
| (c) (ii) Whether the same has been paid or not | Paid on due dates | | |
| (d) Debenture Redemption Reserve | - | 57,145.59 | - |
| (e) Net worth | 3,22,069.37 | 2,62,454.87 | 3,02,997.52 |
| (f) Net Profit After Tax | 19,071.85 | 16,296.80 | 31,915.44 |
| (g) Earning Per Share* | | | |

| | | | |
|---|---|---|---|
| - Basic (Rs.) | 1.60 | 1.74 | 3.40 |
| - Diluted (Rs.) | 1.60 | 1.74 | 3.40 |

* EPS of the Half Yearly are not annualised

*NOTES:*

1. The financial results have been prepared in accrodance with the recognition and measurement principles laid down in Indian Accounting Standard('Ind AS') - 34 'Interim Financial Reporting' , notified under section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standard) Rules, 2015, as amended from time to time, and other accounting principles generally acccepted in India.

2. The Company has decided to exercise the option permitted under section 115BAA of the Income Tax Act, 1961 as introduced by the Taxation Laws (Amendment) Ordinance, 2019 on 20th September, 2019. After exercising the option of Section 115BAA, the taxable income under the provisions of Income Tax Act, 1961 comes to NIL. Further, after adoption of Section 115BAA, the Company will be outside the scope and applicability of MAT provisions under Section 115JB of Income Tax Act, 1961.

3. As per Gazette notification No S.O 529 ( E ) dated 5th Feb.18, as amended by notification no S.O. 1465 dated 2nd April 2018 issued by Ministry of Corporate Affairs, Government of India, the provisions of Ind AS 12 relating to Deferred Tax Asset/Deferred Tax Liability does not apply to the Company w.e.f. 1st April 2017, accordingly, no provision has been made for DTL/DTA.

4. The Company during the current financial year initiated a detailed reconciliation of various ledgers of Ministry of Railways, Government of India (MoR) maintained in its books of accounts. The reconciliation could not be completed earlier owing to unprecedented situation arising out of Covid 19 and for want of additional information from MoR. The Company noted certain items that required adjustments in financial statements / information of earlier years as per Ind AS 8, Accounting Policies, Changes in Accounting Estimates & Errors as under:

| Financial Year | All amounts in Rs. million | | |
|---|---|---|---|
| | Impact on Profit Before Tax being Decrease in Profits | Impact u/s 115JB of the Income – tax Act, 1961 | Impact on Other Equity as on 31st March 2020 |
| 2017-18 | (605.49) | 129.22 | (476.27) |
| 2018-19 | (1,462.42) | 315.13 | (1,147.29) |
| 2019-20 (For the First Half Year Ended 30th September 2019) | (844.02) | NIL* | (844.02) |
| 2019-20 (For the Second Half Year Ended 31st March 2020) | (4,159.25) | NIL* | (4,159.25) |
| **Total 19-20** | (5,003.27) | - | (5,003.27) |
| **Grand Total** | (7,071.18) | 444.35 | (6,626.83) |

*IRFC is opting for taxation under section 115BAA of the Income – tax Act, 1961 for financial year 2019 – 20 & onwards. Hence, the provisions of minimum alternate tax under section 115JB of the Income – tax Act, 1961 are no longer applicable to the Company.

The material consequent impact is decrease in the amount recoverable from MoR, increase in tax refundable from taxation authorities. It may be noted that reconciliation is still under progress. However, no material adjustment is expected. Necessary consequential restatement has been made in the aforesaid financial information related to six month ended 30th September 2019 & year ended 31st March 2020.

Reconciliation of the restatements in the profit & loss account related to six month ended 30th September 2019 & year ended 31st March 2020 is as under:

| Particular | For the Half Year ended 30th September 2019 | For the year ended 31st March 2020 |
|---|---|---|
| Lease Income (Published Earlier) | 52,556.80 | 1,10,299.37 |
| Adjustments as discussed above | (844.02) | (3,575.10) |
| Restated Lease Income | 51,712.78 | 1,06,724.27 |
| | | |
| Pre Commencement Lease Income(Published Earlier) | 11,065.08 | 22,198.43 |
| Adjustments as discussed above | - | (599.37) |
| Restated Pre Commencement Lease Income | 11,065.08 | 21,599.06 |
| | | |
| Finance Cost (published earlier) | 49,363.99 | 1,00,797.81 |
| Adjustments as discussed above | - | 828.81 |
| Restated Finance Cost | 49,363.99 | 1,01,626.62 |
| | | |
| Net Impact on Profit & Loss Account | (844.02) | (5,003.27) |
| | | |
| Reserves & Surplus excluding revaluation reserve (published earlier) | - | 1,90,819.74 |
| Adjustments as discussed above | - | (6,626.82) |
| Restated Reserves & Surplus excluding revaluation reserve | - | 1,84,192.92 |
| | | |
| Net Worth | 2,64,922.44 | 3,09,624.34 |
| Adjustments as discussed above | (2,467.57) | (6,626.82) |
| Restated Net worth | 2,62,454.87 | 3,02,997.52 |

5.

(a) IRFC commenced project funding to MoR (Ministry of Railways) for creation & development of railway infrastructure projects in October 2015 under finance lease model with commencement of lease rentals after a gestation period of 5 years in October 2020 as per memorandum of understanding entered with MoR in 23th May, 2017. The amount advanced to MoR has been shown in the Balance Sheet as 'Advance to MoR for Railway Infrastructure Projects'. The requisite recognition & measurement of lease receivables, finance income, etc. as per Ind AS 116, Leases is yet to be carried out as the terms & conditions of the finance lease arrangements are under discussion & finalization. In the absence of concrete / firm information, determination of impact thereof on the aforesaid financial information is presently not ascertainable.

(b) The pre-lease income on financing of Railway 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. 75,000.00 millions transferred to MoR during the half year ended 30th September 2020 (30th September 2019: Rs. 92,516.00 millions). The margin for the year 2020-21 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 would be given at the time of finalisation of cost and margin for the current financial year 2020-21 in consultation with MoR.

6. For computing the Lease Rental in respect of the rolling stock assets acquired and leased to the Ministry of Railways amounting to Rs. 1,09,742.27 millions during the half year ended 30th September 2020 (previous half year Rs. 1,46,517.25 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 half year plus the margin equivalent to the previous year. The lease agreement in respect of these assets is yet to be executed and is accordingly 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. Any variation in the lease rental rate or the internal rate of return for the year will be accounted for at that time.

7. 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.')

8. Previous period figures have been regrouped / rearranged. Details of regrouping/ rearrangement have been given as under:

(a) Till 31st December 2019, Interest income from application money was grouped under "Other Income" in Statement of Profit & loss. As advised by Comptroller and Auditor General of India (CAG), the same is now grouped under "Revenue from Operations" in Statement of Profit & Loss since half year ended 31st March 2020. Therefore, interest on application money for the half year ended of Rs. 19.23 millions 30th September 2019 have been regrouped.

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(b) During the year ended 31st March 2020,in view of clarification provided in letter no. F.No.17/16/2017-CL-V dated 20th March 2020 by Ministry of Corporate Affairs, Government of India, Rs. 64,641.40 million being the deferred tax liability credited before 1st April 2017 and as appearing in its books of account have been reversed with effect from the date of transition to Ind AS being 1st April 2017 in accordance with the Ind AS 8, Accounting Policies, Changes in Accounting Estimates and Errors.

**9. Investor complaints**

| | | |
|---|---|---|
| (a) | There was no investor complaint pending at the beginning as well as end of the half year ended | |
| (b) | Total bondholders complaints pending at the beginning | NIL |
| (c) | Total Bondholders complaints received through correspondence | 325 |
| (e) | Total Complaints received from SEBI during the period | 2 |
| (f) | Total complaints resolved / replied during the period | 327 |
| (g) | Total bondholders complaints pending | NIL |

