

Annexure I

1. Issuer Details:

1.1 Details of the Issuer:

i.

Name	Housing Development Finance Corporation Limited
Address	Registered office: Ramon House, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai – 400 020 Corporate office: HDFC House, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai – 400 020
CIN	L70100MH1977PLC019916
PAN	AAACII0997E

ii. Line of business:

Housing Development Finance Corporation Limited (HDFC) is the largest housing finance company in India in terms of the total assets and mortgage lending. HDFC's principal business is to provide finance to individuals, corporate, developers and co-operative societies for purchase, construction, development and repair of houses, apartments and commercial property in India.

HDFC was the first private sector retail housing finance company to be set up in India and was incorporated as a public limited company on October 17, 1977.

The primary objective of HDFC is to enhance residential housing stock in India through the provision of housing finance on a systematic and professional basis and to promote home ownership throughout India. HDFC has contributed to increasing the flow of resources to housing sector through the integration of the housing finance sector with the overall domestic financial markets in India.

The primary goals of HDFC are to:

- Maintain its position as the leading housing finance institution in India;
- Develop close relationships with individual households and enhance customer relationships;
- Transform ideas for housing finance into viable and creative solutions;
- Provide consistently high returns to shareholders; and
- Grow through diversification by leveraging off existing client base.

HDFC's primary growth strategies are to:

- Increase the return on equity in order to maximize shareholder value;
- Maintain low gross non-performing assets;
- Maintain a low cost to income ratio;
- Grow loan approvals and disbursements at sustainable levels.

iii. Chief Executive (Managing Director/ ~~President~~/ CEO/ CFO)

Managing Director	1. Mr. Keki M. Mistry (Designated as Vice-Chairman & Chief Executive Officer) 2. Ms. Renu Sud Karnad, Managing Director
Chief Financial Officer	Mr. V. Srinivasa Rangan, Executive Director

iv. Group Affiliation (if any): N.A.

1.2 Details of the Directors as on November 30, 2019:

Name	Designation	DIN	Age	Address	Director of the Corporation. since	List of other Directorship
Mr. Deepak S. Parekh	Non-Executive Chairman	00009078	75 yrs	HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	01-Mar-85	1. HDFC Asset Management Company Ltd. 2. HDFC ERGO General Insurance Company Ltd. 3. HDFC Life Insurance Company Ltd. 4. Siemens Ltd. 5. National Investment and Infrastructure Fund Ltd. 6. BAE Systems India (Services) Pvt. Ltd. 7. H T Parekh Foundation 8. Indian Institute for Human Settlements 9. Breach Candy Hospital Trust
Mr. Nasser Munjee	Independent Director	00010180	67 yrs	DCB Bank Ltd. Peninsula Business Park, Tower 'A', 6th floor, Senapati Bapat Marg, Lower Parel, Mumbai 400 013.	01-Feb-93	1. ABB India Ltd. 2. Ambuja Cements Ltd. 3. Cummins India Ltd. 4. DCB Bank Ltd. 5. Tata Motors Finance Ltd. 6. The Indian Hotels Company Limited 7. Aga Khan Rural Support Programme, (India) 8. Indian Institute for Human Settlements
Dr. J. J. Irani	Independent Director	00311104	83 yrs	H. No. 7, Beldih lake, Bistupur, Behind Beldih Club, P.O. Bistupur Thana, Jamshedpur 831001.	18-Jan-08	Nil

Mr. U. K. Sinha	Independent Director	00010336	67 yrs	K 94, 2nd Floor, Hauz Khas Enclave, South Delhi, New Delhi 110016.	30-Apr-18	<ol style="list-style-type: none"> 1. Vedanta Ltd. 2. Havells India Ltd. 3. Max Healthcare Institute Ltd. 4. Aavishkaar Venture Management Services Pvt. Ltd. 5. Saumitra Research & Consulting Pvt. Ltd.
Mr. Jalaj Dani	Independent Director	00019080	50 yrs	Home Villa CHS, 48 Krishna Sanghi Path, Gamdevi, Mumbai 400007.	30-Apr-18	<ol style="list-style-type: none"> 1. Hitech Corporation Ltd. 2. Havells India Ltd. 3. Gujarat Organics Ltd. 4. Pragati Chemicals Ltd. 5. Hitech Specialities Solutions Ltd. 6. IMG Reliance Ltd. 7. Haish Holding and Trading Company Pvt. Ltd. 8. S. C. Dani Research Foundation Pvt. Ltd. 9. Addverb Technologies Pvt. Ltd. 10. Paints and Coating Skill Council 11. Piramal Foundation for Education Leadership 12. Piramal Foundation 13. Reliance Foundation 14. Pratham Education Foundation 15. Village Social Transformation Foundation 16. Sportscom Industry Confederation 17. Reliance Foundation Institution of Education and Research
Dr. Bhaskar Ghosh	Independent Director	06656458	59 yrs	Villa No. 443, Adarsh Palm Retreat, Phase 2, Bellandur, Dodakanahalli, Bangalore 560103.	27- Sept-18	-
Ms. Ireena Vittal	Independent Director	05195656	51 yrs	4, Alhambra, Carmichael Road, Mumbai 400026.	30- Jan-19	<ol style="list-style-type: none"> 1. Godrej Consumer Products Ltd. 2. Wipro Ltd. 3. Titan Company Ltd. 4. Foundation to Educate Girls Globally 5. Jal Seva Charitable Foundation Board 6. Vidhi Centre for Legal Policy

Mr. V. Srinivasa Rangan	Executive Director & Chief Financial Officer	00030248	59 yrs	HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	01- Jan-10	<ol style="list-style-type: none"> 1. Atul Ltd. 2. HDFC Credila Financial Services Pvt. Ltd. 3. HDFC Investments Ltd. 4. HDFC Property Ventures Ltd. 5. HDFC Trustee Company Ltd. 6. TVS Credit Services Ltd. 7. HDFC Education and Development Services Pvt. Ltd. 8. Computer Age Management Services Ltd. 9. True North Corporate Pvt. Ltd. 10. H T Parekh Foundation
Ms. Renu Sud Karnad	Managing Director	00008064	67 yrs	The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi 110 067.	03-May-00	<ol style="list-style-type: none"> 1. HDFC Life Insurance Company Ltd. 2. HDFC Asset Management Company Ltd. 3. HDFC ERGO General Insurance Company Ltd. 4. ABB India Ltd. 5. Bangalore International Airport Ltd. 6. Maruti Suzuki India Ltd. 7. Glaxo Smithkline Pharmaceuticals Ltd. 8. H T Parekh Foundation
Mr. Keki M. Misty	Vice Chairman & Chief Executive Officer	00008886	65 yrs	HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	01-Feb-93	<ol style="list-style-type: none"> 1. Greatship (India) Ltd. 2. HDFC Bank Ltd. 3. HDFC Asset Management Company Ltd. 4. HDFC ERGO General Insurance Company Ltd. 5. HDFC Life Insurance Company Ltd. 6. Tata Consultancy Services Ltd. 7. Torrent Power Ltd. 8. H T Parekh Foundation

Note:

1. Based on the declarations made by the Directors of the Corporation, they do not hold directorship in companies who have been listed as 'defaulters' by Reserve Bank of India.

