

8th May, 2020

The General Manager-Department of Corporate Services,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001.

Name of the Scrip: Mahindra Rural Housing Finance Limited

Dear Sir,

Sub: Outcome of the Board Meeting held on 8th May, 2020

Pursuant to the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we wish inform you that the Board of Directors at its Meeting held today i.e. 8th May, 2020 has *inter alia*, approved:

1. The Audited Financial Results of the Company for the Financial Year ended 31st March, 2020. Accordingly, we are enclosing:
 - i. A copy of the Audited Financial Results of the Company for the financial year ended 31st March, 2020.
 - ii. Auditor's Report of the Company for the financial year ended 31st March, 2020, issued by the Statutory Auditors B S R & Co. LLP.
 - iii. Declaration with respect to unmodified Audit Report for the financial year ended 31st March, 2020.
 - iv. Disclosures in accordance with Regulation 52(4) of the Listing Regulations.

Regd. Office:

Mahindra Towers, 4th Floor, Dr. G.M. Bhosale Marg, Worli, Mumbai 400 018 India
Tel: +91 22 66526000 | Fax: +91 22 24984170/71 | www.mahindrachomefinance.com
CIN : U65922MH2007PLC169791
Email: investorhelpline.mrhfl@mahindra.com

2. The Issue of Non-Convertible Debentures (including Secured and Unsecured Debentures) / Subordinated Debt for an aggregate amount not exceeding Rs. 8,000 crores on a private placement basis, within the overall borrowing limits of the Company.

The Certificate of the Debenture Trustee, M/S Axis Trustee Services Limited, as required under Regulation 52(5) of the Listing Regulations is being sent shortly.

Please take the same on record.

Thanking you,

Yours faithfully,

For Mahindra Rural Housing Finance Limited

NAVIN
PRAMOD JOSHI

Digitally signed by
NAVIN PRAMOD JOSHI
Date: 2020.05.08
14:17:51 +05'30'

Navin Joshi
Company Secretary

Encl: a/a

Regd. Office:

Mahindra Towers, 4th Floor, Dr. G.M. Bhosale Marg, Worli, Mumbai 400 018 India
Tel: +91 22 66526000 | Fax: +91 22 24984170/71 | www.mahindrahomefinance.com
CIN : U65922MH2007PLC169791
Email: investorhelpline.mrhfl@mahindra.com

Mahindra Rural Housing Finance Limited

CIN : U65922MH2007PLC169791

Registered Office: Mahindra Towers, P.K.Kurme Chowk, Worli, Mumbai 400 018.

Corporate Office: Sadhna House, 2nd Floor, Behind Mahindra Towers, 570, P.B. Marg, Worli, Mumbai 400 018.

Telephone No. : 91 22 6652 3500

Website : www.mahindrahomefinance.com ; Email : customercare.mrhfl@mahfin.com

BALANCE SHEET AS AT 31 MARCH 2020

Particulars	As at 31 March 2020	Rs. in lakhs As at 31 March 2019
ASSETS		
1) Financial Assets		
a) Cash and cash equivalents	9,238.78	2,982.62
b) Loans	787,008.00	768,924.90
c) Investments	11,509.35	-
d) Other Financial assets	353.03	315.10
	808,109.16	772,222.62
2) Non-financial Assets		
a) Current tax assets (Net)	528.62	402.53
b) Deferred tax Assets (Net)	8,448.75	7,404.97
c) Property, Plant and Equipment	5,294.35	2,454.43
d) Other Intangible assets	47.50	115.71
e) Other non-financial assets	1,342.57	542.88
	15,661.79	10,920.52
Total Assets	823,770.95	783,143.14
LIABILITIES AND EQUITY		
LIABILITIES		
1) Financial Liabilities		
a) Payables		
I) Trade Payables		
i) total outstanding dues of micro enterprises and small enterprises	0.07	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	4,909.81	4,963.26
II) Other Payables		
i) total outstanding dues of micro enterprises and small enterprises	-	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	20.25	-
b) Debt Securities	199,973.34	239,650.58
c) Borrowings (Other than Debt Securities)	418,904.33	362,919.09
d) Subordinated Liabilities	41,015.78	31,024.26
e) Other financial liabilities	31,133.71	29,793.84
	695,957.29	668,351.03
2) Non-Financial Liabilities		
a) Current tax liabilities (Net)	345.84	-
b) Provisions	2,093.21	1,742.90
c) Other non-financial liabilities	560.46	340.94
	2,999.51	2,083.84
3) EQUITY		
a) Equity Share capital	12,144.25	12,130.14
b) Other Equity	112,669.90	100,578.13
	124,814.15	112,708.27
Total Liabilities and Equity	823,770.95	783,143.14