**10. 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 | SE 65H | INE053F09GG7 | 27.04.2017 | 27.04.2017 | - | - | - |
| 2 | SE 45NN | INE053F09AZ0 | 13.05.2017 | 13.05.2017 | - | - | - |
| 3 | SE 55J | INE053F09EY5 | 07.06.2017 | 07.06.2017 | - | - | - |
| 4 | SE 49L | INE053F09DZ4 | 22.06.2017 | 22.06.2017 | - | - | - |
| 5 | SE 46N | INE053F09CE1 | 12.08.2017 | 12.08.2017 | - | - | - |
| 6 | SE 42O | INE053F09476 | 29.08.2017 | 29.08.2017 | - | - | - |
| 7 | SE 48HH | INE053F09DL4 | 17.09.2017 | 17.09.2017 | - | - | - |
| 8 | SE 98 | INE053F07769 | 10.04.2017 | 10.04.2017 | - | - | - |
| 9 | SE 54 | INE053F09EM0 | 07.06.2017 | 07.06.2017 | - | - | - |
| 10 | SE 47N | INE053F09CU7 | 26.03.2018 | 26.03.2018 | - | - | - |
| 11 | SE 43OO | INE053F09732 | 15.10.2017 | 29.10.2017 | - | - | - |
| 12 | SE 73A | INE053F09HK7 | 15.10.2017 | 20.12.2017 | - | - | - |
| 13 | SE 47O | INE053F09CV5 | 15.10.2018 | 26.03.2019 | - | - | - |
| 14 | SE 45OO | INE053F09BA1 | 15.04.2018 | 13.05.2018 | - | - | - |
| 15 | SE 46EE | INE053F098Q7 | 15.04.2018 | 12.08.2018 | - | - | - |
| 16 | SE 46O | INE053F09CF8 | 15.04.2018 | 12.08.2018 | - | - | - |
| 17 | SE 49M | INE053F09EA5 | 15.04.2018 | 22.06.2018 | - | - | - |
| 18 | SE 48II | INE053F09DM2 | 15.04.2018 | 17.09.2018 | - | - | - |
| 19 | SE 57 (Part 1/Rs.20000 lakhs) | INE053F09FI5 | 15.04.2018 | 28.09.2018 | | - | - |
| 20 | SE 55K | INE053F09EZ2 | 15.04.2018 | 07.06.2018 | | | |
| 21 | SE 63A | INE053F09FU0 | 15.10.2018 | 15.01.2019 | - | - | - |
| 22 | SE 60 | INE053F09FN5 | 15.04.2018 | 23.05.2018 | - | - | - |
| 23 | SE 61 | INE053F09FO3 | 15.04.2018 | 11.09.2018 | - | - | - |
| 24 | SE 62A | INE053F09FR6 | 15.10.2018 | 26.12.2018 | - | - | - |
| 25 | SE 65I | INE053F09GH5 | 15.04.2018 | 27.04.2018 | - | - | - |
| 26 | SE 116 | INE053F07967 | 15.10.2017 | 10.09.2018 | - | - | - |
| 27 | SE 117 | INE053F07975 | 15.10.2017 | 16.09.2018 | - | - | - |
| 28 | SE 105 | INE053F07850 | 15.10.2018 | 26.03.2019 | - | - | - |
| 29 | SE 48JJ | INE053F09DN0 | 15.04.2019 | 17.09.2019 | - | - | - |
| 30 | SE 49N | INE053F09EB3 | 15.04.2019 | 22.06.2019 | - | - | - |
| 31 | SE 55L | INE053F09FA2 | 15.04.2019 | 07.06.2019 | - | - | - |
| 32 | SE 57 (Part 2/Rs.20000 lakhs) | INE053F09FI5 | 15.04.2019 | 28.09.2019 | - | - | - |
| 33 | SE 65AA | INE053F09FY2 | 15.04.2019 | 27.04.2019 | - | - | - |
| 34 | SE 65J | INE053F09GI3 | 15.04.2019 | 27.04.2019 | - | - | - |
| 35 | SE 66 | INE053F09GO1 | 15.04.2019 | 11.06.2019 | - | - | - |
| 36 | SE 111 | INE053F07918 | 15.10.2018 | 30.07.2019 | - | - | - |
| 37 | SE 128 | INE053F07AL4 | 15.10.2018 | 07.06.2019 | - | - | - |
| 38 | SE 112 | INE053F07926 | 15.10.2018 | 10.11.2019 | - | - | - |
| 39 | SE 67 | INE053F09GP8 | 15.04.2019 | 03.02.2020 | - | - | - |
| 40 | SE 68B | INE053F09GU8 | 15.04.2019 | 08.03.2020 | - | - | - |
| 41 | SE 115 | INE053F07959 | 15.10.2019 | 23.03.2020 | - | - | - |
| 42 | SE 65K | INE053F09GJ1 | 15.04.2020 | 27.04.2020 | - | - | - |
| 43 | SE 119 | INE053F07991 | 15.10.2019 | 31.05.2020 | - | - | - |
| 44 | SE 55M | INE053F09FB0 | 15.04.2020 | 07.06.2020 | - | - | - |
| 45 | SE 49O | INE053F09EC1 | 15.04.2020 | 22.06.2020 | - | - | - |
| 46 | SE 72 | INE053F09HI1 | 15.04.2020 | 22.06.2020 | - | - | - |
| 47 | SE 57 (Part 3/Rs.20000 lakhs) | INE053F09FI5 | 15.04.2020 | 28.09.2020 | - | - | - |
| 48 | SE 51 | INE053F09EF4 | 15.04.2020 | - | 15.10.2020 | 22.12.2020 | 4500 |
| 49 | SE 52B | INE053F09EH0 | 15.04.2020 | - | 15.10.2020 | 17.05.2021 | 7000 |
| 50 | SE 53B | INE053F09EK4 | 15.04.2020 | - | 15.10.2020 | 29.11.2021 | 2250 |
| 51 | SE 53C | INE053F09EL2 | 15.04.2020 | - | 15.10.2020 | 29.11.2026 | 4100 |
| 52 | SE 54A | INE053F09EN8 | 15.04.2020 | - | 15.10.2020 | 07.06.2022 | 1500 |
| 53 | SE 54B | INE053F09EO6 | 15.04.2020 | - | 15.10.2020 | 07.06.2027 | 3200 |
| 54 | SE 55N | INE053F09FC8 | 15.04.2020 | - | 15.10.2020 | 07.06.2021 | 330 |
| 55 | SE 55O | INE053F09FD6 | 15.04.2020 | - | 15.10.2020 | 07.06.2022 | 330 |
| 56 | SE 57 | INE053F09FI5 | 15.04.2020 | - | 15.10.2020 | 28.09.2021 | 4000 |
| 57 | SE 58A | INE053F09FK1 | 15.04.2020 | - | 15.10.2020 | 29.10.2022 | 5000 |
| 58 | SE 61A | INE053F09FP0 | 15.04.2020 | - | 15.10.2020 | 11.09.2023 | 6150 |
| 59 | SE 62B | INE053F09FS4 | 15.04.2020 | - | 15.10.2020 | 26.12.2023 | 2850 |
| 60 | SE 63B | INE053F09FV8 | 15.04.2020 | - | 15.10.2020 | 15.01.2024 | 3150 |
| 61 | SE 65L | INE053F09GK9 | 15.04.2020 | - | 15.10.2020 | 27.04.2021 | 600 |
| 62 | SE 65M | INE053F09GL7 | 15.04.2020 | - | 15.10.2020 | 27.04.2022 | 600 |
| 63 | SE 65N | INE053F09GM5 | 15.04.2020 | - | 15.10.2020 | 27.04.2023 | 600 |
| 64 | SE 65O | INE053F09GN3 | 15.04.2020 | - | 15.10.2020 | 27.04.2024 | 600 |
| 65 | SE 67A | INE053F09GQ6 | 15.04.2020 | - | 15.10.2020 | 03.02.2025 | 2000 |
| 66 | SE 67B | INE053F09GR4 | 15.04.2020 | - | 15.10.2020 | 03.02.2030 | 3850 |
| 67 | SE 69 | INE053F09GV6 | 15.04.2020 | - | 15.10.2020 | 10.03.2025 | 6000 |
| 68 | SE 70AA | INE053F09GX2 | 15.04.2020 | - | 15.10.2020 | 04.05.2030 | 14100 |
| 69 | SE 70A | INE053F09GY0 | 15.04.2020 | - | 15.10.2020 | 05.05.2031 | 150 |
| 70 | SE 70B | INE053F09GZ7 | 15.04.2020 | - | 15.10.2020 | 04.05.2032 | 150 |
| 71 | SE 70C | INE053F09HA8 | 15.04.2020 | - | 15.10.2020 | 04.05.2033 | 150 |
| 72 | SE 70D | INE053F09HB6 | 15.04.2020 | - | 15.10.2020 | 04.05.2034 | 150 |
| 73 | SE 70E | INE053F09HC4 | 15.04.2020 | - | 15.10.2020 | 04.05.2035 | 150 |
| 74 | SE 71A | INE053F09HD2 | 15.04.2020 | - | 15.10.2020 | 14.05.2031 | 2200 |
| 75 | SE 71B | INE053F09HE0 | 15.04.2020 | - | 15.10.2020 | 14.05.2032 | 2200 |
| 76 | SE 71C | INE053F09HF7 | 15.04.2020 | - | 15.10.2020 | 14.05.2033 | 2200 |
| 77 | SE 71D | INE053F09HG5 | 15.04.2020 | - | 15.10.2020 | 14.05.2034 | 2200 |