1.3 Details of change in Directors in last three financial years and in financial year 2019-20:

Name	Designation	DIN	Date of Appointment / Resignation	Date of cessation	Remarks
Dr. S. A. Dave	Independent Director	00001480	August 1, 1980	August 10, 2017	Vacation of office on account of resignation on August 10, 2017
Mr. D. M. Sukhtankar	Non-Executive Director	00034416	January 25, 1989	April 30, 2018	Vacation of office on account of resignation on April 30, 2018
Mr. D. N. Ghosh	Independent Director	00012608	November 21, 1989	April 30, 2018	Vacation of office on account of resignation on April 30, 2018
Mr. U. K. Sinha	Independent Director	00010336	April 30, 2018	-	Appointed as an Independent Director for a period of 5 consecutive years with effect from April 30, 2018.
Mr. Jalaj Dani	Independent Director	00019080	April 30, 2018	-	Appointed as an Independent Director for a period of 5 consecutive years with effect from April 30, 2018.
Mr. B. S. Mehta	Independent Director	00035019	June 14, 1988	July 30, 2018	Vacation of office on account of resignation on July 30, 2018
Dr. Bimal Jalan	Independent Director	00449491	April 30, 2008	July 30, 2018	Vacation of office on account of resignation on July 30, 2018
Dr. Bhaskar Ghosh	Independent Director	06656458	September 27, 2018	-	Appointed as an Independent Director for a period of 5 consecutive years with effect from September 27, 2018.
Mr. Keki M. Mistry	Vice Chairman & Chief Executive Officer	00008886	November 14, 2018 (Date of re-appointment as Managing Director designated as Vice-Chairman & CEO)	-	Re-appointed as the Managing Director (designated as Vice-Chairman & Chief Executive Officer) for a period of 3 years with effect from November 14, 2018.
Ms. Ireena Vittal	Independent Director	05195656	January 30, 2019	-	Appointed as an Independent Director for a period of 5 consecutive years with effect from January 30, 2019.
Mr. Nasser Munjee	Independent Director	00010180	July 21, 2019	-	Re-appointed as an Independent Director for another term of 2 consecutive years with effect from July 21, 2019.
Dr. J. J. Irani	Independent Director	00311104	July 21, 2019	-	Re-appointed as an Independent Director for another term of 2 consecutive years with effect from July 21, 2019.
Ms. Renu Sud Karnad	Managing Director	00008064	January 1, 2020	-	Re-appointed as Managing Director with effect from January 1, 2020 till September 2, 2020.
Mr. V. Srinivasa Rangan	Executive Director	00030248	January 1, 2020	-	Re-appointed as a Whole-time Director (designated as Executive Director) for a period of 5 years with effect from January 1, 2020.

1.4 List of top 10 holders of equity shares of the Corporation as on September 30, 2019:

Sr. No.	Name of the Shareholders (group wise)	Category of the Shareholder	Total No. of Equity Shares* (of Face Value Rs. 2 each)	Total Shareholding as % of total no. of equity shares
1	BLACKROCK	FPI	8,29,64,049	4.80%
2	VANGUARD - ETF	FPI	7,65,61,240	4.43%
3	LIC GROUP	Insurance Company	7,07,53,477	4.10%
4	GOVERNMENT OF SINGAPORE	FPI	6,85,44,311	3.97%
5	FIDELITY	FPI	6,57,02,637	3.81%
6	J P MORGAN FUNDS	FPI	6,27,55,126	3.63%
7	OPPENHEIMER	FPI	5,76,74,340	3.34%
8	STANDARD LIFE ABERDEEN	FPI	5,11,38,264	2.96%
9	SBI MF	Mutual Fund	3,80,21,649	2.20%
10	T ROWE PRICE	FPI	3,62,31,084	2.10%

*All the said shares are held in dematerialized form.

1.5 Details of the Statutory Auditor:

Name	Address	Date of Appointment	Remarks
Messrs B S R & Co. LLP Chartered Accountants (Firm Registration No.101248W/W-100022)	5 th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai 400 011.	July 26, 2017	-

1.6 Details of change in Statutory Auditors since last three years and in financial year 2019-20:

Name	Address	Date of Appointment/ Resignation	Date of cessation	Remarks
Messrs Deloitte Haskins & Sells LLP, Chartered Accountants (Firm Registration No.117366W/W-100018)	Tower 3, 27 th – 32 nd Floor Indiabulls Finance Centre, Elphinstone Mill Compound, Senapati Bapat Marg, Elphinstone (W), Mumbai 400 013.	June 27, 2007	July 26, 2017	The statutory auditors of the Corporation completed their term at the conclusion of the 40 th Annual General Meeting held on July 26, 2017 and in accordance with

				the provisions of Section 139 of the Companies Act, 2013 and the Companies (Audit and Auditors) Rules, 2014 were not eligible for re-appointment
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1.7 List of top 10 debt securities (Non-convertible debentures & Sub-ordinate debt) as on September 30, 2019:

Sr. No.	Name of holder	Category	Face value	Holding of debt securities as a percentage of total debt securities outstanding of the Corporation
1	LIFE INSURANCE CORPORATION OF INDIA P & GS FUND	INSURANCE COMPANY	5 lac, 10 lac and 1 crore	0.05%
2	LIFE INSURANCE CORPORATION OF INDIA	INSURANCE COMPANY	5 lac, 10 lac and 1 crore	0.05%
3	CITICORP INVESTMENT BANK (SINGAPORE) LIMITED	FPI	1 crore	0.03%
4	SBI LIFE INSURANCE COMPANY LIMITED	INSURANCE COMPANY	5 lac, 10 lac and 1 crore	0.02%
5	ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	INSURANCE COMPANY	5 lac, 10 lac and 1 crore	0.02%
6	CBT EPF-05-C-DM	TRUST	10 lac and 1 crore	0.02%
7	TATA CONSULTANCY SERVICES LIMITED	DOMESTIC COMPANY	10 lac and 1 crore	0.02%
8	STATE BANK OF INDIA EMPLOYEES PENSION FUND	TRUST	5 lac, 10 lac and 1 crore	0.02%
9	RELIANCE INDUSTRIES LIMITED	DOMESTIC COMPANY	5 lac and 1 crore	0.02%
10	CBT EPF-05-B-DM	TRUST	10 lac and 1 crore	0.01%

Note: The above mentioned debenture holders have been listed as per their holding in value terms, on cumulative basis for all outstanding debenture issues.

1.8 List of top 10 CP holders as on September 30, 2019:

Sr. No.	Name of CP holders	Category of CP holder	Face value of CP	CP holding percentage as a percentage of total CP outstanding of the Corporation
1	STATE BANK OF INDIA	BANK	5 lac	0.24%
2	UTI-LIQUID CASH PLAN	MUTUAL FUND	5 lac	0.07%
3	UNION BANK OF INDIA	BANK	5 lac	0.04%
4	TATA MUTUAL FUND -TATA LIQUID FUND	MUTUAL FUND	5 lac	0.03%
5	ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED A/C ADITYA BIRLA SUN LIFE MONEY MANAGER FUND	MUTUAL FUND	5 lac	0.03%
6	AXIS MUTUAL FUND TRUSTEE LIMITED A/C AXIS MUTUAL FUND A/C AXIS LIQUID FUND A/C	MUTUAL FUND	5 lac	0.03%
7	SBI LIQUID FUND	MUTUAL FUND	5 lac	0.03%
8	ICICI PRUDENTIAL LIQUID FUND	MUTUAL FUND	5 lac	0.03%
9	ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED A/C ADITYA BIRLA SUN LIFE LIQUID FUND	MUTUAL FUND	5 lac	0.03%
10	ICICI BANK LIMITED	BANK	5 lac	0.03%

Note: The above mentioned CP holders have been listed as per their holding in value terms, on cumulative basis for all outstanding CP issues.

2. Material Information:

2.1 Details of all default/s and/or delay in payments of interest and principal of CPs (including technical delay), debt securities, term loans, external commercial borrowings and other financial indebtedness including corporate guarantee issued by the Corporation, in the past 5 financial years including in the current financial year.

Nil

2.2 Ongoing and/or outstanding material litigation and regulatory strictures, if any.

Nil

2.3 Any material event/development having implications on the financials/credit quality including any material regulatory proceedings against the issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest/continue to invest in the CP.

Nil

3. Details of borrowings of the Corporation as on September 30, 2019:

i. Details of Non-Convertible Debentures outstanding as on September 30, 2019:

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount issued (Rs. in crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating & Details of CRA	Secured / Unsecured	Security
141 (E-023)	INE001A07DE3	12 yrs	9.60%	250.00	12-Dec-07	12-Dec-19	AAA/Stable by CRISIL & ICRA	Secured	Refer Note
193 (G-012)	INE001A07FG3	15 yrs	8.96%	500.00	08-Apr-10	08-Apr-25			
196 (G-015)	INE001A07FJ7	15 yrs	8.96%	500.00	09-Apr-10	09-Apr-25			
199 (H-003)	INE001A07FM1	10 yrs	8.65%	250.00	20-May-10	20-May-20			
204 (H-008)	INE001A07FR0	10 yrs	8.79%	500.00	21-Jul-10	21-Jul-20			
206 (H-010)	INE001A07FT6	10 yrs	8.90%	500.00	18-Aug-10	18-Aug-20			
208 (H-012)	INE001A07FV2	10 yrs	8.95%	500.00	19-Oct-10	19-Oct-20			
209 (H-013)	INE001A07FW0	10 yrs	8.98%	250.00	26-Nov-10	26-Nov-20			
212 (H-016)	INE001A07FZ3	10 yrs	9.00%	500.00	23-Dec-10	23-Dec-20			
216 (H-020)	INE001A07GD8	10 yrs	9.30%	400.00	18-Jan-11	18-Jan-21			
227 (H-031)	INE001A07GO5	10 yrs	9.40%	185.00	13-Apr-11	13-Apr-21			
I-001	INE001A07GP2	10 yrs	9.40%	1,000.00	03-May-11	03-May-21			
I-007	INE001A07GV0	10 yrs	9.90%	400.00	10-Jun-11	10-Jun-21			
I-012	INE001A07HA2	10 yrs	9.55%	450.00	20-Jul-11	20-Jul-21			
I-016	INE001A07HE4	10 yrs	9.45%	200.00	17-Aug-11	17-Aug-21			
I-019	INE001A07HH7	10 yrs	9.60%	250.00	23-Sep-11	23-Sep-21			
I-021	INE001A07HJ3	10 yrs	9.90%	670.00	11-Nov-11	11-Nov-21			
J-002	INE001A07II3	10 yrs	9.50%	200.00	09-May-12	09-May-22			
J-008	INE001A07IO1	10 yrs	9.50%	200.00	04-Jul-12	04-Jul-22			
K-024	INE001A07KU4	10 yrs	8.95%	200.00	21-Mar-13	21-Mar-23			
M-009	INE001A07MS4	10 yrs	9.24%	510.00	24-Jun-14	24-Jun-24			
M-014	INE001A07MX4	10 yrs	9.50%	475.00	13-Aug-14	13-Aug-24			
M-018	INE001A07NB8	10 yrs	9.34%	1,000.00	28-Aug-14	28-Aug-24			
N-001	INE001A07NG7	5 yrs	8.65%	1,000.00	06-Jan-15	06-Jan-20			
N-002	INE001A07NH5	5 yrs	8.75%	1,985.00	13-Jan-15	13-Jan-20			
N-003	INE001A07NI3	5 yrs	Zero coupon	1,000.00	15-Jan-15	15-Jan-20			
N-004	INE001A07NJ1	10 yrs	8.40%	500.00	23-Jan-15	23-Jan-25			
N-008	INE001A07NN3	10 yrs	8.45%	750.00	25-Feb-15	25-Feb-25			
N-010	INE001A07NP8	10 yrs	8.43%	600.00	04-Mar-15	04-Mar-25			
N-015	INE001A07NU8	5 yrs	8.49%	1,251.00	27-Apr-15	27-Apr-20			

N-017	INE001A07NW4	5 yrs	8.70%	1,450.00	18-May-15	18-May-20
O-001	INE001A07NZ7	5 yrs	8.50%	2,000.00	31-Aug-15	31-Aug-20
O-002	INE001A07OA8	5 yrs	8.65%	1,100.00	18-Sep-15	18-Sep-20
P-002	INE001A07OO9	5 yrs	8.75%	1,558.00	04-Mar-16	04-Mar-21
P-003	INE001A07OP6	4 yrs	Zero coupon	1,000.00	09-Mar-16	09-Mar-20
P-006	INE001A07OS0	5 yrs	8.35%	500.00	26-Apr-16	26-Apr-21
P-007	INE001A07OT8	10 yrs	8.32%	500.00	04-May-16	04-May-26
P-010	INE001A07OW2	5 yrs	Zero coupon	500.00	10-May-16	10-May-21
P-011	INE001A07OX0	10 yrs	8.35%	1,035.00	13-May-16	13-May-26
P-012	INE001A07OY8	10 yrs	8.45%	1,500.00	18-May-16	18-May-26
P-015	INE001A07PB3	10 yrs	8.44%	710.00	01-Jun-16	01-Jun-26
P-016	INE001A07PC1	10 yrs	8.46%	1,000.00	15-Jun-16	15-Jun-26
P-018	INE001A07PE7	3 yrs & 274 days	8.49%	500.00	20-Jun-16	20-Mar-20
P-019	INE001A07PF4	10 yrs	8.46%	535.00	24-Jun-16	24-Jun-26
P-023	INE001A07PJ6	5 yrs	8.20%	500.00	29-Jul-16	29-Jul-21
Q-003	INE001A07PN8	10 yrs	7.90%	1,000.00	24-Aug-16	24-Aug-26
Q-007	INE001A07PR9	3 yrs & 2 months	7.69%	525.00	04-Oct-16	04-Dec-19
Q-009	INE001A07PT5	3 yrs & 1 month	7.48%	1,000.00	18-Oct-16	18-Nov-19
Q-010	INE001A07PU3	3 yrs	7.80%	2,000.00	11-Nov-16	11-Nov-19
Q-011	INE001A07PV1	10 yrs	7.72%	2,000.00	18-Nov-16	18-Nov-26
Q-013	INE001A07PX7	3 yrs & 3 months	Zero coupon	1,000.00	09-Dec-16	09-Mar-20
Q-014	INE001A07PY5	3 yrs & 1 month	Variabl e Rate	593.00	12-Jan-17	12-Feb-20
Q-015	INE001A07PZ2	3 yrs & 1 month	Zero Coupo n	800.00	18-Jan-17	18-Feb-20
Q-017	INE001A07QB1	3 yrs & 2 months	Variabl e Rate	1,000.00	30-Jan-17	30-Mar-20
R-002	INE001A07QD7	3 yrs	Variabl e Rate	500.00	17-Mar-17	17-Mar-20
R-004	INE001A07QF2	3 yrs	7.78%	1,498.00	24-Mar-17	24-Mar-20
R-005	INE001A07QG0	10 yrs	Variabl e Rate	1,800.00	27-Mar-17	27-Mar-27
R-006	INE001A07QH8	10 yrs	Variabl e Rate	1,680.00	13-Apr-17	13-Apr-27
R-007	INE001A07QI6	3 yrs & 2 months	Variabl e Rate	2,300.00	18-Apr-17	18-Jun-20
R-008	INE001A07QJ4	10 yrs	Variabl e Rate	1,680.00	24-Apr-17	24-Apr-27
R-009	INE001A07QK2	3 yrs	7.67%	500.00	19-May-17	19-May-20

R-010	INE001A07QL0	3 yrs & 1 month	Variable Rate	1,250.00	22-May-17	22-Jun-20
R-011	INE001A07QM8	3 yrs & 1 month	Variable Rate	750.00	29-May-17	29-Jun-20
R-014	INE001A07QP1	3 yrs & 18 days	7.60%	2,000.00	08-Jun-17	26-Jun-20
R-015	INE001A07QQ9	3 yrs & 24 days	7.50%	1,500.00	13-Jun-17	07-Jul-20
R-016	INE001A07QR7	3 yrs & 3 months	Variable Rate	2,000.00	16-Jun-17	16-Sep-20
R-018	INE001A07QT3	5 yrs	7.43%	720.00	20-Jun-17	20-Jun-22
R-023	INE001A07QY3	3 yrs & 1 month	7.20%	2,000.00	01-Aug-17	01-Sep-20
S-004	INE001A07RC7	3 yrs & 1 month	7.40%	2,500.00	17-Oct-17	17-Nov-20
U-001	INE001A07RG8	10 yrs	9.05%	2,953.00	16-Oct-18	16-Oct-28
U-002	INE001A07RH6	1 yr & 48 days	9.11%	1,700.00	26-Oct-18	13-Dec-19
U-003	INE001A07RI4	10 yrs	9.00%	308.75	01-Nov-18	01-Nov-28
U-004	INE001A07RJ2	5 yrs	9.05%	4,000.00	20-Nov-18	20-Nov-23
U-005	INE001A07RK0	10 yrs	9.00%	9,000.00	29-Nov-18	29-Nov-28
U-006	INE001A07RL8	18 months	8.80%	1,500.00	18-Dec-18	18-Jun-20
U-007	INE001A07RM6	10 yrs	8.66%	5,000.00	21-Dec-18	21-Dec-28
U-008	INE001A07RN4	1 yr & 11 months	8.70%	5,000.00	15-Jan-19	15-Dec-20
U-009	INE001A07RO2	1 yr & 1 month	8.43%	2,000.00	25-Jan-19	25-Feb-20
U-010	INE001A07RP9	1 yr 8 months & 14 days	8.62%	2,500.00	01-Feb-19	15-Oct-20
V-001	INE001A07RQ7	1 yr & 3 months	8.52%	1,500.00	28-Feb-19	28-May-20
V-002	INE001A07RR5	1 yr & 126 days	8.51%	2,715.00	11-Mar-19	15-Jul-20
V-003	INE001A07RS3	3 yrs	8.58%	5,000.00	18-Mar-19	18-Mar-20
V-004	INE001A07RT1	10 yrs	8.55%	5,000.00	27-Mar-19	27-Mar-29
V-005	INE001A07RU9	3 yrs	8.05%	2,265.00	20-Jun-19	20-Jun-22
V-006	INE001A07RV7	5 yrs	7.99%	2,555.00	11-Jul-19	11-Jul-24
V-007	INE001A07RW5	3 yrs	7.87%	5,000.00	18-Jul-19	18-Jul-22
V-008	INE001A07RX3	10 yrs	7.91%	2,000.00	14-Aug-19	14-Aug-29
W-001	INE001A07RY1	2 yrs	7.15%	2,600.00	16-Sep-19	16-Sep-21
W-002	INE001A07RZ8	3 yrs	7.28%	2,000.00	26-Sep-19	26-Sep-22
SD-5	INE001A08338	10 yrs	8.73%	500.00	04-Mar-10	04-Mar-20
SD-6	INE001A08346	10 yrs	9.40%	1,000.00	17-Feb-11	17-Feb-21