Mahindra Rural Housing Finance Limited
CIN : U65922MH2007PLC169791

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STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE SIX MONTHS AND YEAR ENDED 31 MARCH 2020

Rs. in lakhs

Particulars	6 Months Ended	6 Months Ended	Year ended	Year ended
	31 March 2020 Audited (refer Note 14)	31 March 2019 Audited (refer Note 14)	31 March 2020 Audited	31 March 2019 Audited
Revenue from operations				
i) Interest Income	78,573.41	72,971.02	151,293.77	135,296.69
ii) Dividend Income	-	123.34	243.16	123.34
iii) Fees and commission Income	381.26	1,587.24	714.51	2,947.06
iv) Net gain on fair value changes	(5.77)	-	2.08	-
I Total revenue from operations	78,948.90	74,681.60	152,253.52	138,367.09
II Other income	464.29	26.93	506.99	27.62
III Total income (I+II)	79,413.19	74,708.53	152,760.51	138,394.71
Expenses				
i) Finance costs	30,045.50	27,258.25	59,499.68	51,756.96
ii) Fees and commission expense	90.09	70.14	200.05	111.56
iii) Impairment on financial instruments	16,506.17	1,868.96	26,112.52	8,108.76
iv) Employee benefits expenses	14,748.77	14,336.97	30,659.74	26,277.65
v) Depreciation and amortization and impairment	830.00	588.27	1,695.74	1,059.72
vi) Other expenses	6,846.00	7,823.97	14,032.86	14,463.67
IV Total expenses (IV)	69,066.53	51,946.56	132,200.59	101,778.32
V Profit before tax (III -IV)	10,346.66	22,761.97	20,559.92	36,616.39
VI Tax expense :				
(i) Current tax	5,934.00	5,850.97	6,850.00	9,950.00
(ii) Deferred tax	(4,571.00)	743.85	(1,025.98)	1,407.73
(iii) (Excess) / Short Provision for Income Tax - earlier years	(119.80)	211.78	(119.80)	211.78
	1,243.20	6,806.60	5,704.22	11,569.51
VII Profit for the period (V-VI)	9,103.46	15,955.37	14,855.70	25,046.88
VIII Other Comprehensive Income				
(i) Items that will not be reclassified to profit or loss				
- Remeasurement gain / (loss) on defined benefit plans	(75.05)	21.04	(132.68)	(91.34)
(ii) Income tax relating to the above	3.29	(7.35)	17.79	31.92
Other Comprehensive Income	(71.76)	13.69	(114.89)	(59.42)
IX Total Comprehensive Income for the period (VII+VIII)	9,031.70	15,969.06	14,740.81	24,987.46
X Earnings per equity share #				
(Face value - Rs. 10/- per share)				
Basic (Rupees)	7.50	14.30	12.24	22.45
Diluted (Rupees)	7.43	14.17	12.12	22.24

Earnings per share for the interim period is not annualised.