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| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 78 | SE 71E | INE053F09HH3 | 15.04.2020 | - | 15.10.2020 | 14.05.2035 | 2200 |
| 79 | SE 73B | INE053F09HL5 | 15.04.2020 | - | 15.10.2020 | 20.12.2020 | 8359 |
| 80 | SE 74 | INE053F09HM3 | 15.04.2020 | - | 15.10.2020 | 29.03.2026 | 10760 |
| 81 | SE 75 | INE053F09HN1 | 15.04.2020 | - | 15.10.2020 | 31.03.2026 | 1500 |
| 82 | SE 76 | INE053F09HO9 | 15.04.2020 | - | 15.10.2020 | 10.05.2021 | 3900 |
| 83 | SE 76A | INE053F09HP6 | 15.04.2020 | - | 15.10.2020 | 10.05.2026 | 2550 |
| 84 | SE 76B | INE053F09HQ4 | 15.04.2020 | - | 15.10.2020 | 10.05.2031 | 9950 |
| 85 | SE 77 | INE053F09HR2 | 15.04.2020 | - | 15.10.2020 | 31.05.2021 | 12450 |
| 86 | SE 78 | INE053F09HS0 | 15.04.2020 | - | 15.10.2020 | 28.07.2021 | 15000 |
| 87 | SE 79 | INE053F09HT8 | 15.10.2019 | - | 15.10.2020 | 08.11.2021 | 5396 |
| 88 | SE 79A | INE053F09HU6 | 15.10.2019 | - | 15.10.2020 | 08.11.2026 | 1915 |
| 89 | SE 80 | INE053F07520 | 15.10.2019 | - | 15.10.2020 | 23.02.2022 | 31732 |
| 90 | SE 80 A | INE053F07538 | 15.10.2019 | - | 15.10.2020 | 23.02.2027 | 30957 |
| 91 | SE 81 | INE053F09HV4 | 15.10.2019 | - | 15.10.2020 | 26.11.2022 | 2560 |
| 92 | SE 81A | INE053F09HW2 | 15.10.2019 | - | 15.10.2020 | 26.11.2027 | 667 |
| 93 | SE 82 | INE053F09HX0 | 15.10.2019 | - | 15.10.2020 | 30.11.2022 | 410 |
| 94 | SE 82A | INE053F09HY8 | 15.10.2019 | - | 15.10.2020 | 30.11.2027 | 300 |
| 95 | SE 83 | INE053F09HZ5 | 15.10.2019 | - | 15.10.2020 | 06.12.2022 | 300 |
| 96 | SE 83A | INE053F09IA6 | 15.10.2019 | - | 15.10.2020 | 06.12.2027 | 950 |
| 97 | SE 84 | INE053F09IB4 | 15.10.2019 | - | 15.10.2020 | 07.12.2022 | 4999 |
| 98 | SE 85 | INE053F09IC2 | 15.10.2019 | - | 15.10.2020 | 14.12.2022 | 950 |
| 99 | SE 86 | INE053F07561 | 15.10.2019 | - | 15.10.2020 | 19.02.2023 | 28145 |
| 100 | SE 86 A | INE053F07579 | 15.10.2019 | - | 15.10.2020 | 19.02.2028 | 25589 |
| 101 | SE 87 | INE053F07587 | 15.10.2019 | - | 15.10.2020 | 23.03.2023 | 1652 |
| 102 | SE 87 A | INE053F07595 | 15.10.2019 | - | 15.10.2020 | 23.03.2028 | 2639 |
| 103 | SE 88 | INE053F07603 | 15.04.2020 | - | 15.04.2021 | 25.03.2023 | 11000 |
| 104 | SE 89 | INE053F07611 | 15.04.2020 | - | 15.04.2021 | 21.11.2023 | 4870 |
| 105 | SE 89A | INE053F07629 | 15.04.2020 | - | 15.04.2021 | 21.11.2028 | 7380 |
| 106 | SE 90 | INE053F07637 | 15.04.2020 | - | 15.04.2021 | 27.11.2023 | 570 |
| 107 | SE 90A | INE053F07645 | 15.04.2020 | - | 15.04.2021 | 27.11.2028 | 550 |
| 108 | SE 91 | INE053F07652 | 15.04.2020 | - | 15.04.2021 | 18.02.2024 | 17783 |
| 109 | SE 91A | INE053F07678 | 15.04.2020 | - | 15.04.2021 | 18.02.2024 | 5263 |
| 110 | SE 92 | INE053F07660 | 15.04.2020 | - | 15.04.2021 | 18.02.2029 | 10902 |
| 111 | SE 92A | INE053F07686 | 15.04.2020 | - | 15.04.2021 | 18.02.2029 | 6884 |
| 112 | SE 93A | INE053F07694 | 15.04.2020 | - | 15.04.2021 | 10.02.2029 | 16500 |
| 113 | SE 94A | INE053F07702 | 15.04.2020 | - | 15.04.2021 | 12.02.2029 | 130 |
| 114 | SE 95 | INE053F07710 | 15.04.2020 | - | 15.04.2021 | 26.03.2024 | 2312 |
| 115 | SE 95A | INE053F07736 | 15.04.2020 | - | 15.04.2021 | 26.03.2024 | 1297 |
| 116 | SE 96 | INE053F07728 | 15.04.2020 | - | 15.04.2021 | 26.03.2029 | 9479 |
| 117 | SE 96A | INE053F07744 | 15.04.2020 | - | 15.04.2021 | 26.03.2029 | 4364 |
| 118 | SE 99 | INE053F07777 | 15.04.2020 | - | 15.04.2021 | 31.07.2025 | 11390 |
| 119 | SE 100 | INE053F07785 | 15.04.2020 | - | 15.04.2021 | 21.08.2025 | 3290 |
| 120 | SE 102 | INE053F07793 | 15.10.2019 | - | 15.10.2020 | 21.12.2025 | 3675 |
| 121 | SE 102A | INE053F07827 | 15.10.2019 | - | 15.10.2020 | 21.12.2025 | 3689 |
| 122 | SE 103 | INE053F07801 | 15.10.2019 | - | 15.10.2020 | 21.12.2030 | 20573 |
| 123 | SE 103A | INE053F07835 | 15.10.2019 | - | 15.10.2020 | 21.12.2030 | 10742 |
| 124 | SE 104 | INE053F07819 | 15.10.2019 | - | 15.10.2020 | 21.12.2035 | 2944 |
| 125 | SE 104A | INE053F07843 | 15.10.2019 | - | 15.10.2020 | 21.12.2035 | 3696 |
| 126 | SE 106 | INE053F07868 | 15.10.2019 | - | 15.10.2020 | 03.03.2026 | 10500 |
| 127 | SE 107 | INE053F07876 | 15.10.2019 | - | 15.10.2020 | 22.03.2026 | 486 |
| 128 | SE 107A | INE053F07892 | 15.10.2019 | - | 15.10.2020 | 22.03.2026 | 1907 |
| 129 | SE 108 | INE053F07884 | 15.10.2019 | - | 15.10.2020 | 22.03.2031 | 10164 |
| 130 | SE 108A | INE053F07900 | 15.10.2019 | - | 15.10.2020 | 22.03.2031 | 11943 |
| 131 | SE 113 | INE053F07934 | 15.10.2019 | - | 15.10.2020 | 08.11.2021 | 6500 |
| 132 | SE 114 | INE053F07942 | 15.10.2019 | - | 15.10.2020 | 24.11.2021 | 20000 |
| 133 | SE 118 | INE053F07983 | 15.10.2019 | - | 15.10.2020 | 21.03.2027 | 29500 |
| 134 | SE 120 | INE053F07AA7 | 15.04.2020 | - | 15.04.2021 | 30.05.2027 | 22000 |
| 135 | SE 121 | INE053F07AB5 | 15.04.2020 | - | 15.04.2021 | 15.06.2027 | 20500 |
| 136 | SE 123 | INE053F07AC3 | 15.04.2020 | - | 15.04.2021 | 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 | - | 15-04-2021 | 12-06-2029 | 30000 |
| 148 | SE 138 | INE053F07BS7 | 15-04-2020 | - | 15-04-2021 | 01-07-2034 | 21200 |
| 149 | SE 139 | INE053F07BT5 | 15-04-2020 | - | 15-04-2021 | 29-07-2034 | 24556 |
| 150 | SE 140 | INE053F07BU3 | 15-04-2020 | - | 15-04-2021 | 13-08-2029 | 25920 |
| 151 | SE 141 | INE053F07BV1 | 15-04-2020 | - | 15-04-2021 | 29-08-2034 | 21070 |
| 152 | SE 142 | INE053F07BW9 | 15-04-2020 | - | 15-04-2021 | 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 |
| 158 | SE 149 | INE053F07CC9 | - | - | 15.04.2021 | 28.04.2023 | 31900 |
| 159 | SE 150 | INE053F07CD7 | - | - | 15.04.2021 | 05.06.2035 | 25650 |
| 160 | SE 151 | INE053F07CQ9 | - | - | 15.04.2021 | 06.07.2035 | 30000 |
| 161 | SE 152 | INE053F07CR7 | - | - | 15.04.2021 | 11.04.2031 | 20000 |
| | TOTAL | | | | | | 12,19,676.94 |

11. The above financial results were reviewed by the Audit Committee at the meeting held on 13th November 2020 and approved and taken on record by the Board of Directors at the meeting held on 13th November 2020. These have been subjected to limited review by the Statutory Auditors of the Company.