SD-7	INE001A08353	10 yrs	9.50%	1,000.00	02-Mar-12	02-Mar-22			
SD-8	INE001A08361	10 yrs	9.60%	2,000.00	21-Oct-14	21-Oct-24			
SD-9	INE001A08379	10 yrs	8.65%	1,000.00	24-Feb-15	24-Feb-25			
				134,056.75					

Note:

1. Except for Series SD-5 to Series SD-9, all Debentures are secured by negative lien on the assets of the Corporation and/or mortgage of property as the case may be, subject to the charge created in favour of its depositors pursuant to the regulatory requirement under Section 29B of the National Housing Bank Act, 1987.
2. The Debentures are rated AAA by CRISIL and AAA by ICRA.
3. The monies raised through issuance of the said debentures were utilized for the purposes for which the same was raised and as mentioned in the respective disclosure documents.

ii. Details of CPs outstanding as on September 30, 2019:

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount issued (Rs. in crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured/ Unsecured	Security	Details of IPA/CRA
CP-71&72/2018-19	INE001A14UH6	360 DAYS	Zero Coupon	2,400.00	19-Nov-18	14-Nov-19	A1+ by CRISIL & ICRA	Unsecured	NA	Axis Bank
CP-75/2018-19	INE001A14UJ2	363 DAYS	Zero Coupon	1,000.00	28-Nov-18	26-Nov-19				
CP-76/2018-19	INE001A14UK0	364 DAYS	Zero Coupon	1,000.00	30-Nov-18	29-Nov-19				
CP-78,79&80/2018-19	INE001A14UM6	354 DAYS	Zero Coupon	1,500.00	21-Dec-18	10-Dec-19				
CP-83/2018-19	INE001A14UO2	329 DAYS	Zero Coupon	700.00	18-Jan-19	13-Dec-19				
CP-82/2018-19	INE001A14UP9	321 DAYS	Zero Coupon	1,500.00	18-Jan-19	05-Dec-19				
CP-85/2018-19	INE001A14UR5	363 DAYS	Zero Coupon	800.00	06-Feb-19	04-Feb-20				
CP-87/2018-19	INE001A14UT1	363 DAYS	Zero Coupon	1,500.00	15-Feb-19	13-Feb-20				
CP-89/2018-19	INE001A14UV7	362 DAYS	Zero Coupon	2,000.00	06-Mar-19	02-Mar-20				
CP-90/2018-19	INE001A14UW5	352 DAYS	Zero Coupon	1,000.00	12-Mar-19	27-Feb-20				
CP-91/2018-19	INE001A14UX3	352 DAYS	Zero Coupon	1,000.00	13-Mar-19	28-Feb-20				

CP-92/2018-19	INE001A14UY1	330 DAYS	Zero Coupon	1,000.00	14-Mar-19	07-Feb-20				
CP-93/2018-19	INE001A14UZ8	317 DAYS	Zero Coupon	650.00	13-Mar-19	24-Jan-20				
CP-2/2019-20	INE001A14VB7	180 DAYS	Zero Coupon	1,300.00	24-Apr-19	21-Oct-19				
CP-1/2019-20	INE001A14VC5	173 DAYS	Zero Coupon	1,500.00	24-Apr-19	14-Oct-19				
CP-6/2019-20	INE001A14VF8	170 DAYS	Zero Coupon	1,500.00	20-May-19	06-Nov-19				
CP-5/2019-20	INE001A14VG6	163 DAYS	Zero Coupon	1,000.00	21-May-19	31-Oct-19				
CP-7&8/2019-20	INE001A14VH4	362 DAYS	Zero Coupon	900.00	24-May-19	20-May-20				
CP-11/2019-20	INE001A14VJ0	322 DAYS	Zero Coupon	1,100.00	25-Jun-19	12-May-20				
CP-10/2019-20	INE001A14VK8	337 DAYS	Zero Coupon	1,300.00	24-Jun-19	26-May-20				
CP-14&15/2019-20	INE001A14VN2	90 DAYS	Zero Coupon	2,500.00	09-Jul-19	07-Oct-19				
CP-16/19-20	INE001A14VO0	358 DAYS	Zero Coupon	1,500.00	18-Jul-19	10-Jul-20				
CP-17/2019-20	INE001A14VP7	347 DAYS	Zero Coupon	200.00	22-Jul-19	03-Jul-20				
CP-19,20&21/2019-20	INE001A14VQ5	364 DAYS	Zero Coupon	2,600.00	07-Aug-19	05-Aug-20				
CP-18/2019-20	INE001A14VR3	77 DAYS	Zero Coupon	2,500.00	07-Aug-19	23-Oct-19				
CP-22/2019-20	INE001A14VS1	351 DAYS	Zero Coupon	1,250.00	28-Aug-19	13-Aug-20				
CP-23/2019-20	INE001A14VT9	364 DAYS	Zero Coupon	750.00	28-Aug-19	26-Aug-20				
CP-24/2019-20	INE001A14VU7	364 DAYS	Zero Coupon	1,000.00	04-Sep-19	02-Sep-20				
CP-25/2019-20	INE001A14VV5	364 DAYS	Zero Coupon	2,000.00	11-Sep-19	09-Sep-20				
CP-26/2019-20	INE001A14VW3	90 DAYS	Zero Coupon	1,000.00	13-Sep-19	12-Dec-19				

CP-27/2019-20	INE001A14VX1	90 DAYS	Zero Coupon	1,000.00	17-Sep-19	16-Dec-19			
CP-28/2019-20	INE001A14VY9	87 DAYS	Zero Coupon	1,000.00	24-Sep-19	20-Dec-19			
				41,950.00					

3.2 Details of secured/ unsecured loan facilities/ bank fund based facilities/ rest of the borrowing, if any, including hybrid debt like foreign currency convertible bonds (FCCB), ~~optionally convertible debentures~~ / ~~preference shares~~ from banks or financial institutions or financial creditors, as on September 30, 2019 is given below:

Details of secured loan facilities as on September 30, 2019:

Lender's Name	Type of Facility	Amount Sanctioned	Principal Amount Outstanding	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
		(Rs. in Crore)	(Rs. in Crore)				
Axis Bank Ltd.	Working Capital Demand Loan	3,000.00	3,000.00	Tenor Upto 1 Month	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Axis Bank Ltd.	Working Capital Demand Loan	900.00	900.00	Tenor Upto 1 Month	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Axis Bank Ltd.	Working Capital Demand Loan	1,050.00	1,050.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Axis Bank Ltd.	Working Capital Demand Loan	1,000.00	1,000.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Allahabad Bank	Line of Credit	200.00	200.00	Tenor Upto 3 Months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Allahabad Bank	Line of Credit	1,000.00	1,000.00	Tenor Upto 3 Months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Andhra Bank	Line of Credit	1,850.00	1,850.00	Tenor Upto 3 Months	Negative Lien	CARE A1+ Rating (A One plus)	Standard

