

INDIA INFRADEBT LIMITED		
Balance Sheet as at September 30, 2020		
(₹ in million)		
Particulars	As at September 30, 2020	As at March 31, 2020
	(Unaudited)	(Audited)
ASSETS		
1 Financial assets		
(a) Cash and cash equivalents	12,900.33	4,581.92
(b) Loans	1,24,947.08	1,14,695.49
(c) Other financial assets	9.28	9.28
Total financial assets	1,37,856.69	1,19,286.69
2 Non-financial assets		
(a) Property, plant and equipment	70.35	82.71
(b) Intangible assets	0.52	0.62
(c) Other non-financial assets	1,960.61	2,114.11
Total non-financial assets	2,031.48	2,197.44
Total assets	1,39,888.17	1,21,484.13
LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial liabilities		
(a) Debt securities	1,15,757.99	98,455.94
(b) Subordinated liabilities	4,321.48	4,142.12
(c) Other financial liabilities	144.92	357.87
Total financial liabilities	1,20,224.39	1,02,955.93
2 Non-financial Liabilities		
(a) Provisions	59.57	72.29
(b) Other non-financial liabilities	6.28	11.38
Total non-financial Liabilities	65.85	83.67
EQUITY		
(a) Equity share capital	8,678.71	8,678.71
(b) Other equity	10,919.22	9,765.82
Total equity	19,597.93	18,444.53
Total liabilities and equity	1,39,888.17	1,21,484.13

India Infradebt Limited

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INDIA INFRADEBT LIMITED

Statement of Profit and Loss for the period ended September 30, 2020

(₹ in million)

Particulars	Six month ended September 30		Year ended March 31
	2020	2019	2020
	(Unaudited)	(Unaudited)	(Audited)
Revenue from operations			
(i) Interest income	6,223.61	4,929.64	10,292.02
(ii) Fees income	4.64	2.00	42.52
(iii) Net gain on fair value changes	119.31	137.88	324.28
(I) Total revenue from operations	6,347.56	5,069.52	10,658.82
Other income			
(i) Other income	49.63	0.32	0.65
(II) Total other income	49.63	0.32	0.65
(III) Total Income (I+II)	6,397.19	5,069.84	10,659.47
Expenses			
(i) Finance costs	4,691.91	3,631.41	7,623.14
(ii) Impairment on financial instruments	137.06	132.74	298.50
(iii) Employee benefit expenses	98.08	84.00	171.11
(iv) Depreciation, amortization and impairment	12.68	12.63	25.30
(v) Other expenses	71.53	56.85	96.77
(IV) Total expenses	5,011.26	3,917.63	8,214.82
(V) Profit before tax (V)=(III-IV)	1,385.93	1,152.21	2,444.65
(VI) Tax expense	-	-	-
(VII) Profit after tax for the period (VII)=(V-VI)	1,385.93	1,152.21	2,444.65
(VIII) Other comprehensive income			
(i) Items that will not be reclassified to profit and loss			
(a) Remeasurement profit/loss on defined benefit plan	(1.87)	(1.51)	(0.99)
(ii) Income tax effect	-	-	-
Other comprehensive income for the period (VIII)=(i-ii)	(1.87)	(1.51)	(0.99)
(IX) Total comprehensive income for the period (net of taxes) (IX)=(VII+VIII)	1,384.06	1,150.70	2,443.66
(X) Earnings per equity share (₹)			
Basic and diluted earnings per share of ₹10/-face value	1.60#	1.33#	2.82

Not annualised

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Notes:

- The above financial results have been prepared in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 as amended and the Indian Accounting Standards ("IND AS") notified under Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under section 133 of the Companies Act 2013 ('the Act') read with relevant rules thereunder and the other accounting principles generally accepted in India. Any application guidance/clarification/directions issued by the Reserve bank of India or other regulators are implemented as and when they are issued/applicable. The disclosures as per Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 for the half year ended September 30, 2020 are enclosed as Annexure.
- The above financial results have been reviewed by the Audit Committee and approved by the Board at its Meeting held on October 26, 2020.
- A national lockdown was declared by Government of India with effect from March 24, 2020 as a result of the recent outbreak of Coronavirus, a virus causing potentially deadly respiratory tract infections (the "pandemic"), which was further extended in phases up to May 31, 2020. Amongst various measures announced to mitigate the economic impact arising from the pandemic, the Reserve Bank of India issued circulars dated March 27, 2020, April 17, 2020 and May 23, 2020 ("RBI circulars") allowing lending institutions to offer a moratorium to customers on payment of instalments falling due between March 1, 2020 and August 31, 2020. The Company's Board has approved policy to extend the moratorium to its borrower and complied with the said RBI circulars. At September 30, 2020, the Company has recorded a provision for expected credit loss considering reasonable and supportable information available upto the date of approval of these financial statements. Based on current indicators of future economic conditions, the Company expects to recover carrying amount of the financial assets. The Company will continue to closely monitor any material changes to future economic conditions and resultant impact, if any, on the expected credit loss provisions.
- As per section 10(47) of Income Tax Act, 1961, income of the Company does not form part of total income and hence is exempt from income tax.
- The statutory auditors of the Company, S.R. Batliboi & Co. LLP Chartered Accountants have carried out limited review of the aforesaid results.
- In terms of requirement as per RBI notification no. RBI/2019-20/170 DOR (NBFC),CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020 on Implementation of Indian Accounting Standards, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 – Financial Instruments and Income Recognition, Asset Classification and Provisioning ('IRACP') norms (including provision on standard assets), The impairment allowances under Ind AS 109- Financial Instruments made by the Company exceeds the total provision required under IRACP (including standard asset provisioning), as at September 30, 2020 and accordingly, no amount is required to be transferred to impairment reserve.
- Disclosures as required by RBI circular number DOR.No.BP.BC.63/21.04.048/2019-20 dated 17-April-2020 for the half year ended September 30, 2020 is given below:

Particulars	Amount
(i) Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended, in terms of paragraph 2 and 3 of said circular;	Nil
(ii) Respective amount where asset classification benefits is extended.	Nil
(iii) Provisions made during the Q4FY2020 and Q1FY2021 in terms of paragraph 5 of said circular;	Nil
(iv) Provisions adjusted during the respective accounting periods against slippages and the residual provisions in terms of paragraph 6.	Nil

- Previous year/ period figures have been regrouped/ rearranged wherever necessary to conform to the current period figures.

**For and on behalf of the Board of Directors
India Infradebt Limited**

SUVEK RAGHAVAN
NAMBIAR

Digitally signed by SUVEK RAGHAVAN NAMBIAR
DN: c=IN, o=Personal
postalCode=441001, st=MAHARASHTRA,
serialNumber=264884c2b091232998f1f6ba4e63e788073b1b671
626116e7e786d019891e3, cn=SUVEK RAGHAVAN NAMBIAR
Date: 2020.10.26 12:50:03 +05'30'

**Suvek Nambiar
Managing Director & CEO**

Place: Mumbai
Date: October 26, 2020

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Disclosure as per Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015

We are pleased to submit following information pursuant to Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015:

1. Credit Rating and change in Credit Rating (if any):

CRISIL Limited	CRISIL AAA/Stable
ICRA Limited	ICRA AAA/Stable
India Ratings	IND AAA/Stable

There have been no changes in the Credit Rating assigned to the Non-Convertible Debentures issued by India Infradebt Limited.

2. Asset Cover available, in case of non-convertible debt securities:

Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.

3. Debt – Equity Ratio as on September 30, 2020: 6.13
4. Previous due date for the payment of interest/ repayment of principal of non-convertible debentures and whether the same has been paid or not for the half year ended on September 30, 2020 are as under:

Detail of Non-Convertible Debentures	Type (Interest/ Principal)	Due date for payment of interest/ principal
958760 (ISIN - INE537P07463)	Interest	April 23, 2020
956274 (ISIN - INE537P07315)	Interest	April 27, 2020
953942 (ISIN - INE537P07174)	Interest	May 05, 2020
953943 (ISIN - INE537P07182)	Interest	May 05, 2020
953944 (ISIN - INE537P07190)	Interest	May 11, 2020
957956 (ISIN - INE537P07414)	Interest	May 25, 2020
950306 (ISIN - INE537P07026)	Interest	May 28, 2020
956559 (ISIN - INE537P07323)	Interest	June 01, 2020
956559 (ISIN - INE537P07323)	Principal	June 01, 2020
956561 (ISIN - INE537P07331)	Interest	June 01, 2020
956563 (ISIN - INE537P07349)	Interest	June 01, 2020
958011 (ISIN - INE537P07422)	Interest	June 19, 2020
958012 (ISIN - INE537P07430)	Interest	June 19, 2020
956662 (ISIN - INE537P07356)	Interest	June 22, 2020
954286 (ISIN - INE537P07208)	Interest	June 23, 2020
954287 (ISIN - INE537P07216)	Interest	June 23, 2020
954333 (ISIN - INE537P07224)	Interest	June 30, 2020
956732 (ISIN - INE537P07364)	Interest	July 13, 2020
956736 (ISIN - INE537P07372)	Interest	July 13, 2020
952660 (ISIN - INE537P07059)	Interest	August 21, 2020
952660 (ISIN - INE537P07059)	Principal	August 21, 2020

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Detail of Non-Convertible Debentures	Type (Interest/ Principal)	Due date for payment of interest/ principal
954840 (ISIN - INE537P07232)	Interest	August 31, 2020
954841 (ISIN - INE537P07240)	Interest	August 31, 2020
956847 (ISIN - INE537P07380)	Interest	August 31, 2020
958205 (ISIN - INE537P07448)	Interest	August 31, 2020
953549 (ISIN - INE537P07117)	Interest	September 08, 2020
953550 (ISIN - INE537P07125)	Interest	September 08, 2020
953681 (ISIN - INE537P07133)	Interest	September 21, 2020
953682 (ISIN - INE537P07141)	Interest	September 21, 2020
953673 (ISIN - INE537P07158)	Interest	September 22, 2020
953675 (ISIN - INE537P07166)	Interest	September 22, 2020
959027 (ISIN - INE537P07471)	Interest	September 30, 2020

The payment of interest/principal for the aforesaid Non-Convertible Debentures was made on the due dates.