Notes:

- The financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016 and accordingly, these financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles stated therein, prescribed under section 133 of the Companies Act 2013 (The Act) read with relevant rules issued thereunder and the other accounting principles generally accepted in India. Any application guidance/ clarifications/ directions issued by NHB or other regulators are implemented as and when they are issued/ applicable.
- In accordance with the board approved moratorium policy read with the Reserve Bank of India (RBI) guidelines dated 27 March 2020 and 17 April 2020 relating to 'COVID-19 - Regulatory Package', the Company has granted moratorium upto three months on the payment of installments falling due between 01 March 2020 and 31 May 2020 to all eligible borrowers. In respect of accounts overdue but standard at 29 February 2020 where moratorium benefit has been granted, the staging of those accounts at 31 March 2020 is based on the days past due status as on 29 February 2020. This relaxation does not automatically trigger a significant increase in credit risk. The Company continues to recognise interest income during the moratorium period and in the absence of other credit risk indicators, the granting of a moratorium period does not result in accounts becoming past due and automatically triggering Stage 2 or Stage 3 classification criteria.

The impact of COVID-19 on the global economy and how governments, businesses and consumers respond is uncertain. This uncertainty is reflected in the Company's assessment of impairment loss allowance on its loans which are subject to a number of management judgements and estimates. In relation to COVID-19, judgements and assumptions include the extent and duration of the pandemic, the impacts of actions of governments and other authorities, and the responses of businesses and consumers in different industries, along with the associated impact on the global economy. While the methodologies and assumptions applied in the impairment loss allowance calculations remained unchanged from those applied while preparing the financial results for the period ended 30 September 2019, the Company has separately incorporated estimates, assumptions and judgements specific to the impact of the COVID-19 pandemic and the associated support packages in the measurement of impairment loss allowance. The Company has considered an additional charge of Rs 15,451.93 lakhs due to a management overlay, to reflect deterioration in the macroeconomic outlook. The Company's impairment loss allowance estimates are inherently uncertain and, as a result, actual results may differ from these estimates.


- 3) The Members at their Extraordinary General Meeting held on 31 August 2017 approved the MRHFL Employee Stock Option Scheme – 2017 (MRHFL ESOS – 2017) and also approved grant, from time to time, of up to 37,86,459 Employee Stock Options in one or more tranches. In the previous year, MRHFL Employee Welfare Trust has subscribed for 19,35,192 shares of face value Rs. 10/- each at a premium of Rs. 57/- per share. 2,95,110 options are granted to employees during the year ended 31 March 2020.
- 4) The above financial results for the corresponding 6 months ended and year ended 31 March 2020 along with restated comparative period have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its meeting held on 08 May 2020.
- 5) The financial results for the six months ended and year ended 31 March 2020 have been audited by the statutory auditors of the Company.
- 6) In the previous year, the Company has issued 1,28,20,512 equity shares on rights basis of face value Rs. 10/- each at a premium of Rs. 107/- per share.
- 7) There is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company.
- 8) The Company has adopted Ind AS 116, Leases, effective 01 April 2019 using modified retrospective method of transition. Adoption of this standard did not have a material effect on financial results for the six months and year ended 31 March 2020.
- 9) All secured NCD's issued by the Company are secured by pari-passu charges on its Pune office and exclusive charge on receivables under loan contracts, owned assets and book debts to the extent of 100% of outstanding secured NCD's.
- 10) The Taxation Laws (Amendment) Ordinance, 2019 contain substantial amendments in the Income Tax Act 1961 and the Finance (No. 2) Act 2019 to provide an option to domestic companies to pay income tax at a concessional rate. The Company has elected to apply the concessional tax rate. Accordingly, the Company has recognised the provision for income tax and re-measured the net deferred tax assets at concessional rate for the year ended 31 March 2020. Further, the opening net deferred tax asset has been re-measured at lower rate with a one-time impact of Rs. 2,071.63 lakhs recognised in the statement of profit and loss for the year ended 31 March 2020.
- 11) **Issuance of debt securities by large companies**
The Company as per the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144, and the definitions therein is a Large Corporate and hence is required to disclose the following information about its borrowings.