Lender's Name	Type of Facility	Amount Sanctioned	Principal Amount Outstanding	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
		(Rs. in Crore)	(Rs. in Crore)				
Bank of Maharashtra	Line of Credit	1,000.00	270.00	Tenor Upto 3 Months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of Maharashtra	Line of Credit		730.00	Tenor Upto 3 Months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of India	Demand Loan	4,000.00	660.00	Tenor Upto 6 Months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of India	Demand Loan		660.00	Tenor Upto 9 Months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of India	Demand Loan		660.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Bank of India	Demand Loan		660.00	Tenor Upto 15 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Bank of India	Demand Loan		700.00	Tenor Upto 18 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Canara Bank	Term Loan		3,450.00	3,450.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)
Corporation Bank	Line of Credit	500.00	500.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Corporation Bank	Line of Credit	500.00	500.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Corporation	Line of	968.00	968.00	Tenor Upto 1	Negative	CARE	Standard

Lender's Name	Type of Facility	Amount Sanctioned	Principal Amount Outstanding	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
		(Rs. in Crore)	(Rs. in Crore)				
Bank	Credit			Year	Lien	AAA ; STABLE (Triple A Stable Outlook)	
Catholic Syrian Bank	Working Capital Demand Loan	240.00	240.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Dhanlaxmi Bank	Short Term Loan	80.00	80.00	Tenor Upto 3 Months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Federal Bank	Working Capital Demand Loan	300.00	300.00	Tenor Upto 11 Months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Federal Bank	Working Capital Demand Loan	290.00	290.00	Tenor Upto 10 M	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Indian Bank	Line of Credit	1,100.00	1,100.00	Tenor Upto 1 Month	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Indian Overseas Bank	Line of Credit	1,000.00	1,000.00	Tenor Upto 6 Months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Indian Overseas Bank	Line of Credit	800.00	800.00	Tenor Upto 6 Months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
JP Morgan Chase Bank, N.A.	Term Loan	700.00	700.00	Tenor Upto 36 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Punjab National Bank	Line of Credit	275.00	275.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
State Bank of India	Working Capital Demand Loan	10,500.00	1,500.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard

Lender's Name	Type of Facility	Amount Sanctioned	Principal Amount Outstanding	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
		(Rs. in Crore)	(Rs. in Crore)				
State Bank of India	Working Capital Demand Loan		3,500.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
State Bank of India	Working Capital Demand Loan		3,000.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
State Bank of India	Working Capital Demand Loan		2,500.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Syndicate Bank	Line of Credit	2,650.00	2,650.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Union Bank of India	Line of Credit	500.00	500.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Union Bank of India	Line of Credit	500.00	500.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
UCO BANK	Line of Credit	500.00	500.00	Tenor Upto 3 Months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Total			38,193.00				

Details of Unsecured loan facilities as on September 30, 2019:

Lender's Name	Type of Facility	Amount Sanctioned	Principal Amount Outstanding	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
		(Rs. in crore)	(Rs. in crore)				
Bank of America	Short Term Loan	500.00	500.00	Tenor Upto 3 Months	Unsecured	CARE A1+ Rating (A One plus)	Standard
Citibank N.A.	Term loan	1,000.00	1,000.00	Tenor up to 65 months		CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Citibank N.A.	Term loan	250.00	250.00	Tenor up to 71 months		CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
CTBC	Short Term Loan	25.00	25.00	Tenor Upto 6 Months		CARE A1+ Rating (A One plus)	Standard
ICICI Bank Ltd.	Term loan	2,000.00	2,000.00	Tenor Upto 3 Months		CARE A1+ Rating (A One plus)	Standard
ICICI Bank Ltd.	Term loan	1,500.00	1,500.00	Tenor Upto 3 Months		CARE A1+ Rating (A One plus)	Standard
ICICI Bank Ltd.	Term loan	1,000.00	1,000.00	Tenor Upto 3 Months		CARE A1+ Rating (A One plus)	Standard
Sumitomo Mitsui Banking Corporation	Short Term Loan	260.00	260.00	Tenor Upto 12 months		CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Sumitomo Mitsui Banking Corporation	Short Term Loan	200.00	200.00	Tenor Upto 7 Months		CARE A1+ Rating (A One plus)	Standard
United Overseas Bank	Term loan	75.00	75.00	Tenor Upto 12 months		CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Total			6,810.00				

Details of rest of the borrowing as on September 30, 2019:

Party Name / Instrument	Type of Facility/ Instrument	Amount Sanctioned/ Issued in USD million/ Rs cr	Principal Amount Outstanding in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
Bank of Baroda(Ballard Pier)	FCNR(B) Loan	USD 185 million	1,311.38	29-Nov-19	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of Baroda(Ballard Pier)	FCNR(B) Loan	USD 200 million	1,417.71	31-Dec-19	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of Baroda(Ballard Pier)	FCNR(B) Loan	USD 150 million	1,063.23	30-Sep-20	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Punjab National Bank	FCNR(B) Loan	USD 100 million	708.86	24-Sep-20	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Punjab National Bank	FCNR(B) Loan	USD 100 million	708.86	28-Jan-20	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Punjab National Bank	FCNR(B) Loan	USD 150 million	1,063.28	10-May-20	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Punjab National Bank	FCNR(B) Loan	USD 70 million	496.20	28-Aug-20	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Punjab National Bank	FCNR(B) Loan	USD 50 million	354.43	27-Sep-20	Negative Lien	CARE A1+ Rating (A One plus)	Standard
State Bank of India	FCNR(B) Loan	USD 150 million	1,063.28	29-May-20	Negative Lien	CARE A1+ Rating (A One plus)	Standard
State Bank of India	FCNR(B) Loan	USD 135 million	956.95	13-Sep-20	Negative Lien	CARE A1+ Rating (A One plus)	Standard
The Federal Bank Ltd. (Kochi)	FCNR(B) Loan	USD 87 million	616.70	28-Jun-20	Negative Lien	CARE A1+ Rating (A One plus)	Standard
The Federal Bank Ltd. (Kochi)	FCNR(B) Loan	USD 40 million	283.54	28-Dec-19	Negative Lien	CARE A1+ Rating (A One plus)	Standard
South Indian Bank	FCNR(B) Loan	USD 100 million	708.86	14-Dec-19	NA	CARE A1+ Rating (A One plus)	Standard
Masala Bond	Masala Bond	INR 500	500.00	09-Jan-20	-	-	Standard
Masala Bond	Masala Bond	INR 1,000	1,000.00	09-Jan-20	-	-	Standard
Masala Bond	Masala Bond	INR 500	500.00	09-Jan-20	-	-	Standard
Masala Bond	Masala Bond	INR 3,300	3,300.00	30-Apr-20	-	-	Standard
Masala Bond	Masala Bond	INR 1,300	1,300.00	25-Nov-22	-	-	Standard
Masala Bond	Masala Bond	INR 500	500.00	29-Nov-23	-	-	Standard

Party Name / Instrument	Type of Facility/ Instrument	Amount Sanctioned/ Issued in USD million/ Rs cr	Principal Amount Outstanding in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
Masala Bond	Masala Bond	INR 1,000	1,000.00	28-Mar-22	-	-	Standard
State Bank of India, Singapore Branch	ECB- Low Cost affordable Housing	USD 500 million	3,544.25	Repayable in 2 tranches:- USD 200 mn on July 24,2020 and USD 300 mn on Aug 11, 2020	--	-	Standard
Sumitomo Mitsui Banking Corporation, Singapore Branch							Standard
MUFG Bank LTD, Singapore Branch							Standard
Bank of America N.A, Taipei Offshore Banking Branch							Standard
Union Bank of Hong Kong							Standard
Sino Pac							Standard
Mega International Commercial Bank Ltd, Labuan Branch							Standard
Bank of Taiwan, Singapore Branch							Standard
							Standard
							Standard
State Bank of India Hongkong Branch	ECB- Low Cost affordable Housing	USD 375 million	2658.19	Repayable in 2 tranches:- USD 240 mn maturing May 23,2021 and USD 135 mn maturing June 1,2021	--	-	Standard
Sumitomo Mitsui Banking Corporation, Singapore Branch							Standard
SBI (Mauritius) Limited							Standard
BDO Uni bank Inc, HongKong							Standard
Sumitomo Mitsui Trust Bank Ltd, Singapore Branch							Standard
Bank of Taiwan , Singapore Branch							Standard
E.SUN Commercial Bank Ltd,							Standard