New Delhi
Dated: 13th November 2020

KBDS & CO. Chartered Accountants DELHI

Indian Railway Finance Corporation IRFC CIN New Delhi

(Amitabh Banerjee)
Chairman & Managing Director
DIN: 03315975

KBDS & CO.
CHARTERED ACCOUNTANTS

Flat No. 4, Pocket G-4, First Floor,
(Opposite Jain Bharti Model School),
Sector-16, Rohini, Delhi-110089
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Mobile: 09312271440, 09555071440
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Website: www.kbds.info

# 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 un-audited financial results of Indian Railway Finance Corporation Limited ("the company) for the half year ended September 30, 2020 ("the statement), being submitted by the company pursuant to the requirement of regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015. This statement is the responsibility of the company's management and has been approved by the Board of Directors/committee of Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 " Interim Financial Reporting" ("Ind AS 34"), Prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. 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.

KBDS & CO. Chartered Accountants M. No. 060030 DELHI

1. Out of the total lease income of Rs.56679.06 millions, a sum of Rs. 1575.98 millions has been accrued for rolling stock assets leased during the half year ended September 30,2020 under review, on the basis of following assumptions:

(a) The lease rentals on lease of rolling stock assets to Ministry of Railways (MOR) for the F.Y. 2020-21 have been computed and accounted for based on the total amount of acquisition of the rolling stock asset of Rs. 109742.27 millions for the half year ended September 30, 2020;

(b) The rate of lease rental as calculated by the company would be accepted by the lessee.

2. Out of the total Pre-Commencement Lease Interest income of Rs 14369.03 millions, a sum of Rs. 50.62 millions has been accrued on funds provided for development of Railway Infrastructure Assets during the half year ended September 30, 2020 under review, on the basis of following assumptions:

(a) The Pre-Commencement Lease Interest income for the half year ended September 30, 2020 have been computed and accounted for based on the total amount of funds provided for development of Railway Infrastructure Assets to Ministry of Railways (MOR) amounting to Rs 75000 million during the period under review;

(b) The rate of pre-commencement lease interest 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.359.94 million for the half year ended September 30, 2020 has been provided on the shortfall in funds transferred to MOR out of Rs.520.94 millions 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 half year ended September 30, 2020 under review, we are unable to comment on the impact of the same on lease income, interest expenditure for delayed payment.

For KBDS & Co.
Chartered Accountants
FRN:323288E

KBDS & CO. M. No. 060030 DELHI Chartered Accountants

(CA D K Singh)
Partner
Membership No:060030
UDIN: 20060030AAAACA7002
Place: New Delhi
Date:13.11.2020

इंडियन रेलवे फाईनेन्स कॉरपोरेशन लिमिटेड

(भारत सरकार का उपक्रम)

सीआईएन यू65910डीएल1986जीओआई026363

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

30 सितम्बर 2020 को समाप्त अर्ध वर्ष के लिए अनंकेक्षित वित्तीय परिणामों का विवरण

(राशि मिलियन में)

| | विवरण | 30 सितम्बर, 2020 को समाप्त अर्ध वर्ष के लिए (अनंकेक्षित) | 30 सितम्बर, 2019 को समाप्त अर्ध वर्ष के लिए (अंकेक्षित) | 31 मार्च, 2020 को समाप्त अर्ध वर्ष के लिए (अंकेक्षित) |
|---|---|---|---|---|
| परिचालनों से राजस्व | | | | |
| (i) | ब्याज आय | 17,322.97 | 14,034.90 | 27,479.98 |
| (ii) | लाभांश आय | 2.32 | - | 5.92 |
| (iii) | पट्टा आय | 56,679.06 | 51,712.78 | 106,724.27 |
| **(I)** | **परिचालनों से कुल आय** | **74,004.35** | **65,747.68** | **134,210.17** |
| **(II)** | अन्य आय | 2.66 | - | 0.73 |
| **(III)** | **कुल आय (I + II)** | **74,007.01** | **65,747.68** | **134,210.90** |
| व्यय | | | | |
| (i) | वित्त लागत | 54,555.93 | 49,363.99 | 101,626.62 |
| (ii) | वित्तीय प्रतिभूतियों पर हानि | (14.36) | (21.23) | 21.41 |
| (iii) | कर्मचारी लाभ व्यय | 26.52 | 22.52 | 62.65 |
| (iv) | मूल्यह्रास, परिशोधन एवं हानि | 2.34 | 2.16 | 4.58 |
| (v) | अन्य व्यय | | | |
| | –निगमित सामाजिक उत्तरदायित्व | 344.06 | 35.82 | 494.49 |
| | –अन्य | 24.91 | 40.49 | 80.19 |
| **(IV)** | **कुल व्यय** | **54,939.40** | **49,443.75** | **102,289.94** |
| **(V)** | **अपवादात्मक मदों तथा कर से पूर्व लाभ (III-IV)** | 19,067.61 | 16,303.93 | 31,920.96 |
| **(VI)** | अपवादात्मक मदें | - | - | - |
| **(VII)** | **कर पूर्व लाभ (V-VI)** | **19,067.61** | **16,303.93** | **31,920.96** |
| **(VIII)** | **कर व्यय** | | | |
| | –वर्तमान कर | - | - | - |
| | –आस्थगित कर | - | - | - |
| | –पिछले वर्षों का समायोजन | - | - | - |
| | **कुल कर व्यय** | - | - | - |
| | | | | |

Indian Railway Finance Corporation Ltd. New Delhi IRFC CIN U65910DL1986 GOI026363

| | | | | |
|---|---|---|---|---|
| (IX) | निरंतर परिचालनों से अवधि के लिए लाभ (VII-VIII) | 19,067.61 | 16,303.93 | 31,920.96 |
| (X) | बंद किए गए परिचालनों से लाभ | - | - | - |
| (XI) | बंद किए गए परिचालनों का कर व्यय | - | - | - |
| (XII) | बंद किए गए परिचालनों से लाभ (कर के बाद) (X-XI) | - | - | - |
| (XIII) | अवधि के लिए लाभ (IX+XII) | 19,067.61 | 16,303.93 | 31,920.96 |
| (XIV) | अन्य व्यापक आय | | | |
| (क) | (i) मद जिन्हें लाभ या हानि के लिए पुनवर्गीकृत नहीं किया जाएगा | | | |
| | – परिभाषित लाभ योजनाओं का पुनर्मापन | 0.17 | (0.58) | (0.35) |
| | – इक्विटी प्रतिभूति का पुनर्मापन | 4.07 | (6.55) | (5.17) |
| | (ii) आय कर से संबंधित मदें जिन्हें लाभ अथवा हानि में पुनवर्गीकृत किया जाएगा | - | | |
| | – परिभाषित लाभ योजनाओं का पुनर्मापन | - | - | - |
| | – इक्विटी प्रतिभूति का पुनर्मापन | | - | - |
| | उपजोड़ (क) | 4.24 | (7.13) | (5.52) |
| (ख) | (i) मद जिन्हें लाभ या हानि के लिए पुनवर्गीकृत किया जाएगा | - | - | - |
| | (ii) उन मदों से संबंधित आय कर जिन्हें लाभ या हानि के लिए पुनवर्गीकृत किया जाएगा | - | - | - |
| | उपजोड़ (ख) | - | - | - |
| (XV) | अन्य व्यापक आय (क + ख) | 4.24 | (7.13) | (5.52) |
| (XVI) | वर्ष के लिए कुल व्यापक आय (XV+XIII) | 19,071.85 | 16,296.80 | 31,915.44 |
| (XVII) | प्रदत्त इक्विटी शेयर पूंजी (प्रति शेयर अंकित मूल्य 10 रूपये) | 118,804.60 | 93,804.60 | 118,804.60 |
| (XVIII) | आरक्षित निधियां, पुनर्मूल्यांकन आरक्षित निधियों को छोड़कर (पिछले लेखा वर्ष के तुलन पत्र के अनुसार) | - | - | 184,192.92 |
| (XIX) | विश्लेषणात्मक अनुपात | | | |
| | (i) पूंजी पर्याप्तता अनुपात | 438.25% | 397.55% | 395.39% |
| | (ii) प्रति इक्विटी शेयर आय (प्रति शेयर अंकित मूल्य 10 रूपये) | | | |
| | – मूल (रूपये) | 1.60 | 1.74 | 3.40 |
| | – डाइल्यूटेड (रूपये) | 1.60 | 1.74 | 3.40 |
| (XX) | एनपीए अनुपात | | | |
| | (क) सकल/शुद्ध एनपीए | - | - | - |
| | (ख) सकल/शुद्ध एनपीए का % | - | - | - |
| | (ग) प्रतिफल (शुद्ध पैट/औसत कुल परिसंपत्तियां) | 0.67% | 0.73% | 1.32% |