5. Next due date for the payment of interest/ principal along with the amount of interest and the redemption amount of non-convertible debentures for the next half year ending on March 31, 2021 are as under:

Scrip Code	Type (Interest/ Principal)	Due date for interest/ principal payment	Interest / Principal Payable (in ₹)
957115 (ISIN - INE537P07398)	Interest	October 31, 2020	35,55,00,000.00
953942 (ISIN - INE537P07174)	Interest	November 5, 2020	2,44,52,844.00
953943 (ISIN - INE537P07182)	Interest	November 5, 2020	2,14,49,863.00
953944 (ISIN - INE537P07190)	Interest	November 10, 2020	7,16,79,847.00
953010 (ISIN - INE537P07067)	Interest	November 19, 2020	17,00,00,000.00
959082 (ISIN - INE537P07489)	Interest	November 20, 2020	12,60,00,000.00
955389 (ISIN - INE537P07257)	Interest	December 1, 2020	24,78,75,410.00
954286 (ISIN - INE537P07208)	Interest	December 23, 2020	5,15,60,877.00
954287 (ISIN - INE537P07216)	Interest	December 23, 2020	2,14,83,699.00
955521 (ISIN - INE537P07265)	Interest	December 28, 2020	10,89,71,926.00
955522 (ISIN - INE537P07273)	Interest	December 28, 2020	1,21,83,197.00
958510 (ISIN - INE537P07455)	Interest	December 28, 2020	33,20,10,000.00
954333 (ISIN - INE537P07224)	Interest	December 30, 2020	4,94,12,507.00
959151 (ISIN - INE537P07497)	Interest	December 30, 2020	38,70,00,000.00
953236 (ISIN - INE537P07075)	Interest	January 8, 2021	13,41,60,000.00
953236 (ISIN - INE537P07075)	Principal	January 8, 2021	1,56,00,00,000.00
953237 (ISIN - INE537P07083)	Interest	January 8, 2021	8,08,40,000.00
957409 (ISIN - INE537P08024)	Interest	January 18, 2021	21,12,50,000.00
955628 (ISIN - INE537P07281)	Interest	January 19, 2021	17,09,25,000.00
953400 (ISIN - INE537P07091)	Interest	January 28, 2021	12,18,00,000.00
953400 (ISIN - INE537P07091)	Principal	January 28, 2021	1,40,00,00,000.00
953401 (ISIN - INE537P07109)	Interest	January 28, 2021	87,00,000.00
951646 (ISIN - INE537P07042)	Interest	February 4, 2021	4,22,50,000.00
959289 (ISIN - INE537P07505)	Interest	February 15, 2021	17,00,00,000.00
957675 (ISIN - INE537P07406)	Interest	February 22, 2021	25,11,00,000.00
955829 (ISIN - INE537P07299)	Interest	February 23, 2021	8,45,25,000.00
959312 (ISIN - INE537P07513)	Interest	February 25, 2021	25,05,00,000.00

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Scrip Code	Type (Interest/Principal)	Due date for interest/principal payment	Interest / Principal Payable (in ₹)
954840 (ISIN - INE537P07232)	Interest	March 1, 2021	4,51,95,836.00
954841 (ISIN - INE537P07240)	Interest	March 1, 2021	3,90,32,767.00
953549 (ISIN - INE537P07117)	Interest	March 8, 2021	6,19,81,342.00
953549 (ISIN - INE537P07117)	Principal	March 8, 2021	1,45,00,00,000.00
953550 (ISIN - INE537P07125)	Interest	March 8, 2021	6,62,55,918.00
951857 (ISIN - INE537P08016)	Interest	March 20, 2021	14,56,00,000.00
953681 (ISIN - INE537P07133)	Interest	March 20, 2021	2,55,94,521.00
953681 (ISIN - INE537P07133)	Principal	March 20, 2021	60,00,00,000.00
953682 (ISIN - INE537P07141)	Interest	March 22, 2021	3,01,92,055.00
953673 (ISIN - INE537P07158)	Interest	March 22, 2021	3,77,47,178.00
953673 (ISIN - INE537P07158)	Principal	March 22, 2021	88,00,00,000.00
953675 (ISIN - INE537P07166)	Interest	March 22, 2021	3,51,73,507.00
956114 (ISIN - INE537P07307)	Interest	March 23, 2021	41,25,00,000.00

6. Debt service coverage ratio

Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.

7. Interest service coverage ratio

Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.

8. Outstanding redeemable preference shares (quantity and value):

Not applicable.

9. Capital redemption reserve/debenture redemption reserve:

Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.

10. Net worth for the half year ended on September 30, 2020: ₹ 19,597.93 (in million)

11. Net profit after tax for the half year ended on September 30, 2020: ₹ 1,385.93 (in million)

12. Earnings per share for the half year ended on September 30, 2020: ₹ 1.60 (Not annualised)

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