Party Name / Instrument	Type of Facility/ Instrument	Amount Sanctioned/ Issued in USD million/ Rs cr	Principal Amount Outstanding in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
Singapore Branch							
Taiwan Business Bank, Offshore banking branch							Standard
Taiwan Co-operative Bank, Offshore banking branch							Standard
AfrAsia Bank Ltd							Standard
Chang Hwa Commercial Bank Ltd, Offshore Banking Branch							Standard
Land Bank of Taiwan, Offshore Banking Branch							Standard
Mega International Commercial Bank Co Ltd, Offshore Banking Branch							Standard
Taiwan Shin Kong Commercial Bank							Standard
Jih Sun International Bank							Standard
The Shanghai Commercial and Savings Bank Ltd, Offshore Banking Branch							Standard
Sunny Bank Ltd							Standard
DBS Bank Ltd							Standard
DBS Bank Ltd	ECB- Low Cost affordable Housing	USD 750 million	5316.38	Repayable in 2 tranches:- USD 392 mn maturing July 09, 2023 and USD 358 mn maturing	--	-	Standard
First Abu Dhabi Bank P.J.S.C							Standard
The Hongkong And Shanghai Banking Corporation Ltd							Standard
Mizuho Bank Ltd							Standard

Party Name / Instrument	Type of Facility/ Instrument	Amount Sanctioned/ Issued in USD million/ Rs cr	Principal Amount Outstanding in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
The Bank Of Tokyo - Mitsubishi Ufj Ltd				July 25, 2023			Standard
United Overseas Bank							Standard
The Norinchukin Bank, Singapore Branch							Standard
Mega International Bank Co. Ltd, Offshore Banking Branch							Standard
Ctbc Bank Co. Ltd							Standard
The Hyakugo Bank Ltd							Standard
Land Bank Of Taiwan, Offshore Banking Branch							Standard
Taiwan Co-Operative Bank, Offshore Banking Branch							Standard
Bank Of Taiwan, Singapore Branch'							Standard
Hua Nan Commercial Bank Ltd, Singapore Branch							Standard
Taipei Fubon Commercial Bank Co. Ltd, Singapore Branch							Standard
Afr Asia Bank Limited							Standard
Sunny Bank							Standard
Sumitomo Mitsui Banking Corporation							Standard
Australia And New Zealand Banking Group Limited							Standard
E. Sun Commercial							Standard

Party Name / Instrument	Type of Facility/ Instrument	Amount Sanctioned/ Issued in USD million/ Rs cr	Principal Amount Outstanding in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
Bank Ltd							
Sumitomo Mitsui Trust Bank Limited, Singapore Branch							Standard
The Shanghai Commercial And Savings Bank Ltd, Offshore Banking Branch							Standard
Bdo Unibank, Inc Hongkong Branch							Standard
Taiwan Shin Kong Commercial Bank							Standard
Taiwan Business Bank							Standard
Barclays Bank Plc							Standard
Taishin International Bank							Standard
Kgi Bank- Ecb							Standard
							Standard
							Standard
First Abu Dhabi Bank P.J.S.C							Standard
Mizuho Bank Ltd							Standard
The Bank Of Tokyo - Mitsubishi Ufj Ltd							Standard
Bank Of China Limited, Singapore	ECB- Low Cost affordable Housing	JPY 53200 Million	3488.84	Repayable in 1 tranches:- JPY 53200 mn maturing December 11, 2023.	--	JCRA BBB+ (Stable Outlook)	Standard
The Gunma Bank Ltd							Standard
Sumitomo Mitsui Trust Bank Limited, Singapore Branch							Standard
Bank Of Taiwan							Standard
Sumitomo Mitsui Banking Corporation							Standard

Party Name / Instrument	Type of Facility/ Instrument	Amount Sanctioned/ Issued in USD million/ Rs cr	Principal Amount Outstanding in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
Bank Of India, Tokyo							Standard
Standard Chartered Bank	ECB- Low Cost affordable Housing	USD 200 mn	1,417.70	Payable in Single Tranche - USD 200mn maturing on May 09, 2022	-	-	Standard
First Abu Dhabi Bank PJSC, Singapore Branch							Standard
The Korea Development Bank, Singapore Branch							Standard
Sumitomo Mitsui Trust Bank, Limited Singapore Branch							Standard
Asian Development Bank	Term Loan	USD 100 million	168.69	Repayable in semi-annual installments from 15-Dec-14 to 15-Jun-22	Negative Lien	-	Standard
Bank of India	Long Term Bonds	100	23.80	Repayable semi-annually from 10-Dec-19 to 10-June-22	Negative Lien	CRISIL AAA & ICRA AAA	Standard
Deposits	Deposits	--	122598.17	On various dates – as contracted	--	CRISIL FAAA & ICRA MAAA	Standard
National Housing Bank	Refinance		0.29	From 01-Apr-13 to 01-Oct-19 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance		0.37	From 01-Jul-13 to 01-Jan-20 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	250	63.77	From 01-Jul-15 to 01-Jul-23 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	25	9.55	From 01-Apr-16 to 01-Oct-22 in quarterly installments	Negative Lien	-	Standard

Party Name / Instrument	Type of Facility/ Instrument	Amount Sanctioned/ Issued in USD million/ Rs cr	Principal Amount Outstanding in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
National Housing Bank	Refinance	500	4.49	From 01-Oct-16 to 01-Apr-23 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	353	233.62	From 01-Oct-16 to 01-Apr-26 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	127	81.87	From 01-Oct-16 to 01-Apr-26 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	1000	492.69	From 01-Jul-17 to 01-Jan-22 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	740	551.82	From 01-Oct-17 to 01-Apr-27 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	200	158.97	From 01-Oct-17 to 01-Apr-27 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	250	211.30	From 01-Apr-2018 to 01-Oct-27 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	2000	1,582.20	From 01-Apr-18 to 01-Oct-27 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	1000	772.51	From 01-Apr-2018 to 01-Oct-27 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	500	414.13	From 01-Oct-2018 to 01-Jan-2028 in quarterly installments	Negative Lien	-	Standard

Party Name / Instrument	Type of Facility/ Instrument	Amount Sanctioned/ Issued in USD million/ Rs cr	Principal Amount Outstanding in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
National Housing Bank	Refinance	400	325.00	From 01-Oct-2018 to 01-Jan-2025 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	100	85.18	From 01-Oct-2018 to 01-Apr-2025 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	500	402.05	From 01-April-2019 to 01-Oct-2025 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	1250	1,145.57	From 01-April-2019 to 01-Oct-2028 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	700	646.20	From 01-April-2019 to 01-Oct-2025 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	1250	1,185.50	From 01-April-2019 to 01-Oct-2028 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	1200	1,200.00	From 15-April-2019 to 01-Apr-2022 in quarterly installments	Negative Lien	-	Standard
National Housing Bank	Refinance	600	600.00	From 15-April-2019 to 01-Apr-2026 in quarterly installments	Negative Lien	-	Standard
Total			168235.30				

3.3 The amount of corporate guarantee or letter of comfort issued by the issuer along with name of the counterparty (like name of the subsidiary, JV entity, group company, etc) on behalf of whom it has been issued, contingent liability including debt service reserve account (DSRA) guarantees/ any put option etc.

Sr. No	Financial Guarantee given by HDFC	Reason	Date of Agreement	Effective Date of Guarantee	O/s liability of HDFC (Rs.)	Date of expiry of Guarantee	Counter securities offered to HDFC
1	On behalf of Sandu Sanskar Building Developers LLP in favour of Sanskar Co-operative Premises Society Limited	Construction of residential project "Sanskar", Hirachand Desai Road, LBS Marg, Ghatkopar West	September 20, 2016	September 20, 2016	5,00,00,000	March 31, 2020	1. Mortgage of property financed Sanskar, Hirachand Desai Road, Ghatkopar West 2. Personal Guarantees of Yashodhan & Dhananjay Sandu
2	On behalf of Kalpataru Properties Private Limited in favour of Middle Income Group Co-operative Housing Society, Bandra (East) Group V Ltd	Construction of residential project MIGCHS Bandra (East) Group V Ltd	January 13, 2017	January 14, 2017	40,00,00,000	January 13, 2020	Mortgage of Project financed
3	On behalf of Tridhatu Realty & Infra Private Limited & Tridhatu Bhaveshwar Developers LLP In favour of Bhaveshwar Vilas Co-operative Housing Society Limited	Construction of Residential project "Nakshatra" Chembur	March 7, 2017	March 7, 2017	1,50,00,000	March 24, 2020	1. Mortgage of property financed 2. Personal guarantees of Mr. Dhananjay Sandu, Mr. Krishnan Muthukumar & Mr. Pritam Chivukula 3. Mortgage of Office premises (Shrikant Chambers)
4	On behalf of Princecare Homes LLP	To discharge financial obligations by Princecare Homes LLP in favor of MahimPoonam Co-operative Housing Society Limited to a maximum of Rs. 3,00,00,000	May 9, 2017	May 9, 2017	3,00,00,000	May 8, 2021	Unit No. 702 in Runwal & Omark Esquare, Shanh Sadan Premises, Project "Zinnia" Personal Guarantee of Mr. Dharmesh Chheda.
5	On behalf of Suresh Raheja in favour of Axis Bank Limited	To enable Axis Bank to give a counter guarantee on behalf of Mr. Suresh Raheja to high court	October 11, 2017	December 12, 2018	Maximum 200,00,00,000	December 13, 2019	1. Extension of mortgage of land in Malad 2. 1 st , 4 th and 5 th floor of Raheja Centrepoint Kalina 3. Flats in Raheja Legend 4. Personal Guarantee of Mr