| अतिरिक्त प्रकटीकरण | | | |
|---|---|---|---|
| विवरण | 30 सितम्बर 2020 को समाप्त अर्ध वर्ष के लिए | 30 सितम्बर 2019 को समाप्त अर्ध वर्ष के लिए | 31 मार्च 2020 को समाप्त अर्ध वर्ष के लिए |
| | (अनंकेक्षित) | (अंकेक्षित) | (अंकेक्षित) |
| (क) क्रेटिड रेटिंग | क्रिसिल एएए/स्टेबल "[इकरा] एएए"/स्टेबल तथा "केयर एएए/स्टेबल [ट्रिपल ए]" | क्रिसिल एएए/स्टेबल "[इकरा] एएए"/स्टेबल तथा "केयर एएए/स्टेबल [ट्रिपल ए]" | क्रिसिल एएए/स्टेबल "[इकरा] एएए"/स्टेबल तथा "केयर एएए/स्टेबल [ट्रिपल ए]" |
| (ख) ऋण इक्विटी अनुपात | 7.62 | 7.03 | 7.74 |
| (ग) (i) अपरिवर्तनीय डिबेंचरों के ब्याज के भुगतान तथा मूलधन की अदायगी के लिए पिछली देय तारीख/अगली देय तारीख | मुद्दा सं. 10 में ब्यौरा दिया गया है। | | |
| (ग) (ii) क्या उसका भुगतान किया गया है अथवा नहीं। | देय तारीखों को भुगतान किया गया | | |
| (घ) डिबेंचर मोचन आरक्षित निधि | - | 57,145.59 | - |
| (ङ) नेट वर्थ | 322,069.37 | 262,454.87 | 302,997.52 |
| (च) करोपरांत शुद्ध लाभ | 19,071.85 | 16,296.80 | 31,915.44 |
| (छ) प्रति शेयर आय * | | | |
| – मूल (रूपये में) | 1.60 | 1.74 | 3.40 |
| – डाइल्यूटिड (रूपये में) | 1.60 | 1.74 | 3.40 |

*तिमाहियों के ईपीएस वार्षिकीकृत नहीं है।

**टिप्पणियां:**

1. वित्तीय परिणाम भारतीय लेखांकन मानक ('इंड ए एस')–34 अंतरिम वित्तीय रिपोर्टिंग कंपनी (भारतीय लेखांकन मानक), नियम, 2015 समय समय पर संशोधित, के साथ पठित कंपनी अधिनियम, 2013 की धारा 133 के अंतर्गत अधिसूचित, में निर्धारित सिद्धांतों की मान्यता तथा मापन तथा भारत में सामान्यतया स्वीकृत लेखाकंन सिद्धांतों के अनुसार तैयार किये गए हैं।

2. कंपनी ने कराधान कानून (संशोधन) अध्यादेश, 2019 द्वारा 20 सितम्बर, 2019 को यथा लागू आय कर अधिनियम, 1961 की धारा 115बीएए के अंतर्गत अनुमेय विकल्प का उपयोग करने का विनिश्चय किया है। धारा 115बीएए के विकल्प का उपयोग करने के बाद, आय कर अधिनियम, 1961 के प्रावधानों के अंतर्गत करयोग्य आय शून्य बनती है। इसके अलावा, धारा 115बीएए के अपनाने के बाद कंपनी आय कर अधिनियम, 1961 की धारा 115जेबी के अंतर्गत मैट प्रावधानों के दायरे तथा प्रयोज्यता से बाहर हो जाएगा।

3. राजपत्र अधिसूचना सं. एस.ओ.529 (ई), दिनांक 5 फरवरी, 2018 कॉर्पोरेट कार्य मंत्रालय, भारत सरकार द्वारा जारी की गई संशोधित अधिसूचना सं. एस.ओ. 1465, दिनांक 02.04.2018 के अनुसार आस्थगित कर परिसंपत्ति आस्थगित कर देयता से संबंधित इंडएस 12 के प्रावधान 1 अप्रैल, 2017 से कंपनी पर लागू नहीं होते हैं, तद्नुसार डीटीएल/डीटीए के लिए कोई प्रावधान नहीं किया गया है।

4. कंपनी ने चालू वित्त वर्ष के दौरान रेल मंत्रालय, भारत सरकार, ने अपने बही खातों में रखे गए विभिन्न बही खातों का विस्तृत मिलान करना प्रारंभ किया है। मिलान कोविड–19 के कारण पैदा हुई अप्रत्याशित स्थिति तथा रेल मंत्रालय से अतिरिक्त सूचना न मिलने के कारण पहले पूरा नहीं किया जा सका था। कंपनी ने कुछ मदें नोट की हैं जिनका इंड ए एस 8 लेखांकन नीतियां, लेखांकन अनुमानों में परिवर्तन तथा त्रुटियां, के अनुसार संबंधित पूर्ववर्ती वर्षों के वित्तीय विवरणों/सूचना में समायोजन अपेक्षित था। ब्यौरा इस प्रकार है:

Indian Railway Finance Corporation Ltd.
IRFC
CIN
U65910DL1986GOI026363
New Delhi

| वित्त वर्ष | सभी राशियां मिलियन रूपयों में | | |
|---|---|---|---|
| | लाभ में कमी होने के कारण कर पूर्व लाभ पर प्रभाव | आय कर अधिनियम 1961 की धारा 115 जेबी के अंतर्गत प्रभाव | 31 मार्च 2020 को अन्य इक्विटी पर प्रभाव |
| 2017-18 | (605.49) | 129.22 | (476.27) |
| 2018-19 | (1,462.42) | 315.13 | (1,147.29) |
| 2019–20 (30 सितम्बर, 2019 को समाप्त प्रथम अर्ध वर्ष के लिए) | (844.02) | शून्य* | (844.02) |
| 2019–20 (31 मार्च 2020 को समाप्त द्वितीय अर्ध वर्ष के लिए) | (4,159.25) | शून्य* | (4,159.25) |
| **जोड़ 19–20** | **(5,003.27)** | **-** | **(5,003.27)** |
| **कुल जोड़** | **(7,071.18)** | **444.35** | **(6,626.83)** |

*आईआरएफसी वित्त वर्ष 2019–20 तथा आगे के लिए आयकर अधिनियम, 1961 की धारा 115बीएए के अंतर्गत कराधान अपना रही है। अतः कर आय अधिनियम 1961 की धारा 115जेबी के अंतर्गत न्यूनतम वैकल्पिक कर के प्रावधान कंपनी पर लागू नहीं होते हैं।

तात्विक अनुवर्ती प्रभाव रेल मंत्रालय से वसूलनीय राशि में कमी, कराधान प्राधिकरणों से कर धन वापसी में वृद्धि है। यह उल्लेखनीय है कि मिलान कार्य अभी भी प्रगति पर है। अतः किसी तात्विक समायोजन की प्रत्याशा नहीं है। 30 सितम्बर 2019 को समाप्त छह महीनों तथा 31 मार्च 2020 को समाप्त वर्ष में संबंधित ऊपर उल्लिखित वित्तीय सूचना में आवश्यक परिणामी पुनर्विवरण कर दिया गया है।

30 सितम्बर, 2019 को समाप्त छह महीनों तथा 30 मार्च 2020 को समाप्त वर्ष से संबंधित लाभ एवं हानि खाते पुनविवरण का मिलान इस प्रकार है:

| विवरण | 30 सितम्बर 2019 को समाप्त अर्ध वर्ष के लिए | 31 मार्च 2020 को समाप्त वर्ष के लिए |
|---|---|---|
| **पट्टा आय (पहले प्रकाशित)** | **52,556.80** | **110,299.37** |
| ऊपर हुई चर्चा के अनुसार समायोजन | (844.02) | (3,575.10) |
| **पुनर्उल्लिखित पट्टा आय** | **51,712.78** | **106,724.27** |
| **प्रारंभन पूर्व पट्टा आय (पहले प्रकाशित)** | **11,065.08** | 22,198.43 |
| ऊपर हुई चर्चा के अनुसार समायोजन | - | (599.37) |
| **प्रारंभन पूर्व संशोधित पट्टा आय** | **11,065.08** | **21,599.06** |
| **वित्त लागत (पहले प्रकाशित)** | **49,363.99** | **100,797.81** |
| ऊपर हुई चर्चा के अनुसार समायोजन | - | 828.81 |
| **संशोधित वित्त लागत** | **49,363.99** | **101,626.62** |
| **लाभ तथा हानि खाते पर शुद्ध प्रभाव** | **(844.02)** | **(5,003.27)** |
| **आरक्षित निधियों तथा अथशेष पुनः मूल्यांकन आरक्षित निधि को छोड़कर (पहले प्रकाशित)** | **-** | **190,819.74** |
| ऊपर हुई चर्चा के अनुसार समायोजन | - | (6,626.82) |
| **पुनर्उल्लिखित आरक्षित निधियां तथा अधिशेष पुनर्मूल्यांकन आरक्षित निधि को छोड़कर** | **-** | **184,192.92** |
| **शुद्ध वर्थ** | 264,922.44 | 309,624.34 |
| ऊपर हुई चर्चा के अनुसार समायोजन | (2,467.57) | (6,626.82) |
| **पुनर्उल्लिखित शुद्ध वर्थ** | **262,454.87** | **302,997.52** |