SN	Particulars	Details
(1)	Name of the company	Mahindra Rural Housing Finance Limited
(2)	CIN	U65922MH2007PLC169791
(3)	Outstanding borrowing of company as on 31st March 2020	Rs. 659,893.45 Lakhs
(4)	Highest Credit Rating During the previous FY along with name of the Credit Rating Agency	a) Bank Borrowings –IND AA+/STABLE b) NCD/Sub-Debt – IND AA+/STABLE, CARE AA+/STABLE, CRISIL AA+/STABLE c) Short term external credit rating (Commercial Papers)-IND A1+,CRISIL A1+
(5)	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	BSE Limited

SN	Particulars	Rs. in lakhs	
		31 March 2020	31 March 2019
(i)	Incremental borrowing done (a)	166,200.00	126,810.00
(ii)	Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	41,550.00	31,702.50
(iii)	Actual borrowings done through debt securities (c)	45,000.00	55,810.00
(iv)	Shortfall in the mandatory borrowing through debt securities, if any (d) = (b)-(c)	NIL	NIL
(v)	Reasons for short fall, if any, in mandatory borrowings through debt securities	NA	NA

- 12) The commercial paper have been listed on the Bombay Stock Exchange (BSE) in accordance with SEBI circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 on 06 January 2020. The outstanding commercial paper borrowings as at 31 March 2020 is nil.
- 13) Previous period figures have been regrouped/ reclassified wherever necessary, to conform to current period classification.
- 14) Figures for the half year ended 31 March 2020 and the corresponding half year ended 31 March 2019 represent the difference between the audited figures in respect of the full financial years and the published reviewed figures for the half year ended 30 September 2019 and 30 September 2018 respectively.

For and on behalf of the Board of Directors
Mahindra Rural Housing Finance Limited


Anuj Mehra
Managing Director

Date : 08 May 2020
Place : Mumbai

B S R & Co. LLP

Chartered Accountants

5th Floor, Lodha Excelus,
Apollo Mills Compound
N. M. Joshi Marg, Mahalaxmi
Mumbai - 400 011
India

Telephone +91 (22) 4345 5300
Fax +91 (22) 4345 5399

Independent Auditor's Report on Annual Financial Results under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for year ended 31 March 2020

Independent Auditors' Report

To the Board of Directors of Mahindra Rural Housing Finance Limited

Opinion

We have audited the accompanying annual financial results of Mahindra Rural Housing Finance Limited (hereinafter referred to as the "Company") for the year ended 31 March 2020, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid annual financial results:

- a. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards, and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended 31 March 2020.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the *Auditor's Responsibilities for the Audit of the Annual Financial Results* section of our report. We are independent of the Company, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act, and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained, is sufficient and appropriate to provide a basis for our opinion on the annual financial results.

B S R & Co (a partnership firm with
Registration No. BA61223) converted into
B S R & Co. LLP (a Limited Liability, Partnership
with LLP Registration No. AAB-8181)
with effect from October 14, 2013

Registered Office:
5th Floor, Lodha Excelus
Apollo Mills Compound
N. M. Joshi Marg, Mahalaxmi
Mumbai - 400 011, India

Independent Auditors' Report (Continued)

Mahindra Rural Housing Finance Limited

Emphasis of Matter

As described in Note 2 to the annual financial results, in respect of accounts overdue but standard at 29 February 2020 where moratorium benefit has been granted, the staging of those accounts at 31 March 2020 is based on the days past due status as on 29 February 2020 in accordance with the Reserve Bank of India COVID-19 Regulatory Package. Further, the extent to which the COVID-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain. Our opinion is not modified in respect of the above matters.

Management's and Board of Directors' Responsibilities for the Annual Financial Results

These annual financial results have been prepared on the basis of the annual financial statements.

The Company's Management and the Board of Directors are responsible for the preparation and presentation of these annual financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the annual financial results, the Management and the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the annual financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these annual financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the annual financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Independent Auditors' Report (Continued)

Mahindra Rural Housing Finance Limited

Auditor's Responsibilities for the Audit of the Annual Financial Results (Continued)

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the financial results made by the Management and Board of Directors.
- Conclude on the appropriateness of the Management and Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the appropriateness of this assumption. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the annual financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the annual financial results, including the disclosures, and whether the annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The annual financial results include the results for the half year ended 31 March 2020 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the half year of the current financial year which were subject to limited review by us.