Sr. No.	Financial Guarantee given by HDFC	Reason	Date of Agreement	Effective Date of Guarantee	O/s liability of HDFC (Rs.)	Date of expiry of Guarantee	Counter securities offered to HDFC
							Rahul Raheja and Mr Ashish Raheja
6	On behalf of Lodha Developers Limited in favour of Municipal Corporation of Greater Mumbai	Cover any construction defects of the Public parking Lot (PPL on plot bearing CS No. 464 (The Parkside B))	November 16, 2018	November 16, 2018	36,72,60,000	November 15, 2021	Mortgage of project financed, Parkside B Wing, Parel, Mumbai
7	Letter of Comfort for Borrower : Ashiana Dwellings Private Limited : to IndusInd Bank	DTCP, Haryana for EDC / IDC Payment	May 12, 2017	May 12, 2017	10,00,00,000	November 11, 2019 (though the expected timeline for the LOC has expired, there is a matter pending in the High Court of Punjab and Haryana which may have an impact on HDFC's liability to honor the LOC. Accordingly, we have not removed our contingent liability to be called upon to disburse)	Mortgage of Project land along with receivables
8	Letter of Comfort :M/s. Heritage Max Realtech Private Limited : HDFC Bank Limited	DTCP, Haryana for EDC / IDC Payment	September 17, 2019	September 17, 2019	1,00,00,000	March 31, 2024	Mortgage of Project land along with receivables
9	For Shapoorji Pallonji Roads Private Limited	Corporate Guarantee for DSRA Obligations	August 1, 2015	August 1, 2015	198,00,00,000	August 1, 2021	Corporate Guarantee of SP Infrastructure Capital Company Limited
10	Ear marking letter - For Nirlon Limited	For a LC/BG/ SBLC for procurement of equipment	February 1, 2019	February 1, 2019	30,00,00,000	January 29, 2020	Mortgage of property/Assignment of rentals
11	Ear marking letter - For Inorbit Malls India Private Limited	For a LC/BG/ SBLC	February 8, 2019	February 8, 2019	5,50,00,000	February 2, 2020	1. Mortgage on Inorbit Malls Vashi 2. Assignment of all receivables from Inorbit Mall, Vashi

Sr. No	Financial Guarantee given by HDFC	Reason	Date of Agreement	Effective Date of Guarantee	O/s liability of HDFC (Rs.)	Date of expiry of Guarantee	Counter securities offered to HDFC
							3. Pledge of shares of Chalet Hotels Limited with a value of Rs.151 crores 4. Corporate Guarantee of K Raheja Corp Private Limited for the Financial Facility 5. Extension of Assignment of all receivables from Inorbit Mall - Malad
12	Letter of Comfort/Earmarked Amount for Borrower : Accent Hotels Private Limited : to Oriental Bank of Commerce	Ministry of Finance, Department of Revenue, Office of the Commissioner of Customs for duty free / concessional rate of custom duty	October 6, 2017	October 6, 2017	4,57,48,300	December 5, 2023	Mortgage of Novotel Hotel , SIPCOT, Chennai
13	Letter of Comfort for Borrower : Accent Hotels Private Limited : to Bank of Maharashtra	Ministry of Finance, Department of Revenue, Office of the Commissioner of Customs for duty free / concessional rate of custom duty	November 28, 2017	November 28, 2017	2,40,92,000	August 20, 2022	Mortgage of Novotel Hotel , SIPCOT, Chennai

4. Issue Information:

4.1. Details of current tranche including ISIN, amount, date of issue, maturity, all credit ratings including unaccepted ratings, date of rating, name of credit rating agency, its validity period (details of credit rating letter issued not older than one month on the date of opening of the issue), details of issuing and paying agent and other conditions, if any.

ISIN	INE001A14WG4
Amount of issue (Rs.)	2,150 crore
Date of issue	16-Jan-20
Date of Maturity	13-Jan-21
Credit Rating Agency	CRISIL / ICRA
Credit ratings including unaccepted ratings	A1+
Date of credit rating	23-Dec-19 / 27-Dec-19
Validity Period of credit rating	60 calendar days / 3 months
Details of issuing and paying agent	Axis Bank Limited
Other conditions, if any	None

4.2. CP borrowing limit, supporting board resolution for CP borrowing, details of CP issued during the last 15 months:

The Board of Directors have approved borrowing limit through commercial papers upto Rs. 75,000 crore. The resolution passed by the Board of Directors is attached as **Annexure A**. The details of CP issued during the last 15 months are attached as **Annexure B**.

4.3. End use of funds: The proceeds of the current issue would be utilized for repayment of existing debt and for financing /refinancing the housing finance business requirements of the Corporation.

4.4. Credit support/ enhancement (if any): None

(i)	Details of instrument	NA
	Amount (Rs.)	NA
	Guarantor company	NA
(ii)	Copy of the executed guarantee	NA
(iii)	Net worth of the guarantor company	NA
(iv)	Names of companies to which guarantor has issued similar guarantee	NA
(v)	Extent of the guarantee offered by the guarantor company	NA
(vi)	Conditions under which the guarantee will be invoked	NA

5. Financial Information

5.1. Audited / Limited review half yearly consolidated (wherever available) and standalone financial information (Profit & Loss statement, Balance Sheet and Cash Flow statement) along with auditor qualifications, if any, for last three years along with latest available financial results.

In case an issuer is required to prepare financial results for the purpose of consolidated financial results in terms of Regulation 33 of SEBI LODR Regulations, latest available quarterly financial results shall be filed.

The financial results (standalone and consolidated) of the Corporation for the above period are attached - **Standalone unaudited financial results for the quarter ended September 30, 2019.**

5.2 Latest audited financials should not be older than six month from the date of application for listing.

Provided that listed issuers (who have already listed their specified securities and/or 'Non-convertible Debt Securities' (NCDs) and/or 'Non-Convertible Redeemable Preference Shares' (NCRPS)) who are in compliance with SEBI (Listing obligations and disclosure requirements) Regulations 2015 (hereinafter "SEBI LODR Regulations"), may file unaudited financials with limited review for the stub period in the current financial year, subject to making necessary disclosures in this regard including risk factors.

The unaudited financial results (standalone and consolidated) with limited review report for the quarter/ half-year ended September 30, 2019 are attached - **Consolidated unaudited financial results for the quarter ended September 30, 2019.**

6 Asset Liability Management (ALM) Disclosures:

HFCs shall make disclosures as specified for NBFCs in SEBI Circular no. CIR/IMD/DF/ 6/2015, dated September 15, 2015, as revised from time to time with appropriate modifications viz. retail housing loan, loan against property, wholesale loan -developer and others.

The above disclosures are attached as **Annexure C**.