5. (क) आईआरएफसी ने रेल मंत्रालय के साथ 23 मई 2017 को किये गये समझौता ज्ञापन के अनुसार अक्टूबर 2020 में 5 वर्ष की गेस्टेशन अवधि के बाद 21 पट्टा किरायों के प्रारंभन के साथ वित्त पट्टा मॉडल के अंतर्गत अक्टूबर 2015 में रेल इन्फ्रास्ट्रक्चर परियोजनाओं के सृजन तथा विकास के लिए रेल मंत्रालय को परियोजना वित्तपोषण प्रारंभ किया था। रेल मंत्रालय को अग्रिम में दी गई राशि तुलन–पत्र में रेल इन्फ्रास्ट्रक्चर परियोजनाओं के लिए रेल मंत्रालय को अग्रिम के रूप में दर्शायी गयी है। इंड एएस 116, पट्टे के अनुसार पट्टा प्राप्यों की अपेक्षित वित्त आय की मान्यता तथा मापन आदि वित्त पट्टा करारों की शर्तों एवं अनुबंधनों के अनुसार किया जाना है। जिन पर चर्चा तथा उन्हें अंतिम रूप देने हेतु कार्यवाही की जा रही है। ठोस तथा पुष्ट सूचना न होने के कारण इस समय ऊपर उल्लिखित प्रभाव का निर्धारण अभिनिश्चय नहीं है।

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(ख) रेल इन्फ्रास्ट्रक्चर परियोजनाओं के वित्त पोषण पर पट्टा पूर्व आय वर्धमान ऋणों की औसत लागत जमा 30 सितम्बर को समाप्त अर्ध वर्ष के दौरान रेल मंत्रालय को अंतरित 75,000.00 मिलियन रूपये की धनराशि पर (30 सितम्बर, 2019: 92,516.00 मिलियन रूपये) पिछले वर्ष के समतुल्य मार्जिन के आधार पर परिकलित की गयी है। 2020–21 के लिए मार्जिन अभी तय किया जाना है। मार्जिन अथवा रेल इन्फ्रास्ट्रक्चर परियोजनाओं के लिए ऋण आवंटन में परिवर्तन के कारण आय में भिन्नता का प्रभाव चालू वित्त वर्ष में रेल मंत्रालय से परामर्श करके वर्ष 2020–21 के लिए लागत तथा मार्जिन को अंतिम रूप देने के समय दिया जाएगा।

6. 30 सितम्बर 2020 को समाप्त के दौरान 1,09,742.27 मिलियन रूपये (पिछले वर्ष 1,46,517.25 मिलियन रूपये) की राशि की अधिग्रहीत तथा रेल मंत्रालय को पट्टे पर दी गई चल स्टाक परिसंपत्तियों के संबंध में पट्टा किराया अभिकलित करने के लिए पट्टा किराया दर तथा प्रतिफल की आंतरिक दर चालू वर्ष के दौरान लिए गए वर्धमान ऋणों की औसत लागत जमा पिछले वर्ष के समतुल्य मार्जिन के संदर्भ में परिकलित की गई है। इन परिसंपत्तियों के संबंध में अभी वर्ष के दौरान वार्षिक वर्धमान ऋणों की औसत लागत जमा उस समय नियत किए गए मार्जिन के संदर्भ में पट्टा किरायों तथा आई आर आर के आधार पर निष्पादित किया जाना है। वर्ष के लिए पट्टा किराया दर अथवा प्रतिफल की आंतरिक दर में अंतर को उस समय हिसाब में लिया जाएगा।

7. कंपनी का मुख्य व्यवसाय भारत में रेल क्षेत्र को लीजिंग तथा फाइनेंसिंग उपलब्ध कराना है। अतः भारतीय लेखांकन मानक (इंडएएस 108 परिचालन खंड) के अर्थ के अंतर्गत अलग से कोई रिपोर्टनीय खंड नहीं है।

8. पिछली अवधि के पुनर्समूहित/पुनर्व्यवस्थिति किए गए आंकड़े नीचे दिए गए हैं:

(क) 31 दिसम्बर 2019 तक आवेदन राशि से ब्याज आय लाभ और हानि के विवरण में 'अन्य आय' के अंतर्गत समूहित की गई थी। जैसी कि भारत के नियंत्रक एवं महालेखा परीक्षक द्वारा सलाह दी गई है, अब उसे 31 मार्च, 2020 को समाप्त अर्ध वर्ष से 'लाभ और हानि के विवरण में' 'परिचालनों से राजस्व' के अंतर्गत समूहित की गई है। अतः 30 सितम्बर 2019 को समाप्त अर्ध वर्ष के लिए आवेदन राशि पर ब्याज (19.23 मिलियन रूपये) पुनर्समूहित किया गया है।

(ख) 31 मार्च 2020 को समाप्त वर्ष के दौरान, कार्पोरेट कार्य मंत्रालय भारत सरकार द्वारा जारी किए गए दिनांक 20 मार्च, 2020 के पत्र सं. एफ.नं. 17/16/2017–सीएल–V में दिए गए स्पष्टीकरण को देखते हुए 1 अप्रैल, 2017 से पहले क्रेडिट की गई तथा इसके बहीखातों में दर्शायी गई, आस्थगित कर देयता की 64,641.40 मिलियन रूपये की राशि, 1 अप्रैल, 2017 इंड ए एस. में ट्रांसजीशन की तारीख से इंड ए एस 8, लेखांकन नीतियां, लेखांकन अनुमानों में परिवर्तन तथा त्रुटियां, के अनुसार उलट दी गई है।

**9. निवेशक शिकायत**

| | | |
|---|---|---|
| (क) | अर्धवर्ष की शुरूआत में और अंत में कोई निवेशक शिकायत लंबित नहीं थी। | |
| (ख) | शुरूआत में बांड धारकों की लंबित कुल शिकायतें | शून्य |
| (ग) | पत्राचार के जरिए प्राप्त बांड धारकों की कुल शिकायतें | 325 |
| (घ) | अवधि के दौरान सेबी से प्राप्त कुल शिकायतें | 2 |
| (ङ) | अवधि के दौरान कुल शिकायतें जिनका समाधान किया गया/उत्तर दिया गया | 327 |
| (च) | बांड धारकों की कुल लंबित शिकायतें | शून्य |

**10. अपरिवर्तनीय डिबेंचरों का विवरण:**

| क्रम सं. | श्रृंखलाएं जिनके अंतर्गत एनएसडी धारित हैं। | आईएसआईएन सं. | पिछली तारीख | | अगली देय तारीख | मोचन राशि (मिलियन रूपयों में) | |
|---|---|---|---|---|---|---|---|
| | | | ब्याज | मूलधन | ब्याज | मूलधन | |
| 1 | SE 65H | INE053F09GG7 | 27.04.2017 | 27.04.2017 | - | - | - |
| 2 | SE 45NN | INE053F09AZ0 | 13.05.2017 | 13.05.2017 | - | - | - |
| 3 | SE 55J | INE053F09EY5 | 07.06.2017 | 07.06.2017 | - | - | - |
| 4 | SE 49L | INE053F09DZ4 | 22.06.2017 | 22.06.2017 | - | - | - |
| 5 | SE 46N | INE053F09CE1 | 12.08.2017 | 12.08.2017 | - | - | - |
| 6 | SE 42O | INE053F09476 | 29.08.2017 | 29.08.2017 | - | - | - |
| 7 | SE 48HH | INE053F09DL4 | 17.09.2017 | 17.09.2017 | - | - | - |
| 8 | SE 98 | INE053F07769 | 10.04.2017 | 10.04.2017 | - | - | - |
| 9 | SE 54 | INE053F09EM0 | 07.06.2017 | 07.06.2017 | - | - | - |
| 10 | SE 47N | INE053F09CU7 | 26.03.2018 | 26.03.2018 | - | - | - |
| 11 | SE 43OO | INE053F09732 | 15.10.2017 | 29.10.2017 | - | - | - |
| 12 | SE 73A | INE053F09HK7 | 15.10.2017 | 20.12.2017 | - | - | - |
| 13 | SE 47O | INE053F09CV5 | 15.10.2018 | 26.03.2019 | - | - | - |
| 14 | SE 45OO | INE053F09BA1 | 15.04.2018 | 13.05.2018 | - | - | - |
| 15 | SE 46EE | INE053F09BQ7 | 15.04.2018 | 12.08.2018 | - | - | - |