For **B S R & Co. LLP**

Chartered Accountants

Firm's Registration No: 101248W/W-100022

VENKATARA
MANAN
VISHWANATH

Digitally signed by
VENKATARAMANAN
VISHWANATH
Date: 2020.05.08
14:52:48 +05'30'

Venkataramanan Vishwanath

Partner

Mumbai
8 May 2020

Membership No: 113156
ICAI UDIN: 20113156AAAABM8187

8th May, 2020

The General Manager-Department of Corporate Services,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001.

Name of the Scrip: Mahindra Rural Housing Finance Limited

Dear Sir,

**Sub: Declaration in respect of Unmodified Opinion on Audited Financial
Statement for the Financial Year ended 31st March, 2020**

In terms of SEBI Circular CIR/CFD/CMD/56/2016 dated 27th May, 2016, we hereby declare and confirm that the Statutory Auditors of the Company viz. B S R & Co. LLP have issued an Unmodified Audit Report on Financial Statements of the Company for the year ended 31st March, 2020.

Yours faithfully

For Mahindra Rural Housing Finance Limited

NAVIN
PRAMOD JOSHI
Date: 2020.05.08 14:21:00
+05'30'

Navin Joshi
Company Secretary

Regd. Office:

Mahindra Towers, 4th Floor, Dr. G.M. Bhosale Marg, Worli, Mumbai 400 018 India
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Email: investorhelpline.mrhfl@mahindra.com

8th May, 2020

To,
The Secretary,
The BSE Limited,
Mumbai

Sub: Half Yearly Compliance as per Listing Agreement for Listed Debt Securities

Dear Sir,

With reference to the above subject, we are sending herewith the following details as mentioned in the Debt Listing Agreement to be submitted to the Exchange on half yearly basis:

1. Credit Rating:

1	Non Convertible Debenture / Subordinated Debt	INDIA Ratings	IND AA+/Stable
2	Non Convertible Debenture /Subordinated Debt	CRISIL Ratings	CRISIL AA+/Stable
3	Non Convertible Debenture /Subordinated Debt	CARE Ratings	CARE AA+/Stable

2. Debt Equity Ratio:

Debt Equity Ratio of the company as of 31st March 2020 was 5.29:1 as per the Audited Financial Statements.

3. Outstanding redeemable preference shares (quantity and value): Nil

4. Capital redemption reserve/debenture redemption reserve: Not Applicable

5. Net worth: Rs 1,24,814.15 Lacs

6. Net profit after tax: Rs 14,855.70 Lacs

7. Earnings per share (Basic): Rs 12.24

Regd. Office:

8. Previous due date for the payment of Interest / Principal from the period 1st October 2019 to 31st March 2020

SERIES_ID	ISSUE_SIZE (in crs)	ALLOTMENT DATE	MATURITY DATE	DUE_DATE	ISIN_NO	DUE_CATEGORY
MRHFL-CCC	35	13-Oct-15	13-Oct-25	14-Oct-19	INE950O08022	Interest
MRHFL-EEE	30	05-May-16	05-May-26	05-Nov-19	INE950O08048	Interest
MRHFL-KKK	17	24-Nov-16	24-Nov-26	25-Nov-19	INE950O08105	Interest
MRHFL-FF2016	25	22-Nov-16	22-Nov-21	22-Nov-19	INE950O07065	Interest
MRHFL-FF2018*	160	01-Aug-18	29-Jun-23	18-Nov-19	INE950O07297	Interest
MRHFL-HH2017	25	22-Jan-18	20-Jan-23	22-Jan-20	INE950O07214	Interest
MRHFL-KK2016	50	24-Mar-17	24-Mar-20	24-Mar-20	INE950O07115	P+I
MRHFL-LL2016	10	27-Mar-17	26-Mar-27	27-Mar-20	INE950O07123	Interest
MRHFL-HH2018 #	15	28-Mar-19	26-Mar-21	30-Mar-20	INE950O07313	Interest
MRHFL-MM2016	15	30-Mar-17	30-Mar-20	30-Mar-20	INE950O07131	P+I