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|---|---|---|---|---|---|---|---|
| 16 | SE 46O | INE053F09CF8 | 15.04.2018 | 12.08.2018 | - | - | - |
| 17 | SE 49M | INE053F09EA5 | 15.04.2018 | 22.06.2018 | - | - | - |
| 18 | SE 48II | INE053F09DM2 | 15.04.2018 | 17.09.2018 | - | - | - |
| 19 | SE 57 (Part 1/Rs.20000 lakhs) | INE053F09FI5 | 15.04.2018 | 28.09.2018 | | | |
| 20 | SE 55K | INE053F09EZ2 | 15.04.2018 | 07.06.2018 | - | - | - |
| 21 | SE 63A | INE053F09FU0 | 15.10.2018 | 15.01.2019 | - | - | - |
| 22 | SE 60 | INE053F09FN5 | 15.04.2018 | 23.05.2018 | - | - | - |
| 23 | SE 61 | INE053F09FO3 | 15.04.2018 | 11.09.2018 | - | - | - |
| 24 | SE 62A | INE053F09FR6 | 15.10.2018 | 26.12.2018 | - | - | - |
| 25 | SE 65I | INE053F09GH5 | 15.04.2018 | 27.04.2018 | - | - | - |
| 26 | SE 116 | INE053F07967 | 15.10.2017 | 10.09.2018 | - | - | - |
| 27 | SE 117 | INE053F07975 | 15.10.2017 | 16.09.2018 | - | - | - |
| 28 | SE 105 | INE053F07850 | 15.10.2018 | 26.03.2019 | - | - | - |
| 29 | SE 48JJ | INE053F09DN0 | 15.04.2019 | 17.09.2019 | - | - | - |
| 30 | SE 49N | INE053F09EB3 | 15.04.2019 | 22.06.2019 | - | - | - |
| 31 | SE 55L | INE053F09FA2 | 15.04.2019 | 07.06.2019 | - | - | - |
| 32 | SE 57 (Part 2/ Rs.20000 lakhs) | INE053F09FI5 | 15.04.2019 | 28.09.2019 | - | - | - |
| 33 | SE 65AA | INE053F09FY2 | 15.04.2019 | 27.04.2019 | - | - | - |
| 34 | SE 65J | INE053F09GI3 | 15.04.2019 | 27.04.2019 | - | - | - |
| 35 | SE 66 | INE053F09GO1 | 15.04.2019 | 11.06.2019 | - | - | - |
| 36 | SE 111 | INE053F07918 | 15.10.2018 | 30.07.2019 | - | - | - |
| 37 | SE 128 | INE053F07AL4 | 15.10.2018 | 07.06.2019 | - | - | - |
| 38 | SE 112 | INE053F07926 | 15.10.2018 | 10.11.2019 | - | - | - |
| 39 | SE 67 | INE053F09GP8 | 15.04.2019 | 03.02.2020 | - | - | - |
| 40 | SE 68B | INE053F09GU8 | 15.04.2019 | 08.03.2020 | - | - | - |
| 41 | SE 115 | INE053F07959 | 15.10.2019 | 23.03.2020 | - | - | - |
| 42 | SE 65K | INE053F09GJ1 | 15.04.2020 | 27.04.2020 | - | - | - |
| 43 | SE 119 | INE053F07991 | 15.10.2019 | 31.05.2020 | - | - | - |
| 44 | SE 55M | INE053F09FB0 | 15.04.2020 | 07.06.2020 | - | - | - |
| 45 | SE 49O | INE053F09EC1 | 15.04.2020 | 22.06.2020 | - | - | - |
| 46 | SE 72 | INE053F09HI1 | 15.04.2020 | 22.06.2020 | - | - | - |
| 47 | SE 57 (Part 3/ Rs.20000 lakhs) | INE053F09FI5 | 15.04.2020 | 28.09.2020 | - | - | - |
| 48 | SE 51 | INE053F09EF4 | 15.04.2020 | - | 15.10.2020 | 22.12.2020 | 4500 |
| 49 | SE 52B | INE053F09EH0 | 15.04.2020 | - | 15.10.2020 | 17.05.2021 | 7000 |
| 50 | SE 53B | INE053F09EK4 | 15.04.2020 | - | 15.10.2020 | 29.11.2021 | 2250 |
| 51 | SE 53C | INE053F09EL2 | 15.04.2020 | - | 15.10.2020 | 29.11.2026 | 4100 |
| 52 | SE 54A | INE053F09EN8 | 15.04.2020 | - | 15.10.2020 | 07.06.2022 | 1500 |
| 53 | SE 54B | INE053F09EO6 | 15.04.2020 | - | 15.10.2020 | 07.06.2027 | 3200 |
| 54 | SE 55N | INE053F09FC8 | 15.04.2020 | - | 15.10.2020 | 07.06.2021 | 330 |
| 55 | SE 55O | INE053F09FD6 | 15.04.2020 | | 15.10.2020 | 07.06.2022 | 330 |
| 56 | SE 57 | INE053F09FI5 | 15.04.2020 | | 15.10.2020 | 28.09.2021 | 4000 |
| 57 | SE 58A | INE053F09FK1 | 15.04.2020 | | 15.10.2020 | 29.10.2022 | 5000 |

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|---|---|---|---|---|---|---|---|
| 58 | SE 61A | INE053F09FP0 | 15.04.2020 | - | 15.10.2020 | 11.09.2023 | 6150 |
| 59 | SE 62B | INE053F09FS4 | 15.04.2020 | - | 15.10.2020 | 26.12.2023 | 2850 |
| 60 | SE 63B | INE053F09FV8 | 15.04.2020 | - | 15.10.2020 | 15.01.2024 | 3150 |
| 61 | SE 65L | INE053F09GK9 | 15.04.2020 | - | 15.10.2020 | 27.04.2021 | 600 |
| 62 | SE 65M | INE053F09GL7 | 15.04.2020 | - | 15.10.2020 | 27.04.2022 | 600 |
| 63 | SE 65N | INE053F09GM5 | 15.04.2020 | - | 15.10.2020 | 27.04.2023 | 600 |
| 64 | SE 65O | INE053F09GN3 | 15.04.2020 | - | 15.10.2020 | 27.04.2024 | 600 |
| 65 | SE 67A | INE053F09GQ6 | 15.04.2020 | - | 15.10.2020 | 03.02.2025 | 2000 |
| 66 | SE 67B | INE053F09GR4 | 15.04.2020 | - | 15.10.2020 | 03.02.2030 | 3850 |
| 67 | SE 69 | INE053F09GV6 | 15.04.2020 | - | 15.10.2020 | 10.03.2025 | 6000 |
| 68 | SE 70AA | INE053F09GX2 | 15.04.2020 | - | 15.10.2020 | 04.05.2030 | 14100 |
| 69 | SE 70A | INE053F09GY0 | 15.04.2020 | - | 15.10.2020 | 05.05.2031 | 150 |
| 70 | SE 70B | INE053F09GZ7 | 15.04.2020 | - | 15.10.2020 | 04.05.2032 | 150 |
| 71 | SE 70C | INE053F09HA8 | 15.04.2020 | - | 15.10.2020 | 04.05.2033 | 150 |
| 72 | SE 70D | INE053F09HB6 | 15.04.2020 | - | 15.10.2020 | 04.05.2034 | 150 |
| 73 | SE 70E | INE053F09HC4 | 15.04.2020 | - | 15.10.2020 | 04.05.2035 | 150 |
| 74 | SE 71A | INE053F09HD2 | 15.04.2020 | - | 15.10.2020 | 14.05.2031 | 2200 |
| 75 | SE 71B | INE053F09HE0 | 15.04.2020 | - | 15.10.2020 | 14.05.2032 | 2200 |
| 76 | SE 71C | INE053F09HF7 | 15.04.2020 | - | 15.10.2020 | 14.05.2033 | 2200 |
| 77 | SE 71D | INE053F09HG5 | 15.04.2020 | - | 15.10.2020 | 14.05.2034 | 2200 |
| 78 | SE 71E | INE053F09HH3 | 15.04.2020 | - | 15.10.2020 | 14.05.2035 | 2200 |
| 79 | SE 73B | INE053F09HL5 | 15.04.2020 | - | 15.10.2020 | 20.12.2020 | 8359 |
| 80 | SE 74 | INE053F09HM3 | 15.04.2020 | - | 15.10.2020 | 29.03.2026 | 10760 |
| 81 | SE 75 | INE053F09HN1 | 15.04.2020 | - | 15.10.2020 | 31.03.2026 | 1500 |
| 82 | SE 76 | INE053F09HO9 | 15.04.2020 | - | 15.10.2020 | 10.05.2021 | 3900 |
| 83 | SE 76A | INE053F09HP6 | 15.04.2020 | - | 15.10.2020 | 10.05.2026 | 2550 |
| 84 | SE 76B | INE053F09HQ4 | 15.04.2020 | - | 15.10.2020 | 10.05.2031 | 9950 |
| 85 | SE 77 | INE053F09HR2 | 15.04.2020 | - | 15.10.2020 | 31.05.2021 | 12450 |
| 86 | SE 78 | INE053F09HS0 | 15.04.2020 | - | 15.10.2020 | 28.07.2021 | 15000 |
| 87 | SE 79 | INE053F09HT8 | 15.10.2019 | - | 15.10.2020 | 08.11.2021 | 5396 |
| 88 | SE 79A | INE053F09HU6 | 15.10.2019 | - | 15.10.2020 | 08.11.2026 | 1915 |
| 89 | SE 80 | INE053F07520 | 15.10.2019 | - | 15.10.2020 | 23.02.2022 | 31732 |
| 90 | SE 80 A | INE053F07538 | 15.10.2019 | - | 15.10.2020 | 23.02.2027 | 30957 |
| 91 | SE 81 | INE053F09HV4 | 15.10.2019 | - | 15.10.2020 | 26.11.2022 | 2560 |
| 92 | SE 81A | INE053F09HW2 | 15.10.2019 | - | 15.10.2020 | 26.11.2027 | 667 |
| 93 | SE 82 | INE053F09HX0 | 15.10.2019 | - | 15.10.2020 | 30.11.2022 | 410 |
| 94 | SE 82A | INE053F09HY8 | 15.10.2019 | - | 15.10.2020 | 30.11.2027 | 300 |
| 95 | SE 83 | INE053F09HZ5 | 15.10.2019 | - | 15.10.2020 | 06.12.2022 | 300 |
| 96 | SE 83A | INE053F09IA6 | 15.10.2019 | - | 15.10.2020 | 06.12.2027 | 950 |
| 97 | SE 84 | INE053F09IB4 | 15.10.2019 | - | 15.10.2020 | 07.12.2022 | 4999 |
| 98 | SE 85 | INE053F09IC2 | 15.10.2019 | - | 15.10.2020 | 14.12.2022 | 950 |
| 99 | SE 86 | INE053F07561 | 15.10.2019 | - | 15.10.2020 | 19.02.2023 | 28145 |
| 100 | SE 86 A | INE053F07579 | 15.10.2019 | - | 15.10.2020 | 19.02.2028 | 25589 |
| 101 | SE 87 | INE053F07587 | 15.10.2019 | | 15.10.2020 | 23.03.2023 | 1652 |