*Unlisted

Captured actual payment date on account of public holiday

9. Next due date for the payment of Interest / Principal from the period 1st April 2020 to 30th September 2020:

SERIES_ID	ISSUE_SIZE (in crs)	ALLOTMENT DATE	MATURITY DATE	DUE_DATE	ISIN_NO	DUE_CATEGORY
MRHFL-II2016	65	03-Mar-17	16-Apr-20	16-Apr-20	INE950O07099	P+I
MRHFL-JJ2016	88.5	10-Mar-17	16-Apr-20	16-Apr-20	INE950O07107	P+I
MRHFL-BBB	25	29-Apr-15	29-Apr-25	29-Apr-20	INE950O08014	Interest
MRHFL-DDD	15	29-Apr-16	29-Apr-26	29-Apr-20	INE950O08030	Interest
MRHFL-AA2016	5	03-May-16	03-May-21	04-May-20	INE950O07016	Interest
MRHFL-EEE	30	05-May-16	05-May-26	05-May-20	INE950O08048	Interest
MRHFL-FFF	15	06-May-16	06-May-26	06-May-20	INE950O08055	Interest
MRHFL-AAA2017	10	17-May-17	17-May-24	17-May-20	INE950O08113	Interest
MRHFL-GGG	6	18-May-16	18-May-26	18-May-20	INE950O08063	Interest
MRHFL-FF2018*	160	01-Aug-18	29-Jun-23	18-May-20	INE950O07297	Interest
MRHFL-BBB2017	10	19-May-17	19-May-27	19-May-20	INE950O08121	Interest

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SERIES_ID	ISSUE_SIZE (in crs)	ALLOTMENT DATE	MATURITY DATE	DUE_DATE	ISIN_NO	DUE_CATEGORY
MRHFL-HHH	10	20-May-16	20-May-26	20-May-20	INE950O08071	Interest
MRHFL-AA2017	25	24-May-17	24-May-22	24-May-20	INE950O07149	Interest
MRHFL-BB2017	60	26-May-17	15-Jan-24	26-May-20	INE950O07156	Interest
MRHFL-CC2017	115	07-Jun-17	27-May-20	27-May-20	INE950O07164	P+I
MRHFL-CCC2017	25	30-May-17	28-May-27	30-May-20	INE950O08139	Interest
MRHFL-III	4	30-May-16	29-May-26	01-Jun-20	INE950O08089	Interest
MRHFL-AA2018	35.1	01-Jun-18	01-Jun-28	01-Jun-20	INE950O07248	Interest
MRHFL-BB2016	30	07-Jun-16	07-Jun-21	08-Jun-20	INE950O07024	Interest
MRHFL-DDD2017	50	15-Jun-17	15-Jun-27	15-Jun-20	INE950O08147	Interest
MRHFL-CC2018	75	25-Jun-18	22-Mar-24	25-Jun-20	INE950O07263	Interest
MRHFL-DD2017	10	28-Jun-17	26-Jun-20	26-Jun-20	INE950O07172	P+I
MRHFL-DD2018	300	29-Jun-18	29-Jul-21	29-Jun-20	INE950O07271	Interest
MRHFL-JJJ	25	25-Jul-16	24-Jul-26	27-Jul-20	INE950O08097	Interest
MRHFL-AA2019 ##	150	27-Jun-19	25-Jun-21	31-Jul-20	INE950O07321	P+I
MRHFL-AAA2018	35	07-Aug-18	07-Aug-28	07-Aug-20	INE950O08154	Interest
MRHFL-FF2017	120	11-Aug-17	22-Mar-23	11-Aug-20	INE950O07198	Interest

Put option
*Unlisted

Thanking you,
Yours faithfully,

For Mahindra Rural Housing Finance Ltd



Anuj Mehra
Managing Director

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