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| 102 | SE 87 A | INE053F07595 | 15.10.2019 | - | 15.10.2020 | 23.03.2028 | 2639 |
| 103 | SE 88 | INE053F07603 | 15.04.2020 | - | 15.04.2021 | 25.03.2023 | 11000 |
| 104 | SE 89 | INE053F07611 | 15.04.2020 | - | 15.04.2021 | 21.11.2023 | 4870 |
| 105 | SE 89A | INE053F07629 | 15.04.2020 | - | 15.04.2021 | 21.11.2028 | 7380 |
| 106 | SE 90 | INE053F07637 | 15.04.2020 | - | 15.04.2021 | 27.11.2023 | 570 |
| 107 | SE 90A | INE053F07645 | 15.04.2020 | - | 15.04.2021 | 27.11.2028 | 550 |
| 108 | SE 91 | INE053F07652 | 15.04.2020 | - | 15.04.2021 | 18.02.2024 | 17783 |
| 109 | SE 91A | INE053F07678 | 15.04.2020 | - | 15.04.2021 | 18.02.2024 | 5263 |
| 110 | SE 92 | INE053F07660 | 15.04.2020 | - | 15.04.2021 | 18.02.2029 | 10902 |
| 111 | SE 92A | INE053F07686 | 15.04.2020 | - | 15.04.2021 | 18.02.2029 | 6884 |
| 112 | SE 93A | INE053F07694 | 15.04.2020 | - | 15.04.2021 | 10.02.2029 | 16500 |
| 113 | SE 94A | INE053F07702 | 15.04.2020 | - | 15.04.2021 | 12.02.2029 | 130 |
| 114 | SE 95 | INE053F07710 | 15.04.2020 | - | 15.04.2021 | 26.03.2024 | 2312 |
| 115 | SE 95A | INE053F07736 | 15.04.2020 | - | 15.04.2021 | 26.03.2024 | 1297 |
| 116 | SE 96 | INE053F07728 | 15.04.2020 | - | 15.04.2021 | 26.03.2029 | 9479 |
| 117 | SE 96A | INE053F07744 | 15.04.2020 | - | 15.04.2021 | 26.03.2029 | 4364 |
| 118 | SE 99 | INE053F07777 | 15.04.2020 | - | 15.04.2021 | 31.07.2025 | 11390 |
| 119 | SE 100 | INE053F07785 | 15.04.2020 | - | 15.04.2021 | 21.08.2025 | 3290 |
| 120 | SE 102 | INE053F07793 | 15.10.2019 | - | 15.10.2020 | 21.12.2025 | 3675 |
| 121 | SE 102A | INE053F07827 | 15.10.2019 | - | 15.10.2020 | 21.12.2025 | 3689 |
| 122 | SE 103 | INE053F07801 | 15.10.2019 | - | 15.10.2020 | 21.12.2030 | 20573 |
| 123 | SE 103A | INE053F07835 | 15.10.2019 | - | 15.10.2020 | 21.12.2030 | 10742 |
| 124 | SE 104 | INE053F07819 | 15.10.2019 | - | 15.10.2020 | 21.12.2035 | 2944 |
| 125 | SE 104A | INE053F07843 | 15.10.2019 | - | 15.10.2020 | 21.12.2035 | 3696 |
| 126 | SE 106 | INE053F07868 | 15.10.2019 | - | 15.10.2020 | 03.03.2026 | 10500 |
| 127 | SE 107 | INE053F07876 | 15.10.2019 | - | 15.10.2020 | 22.03.2026 | 486 |
| 128 | SE 107A | INE053F07892 | 15.10.2019 | - | 15.10.2020 | 22.03.2026 | 1907 |
| 129 | SE 108 | INE053F07884 | 15.10.2019 | - | 15.10.2020 | 22.03.2031 | 10164 |
| 130 | SE 108A | INE053F07900 | 15.10.2019 | - | 15.10.2020 | 22.03.2031 | 11943 |
| 131 | SE 113 | INE053F07934 | 15.10.2019 | - | 15.10.2020 | 08.11.2021 | 6500 |
| 132 | SE 114 | INE053F07942 | 15.10.2019 | - | 15.10.2020 | 24.11.2021 | 20000 |
| 133 | SE 118 | INE053F07983 | 15.10.2019 | - | 15.10.2020 | 21.03.2027 | 29500 |
| 134 | SE 120 | INE053F07AA7 | 15.04.2020 | - | 15.04.2021 | 30.05.2027 | 22000 |
| 135 | SE 121 | INE053F07AB5 | 15.04.2020 | - | 15.04.2021 | 15.06.2027 | 20500 |
| 136 | SE 123 | INE053F07AC3 | 15.04.2020 | - | 15.04.2021 | 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 | IRFC CIN | 15.10.2020 | 13.03.2029 | 30000 |
| 145 | SE 134 | INE053F07BD9 | 15.10.2019 | | 15.10.2020 | 25.03.2029 | 30000 |

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| 146 | SE 135 | INE053F07BE7 | 15.10.2019 | - | 15.10.2020 | 29.03.2029 | 25000 |
| 147 | SE 136 | INE053F07BR9 | 15/4/2020 | - | 15/4/2021 | 12/6/2029 | 30000 |
| 148 | SE 138 | INE053F07BS7 | 15/4/2020 | - | 15/4/2021 | 1/7/2034 | 21200 |
| 149 | SE 139 | INE053F07BT5 | 15/4/2020 | - | 15/4/2021 | 29/7/2034 | 24556 |
| 150 | SE 140 | INE053F07BU3 | 15/4/2020 | - | 15/4/2021 | 13/8/2029 | 25920 |
| 151 | SE 141 | INE053F07BV1 | 15/4/2020 | - | 15/4/2021 | 29/8/2034 | 21070 |
| 152 | SE 142 | INE053F07BW9 | 15/4/2020 | - | 15/4/2021 | 9/9/2029 | 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 |
| 158 | SE 149 | INE053F07CC9 | - | - | 15.04.2021 | 28.04.2023 | 31900 |
| 159 | SE 150 | INE053F07CD7 | - | - | 15.04.2021 | 05.06.2035 | 25650 |
| 160 | SE 151 | INE053F07CQ9 | - | - | 15.04.2021 | 06.07.2035 | 30000 |
| 161 | SE 152 | INE053F07CR7 | - | - | 15.04.2021 | 11.04.2031 | 20000 |
| | जोड़ | | | | | | |
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11. उपरोक्त वित्तीय परिणामों की लेखापरीक्षा समिति द्वारा 13 नवम्बर 2020 को हुई बैठक में समीक्षा की गई थी तथा निदेशक मंडल द्वारा 13 नवम्बर 2020 को हुई बैठक में अनुमोदित किए गए थे तथा रिकार्ड में ले लिए गए थे। इनकी कंपनी के सांविधिक लेखा परीक्षकों द्वारा सीमित समीक्षा कर ली गई है।

अ बैनर्जी

(अमिताभ बैनर्जी)
अध्यक्ष एवं प्रबंध निदेशक
डीआईएन: 03315975

नई दिल्ली
दिनांक: 13 नवम्बर 2020

Indian Railway Finance Corporation
IRFC
CIN
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New Delhi