For Housing Development Finance Corporation Limited

V. Srinath Rang.
Authorized Signatory
Date: January 10, 2020
Place: Mumbai



Annexure B

Details of CPs issued during the last 15 months:

IPA	CRA	RATING	RATED AMOUNT (Rs. crs)	
AXIS BANK	CRISIL & ICRA	A1+	75,000.00	
ISIN	ISSUE DATE	AMOUNT (Rs crs)	MATURITY DATE	AMOUNT O/S
INE001A14TV9	04-Sep-18	1,275	07-Feb-19	-
INE001A14TU1	04-Sep-18	1,725	11-Feb-19	-
INE001A14SF4	04-Sep-18	300	18-Feb-19	-
INE001A14TE5	06-Sep-18	1,000	07-Jan-19	-
INE001A14TT3	06-Sep-18	2,000	19-Jul-19	-
INE001A14TK2	12-Sep-18	1,000	12-Nov-18	-
INE001A14TX5	12-Sep-18	600	04-Dec-18	-
INE001A14TW7	14-Sep-18	400	03-Dec-18	-
INE001A14TY3	14-Sep-18	1,000	12-Oct-18	-
INE001A14TZ0	14-Sep-18	1,000	15-Oct-18	-
INE001A14TI6	19-Sep-18	1,550	14-Dec-18	-
INE001A14TX5	21-Sep-18	750	04-Dec-18	-
INE001A14TW7	24-Sep-18	1,500	03-Dec-18	-
INE001A14TG0	24-Sep-18	1,000	11-Jan-19	-
INE001A14UA1	25-Sep-18	500	25-Jan-19	-
INE001A14UB9	23-Oct-18	2,000	22-Apr-19	-
INE001A14UC7	26-Oct-18	1,500	25-Apr-19	-
INE001A14UD5	29-Oct-18	2,350	27-Jun-19	-
INE001A14UE3	30-Oct-18	225	17-Jun-19	-
INE001A14UF0	06-Nov-18	525	06-May-19	-
INE001A14UG8	20-Nov-18	250	20-May-19	-
INE001A14UG8	20-Nov-18	1,725	20-May-19	-
INE001A14UH6	19-Nov-18	200	14-Nov-19	-
INE001A14UH6	20-Nov-18	2,200	14-Nov-19	-
INE001A14UG8	22-Nov-18	400	20-May-19	-
INE001A14UI4	20-Nov-18	1,500	15-May-19	-
INE001A14UJ2	28-Nov-18	1,000	26-Nov-19	-
INE001A14UK0	30-Nov-18	1,000	29-Nov-19	-
INE001A14UL8	10-Dec-18	2,200	30-May-19	-
INE001A14UM6	21-Dec-18	500	10-Dec-19	-
INE001A14UM6	24-Dec-18	500	10-Dec-19	-
INE001A14UM6	26-Dec-18	500	10-Dec-19	-
INE001A14UN4	14-Jan-19	2,000	04-Apr-19	-
INE001A14UP9	18-Jan-19	1,500	05-Dec-19	-
INE001A14UO2	18-Jan-19	700	13-Dec-19	-
INE001A14UQ7	01-Feb-19	1,000	30-Apr-19	-
INE001A14UR5	06-Feb-19	800	04-Feb-20	800
INE001A14US3	13-Feb-19	2,000	13-May-19	-

INE001A14UT1	15-Feb-19	1,500	13-Feb-20	1,500
INE001A14UU9	26-Feb-19	1,500	24-May-19	-
INE001A14UV7	06-Mar-19	2,000	02-Mar-20	2,000
INE001A14UW5	12-Mar-19	1,000	27-Feb-20	1,000
INE001A14UX3	13-Mar-19	1,000	28-Feb-20	1,000
INE001A14UY1	14-Mar-19	1,000	07-Feb-20	1,000
INE001A14UZ8	13-Mar-19	650	24-Jan-20	650
INE001A14VA9	27-Mar-19	850	13-Sep-19	-
INE001A14VC5	24-Apr-19	1,500	14-Oct-19	-
INE001A14VB7	24-Apr-19	1,300	21-Oct-19	-
INE001A14VD3	15-May-19	2,000	31-Jul-19	-
INE001A14VE1	21-May-19	2,000	05-Aug-19	-
INE001A14VG6	21-May-19	1,000	31-Oct-19	-
INE001A14VF8	20-May-19	1,500	06-Nov-19	-
INE001A14VH4	24-May-19	225	20-May-20	225
INE001A14VH4	24-May-19	675	20-May-20	675
INE001A14VI2	14-Jun-19	2,000	12-Sep-19	-
INE001A14VK8	24-Jun-19	1,300	26-May-20	1,300
INE001A14VJ0	25-Jun-19	1,100	12-May-20	1,100
INE001A14VL6	10-Jul-19	1,000	25-Sep-19	-
INE001A14VM4	08-Jul-19	1,500	27-Sep-19	-
INE001A14VN2	09-Jul-19	1,000	07-Oct-19	-
INE001A14VN2	10-Jul-19	1,500	07-Oct-19	-
INE001A14VO0	18-Jul-19	1,500	10-Jul-20	1,500
INE001A14VP7	22-Jul-19	200	03-Jul-20	200
INE001A14VR3	07-Aug-19	2,500	23-Oct-19	-
INE001A14VQ5	07-Aug-19	850	05-Aug-20	850
INE001A14VQ5	07-Aug-19	1,200	05-Aug-20	1,200
INE001A14VQ5	07-Aug-19	550	05-Aug-20	550
INE001A14VS1	28-Aug-19	1,250	13-Aug-20	1,250
INE001A14VT9	28-Aug-19	750	26-Aug-20	750
INE001A14VU7	04-Sep-19	1,000	02-Sep-20	1,000
INE001A14VV5	11-Sep-19	2,000	09-Sep-20	2,000
INE001A14VW3	13-Sep-19	1,000	12-Dec-19	-
INE001A14VX1	17-Sep-19	1,000	16-Dec-19	-
INE001A14VY9	24-Sep-19	1,000	20-Dec-19	-
INE001A14VZ6	16-Oct-19	1,000	09-Oct-20	1,000
INE001A14WA7	23-Oct-19	1,000	19-Oct-20	1,000
INE001A14WA7	23-Oct-19	275	19-Oct-20	275
INE001A14WB5	25-Nov-19	1,000	03-Nov-20	1,000
INE001A14UZ8	21-Nov-19	2,000	24-Jan-20	2,000
INE001A14WC3	13-Dec-19	2,000	31-Jan-20	2,000
INE001A14WD1	23-Dec-19	1,100	27-Nov-20	1,100
INE001A14WE9	26-Dec-19	1,000	20-Feb-20	1,000
				29,925

6.1. Classification of loans/advances given to according to:

a. Type of loans As on March 31, 2019

S. No	Type of loans	Rs crore
1	Secured	450,932.01
2	Unsecured	6,259.22
	Total assets under management (AUM) *	457,191.23

b. Sectoral Exposure -As on March 31, 2019

S. No	Segment-wise break-up of AUM	Percentage of AUM
1	Retail	
a	- Housing Loans	62.95%
b	- Non Housing Loans	11.57%
2	Wholesale	
a	-Construction Finance	11.78%
b	-Corporate Loans	5.00%
c	-Lease Rental Discounting	8.70%
	Total	100%

c. Denomination of loans outstanding by ticket size*: As on March 31, 2019

S. No	Ticket size **	Percentage of AUM
1	Upto Rs. 2 lakh	0.54%
2	Rs. 2-5 lakh	1.39%
3	Rs. 5-10 lakh	4.19%
4	Rs. 10-25 lakh	18.05%
5	Rs. 25-50 lakh	19.67%
6	Rs. 50 lakh-1 crore	10.92%
7	Rs. 1-5 crore	7.64%
8	Rs. 5-25 crore	4.15%
9	Rs. 25-100 crore	6.77%
10	>Rs. 100 crore	26.67%
	Total	100.00%

Above represents Retail as well as Wholesale loans

* Information required at the borrower level (and not by loan account as a customer may have multiple loan accounts)

** Ticket size at the time of origination

d. Denomination of loans outstanding by LTV*: As on March 31, 2019

S. No	LTV	Percentage of AUM
1	Upto 40%	11.85%
2	40-50%	5.78%
3	50-60%	8.26%
4	60-70%	11.64%
5	70-80%	40.41%
6	80-90%	20.68%
7	>90%	1.37%
	Total	100.00%

*LTV at the time of origination

Above only represents Retail loans

e. Geographical classification of borrowers As on March 31, 2019

S. No	Top 5 states	Percentage of AUM
1	MAHARASHTRA	26.57%
2	TAMILNADU	12.71%
3	KARNATAKA	9.46%
4	GUJARAT	8.27%
5	UTTAR PRADESH	8.13%
	Total	65.14%

Above represents only Retail loans

f. Details of loans overdue and classified as non-performing in accordance with the RBI's /NHB guidelines. As on March 31, 2019

Movement of gross NPA*	Rs. Crore
Opening gross NPA	4,077.25
- Additions during the year	2,991.37
- Reductions during the year	2,233.54
Closing balance of gross NPA	4,835.08

*Please indicate the gross NPA recognition policy (DPD)

Movement of provisions for NPA	Rs. Crore
Opening balance	1,157.43
- Addition during the year	570.31
- Reduction during the year	324.44
Closing balance	1,403.30

g. Segment-wise gross NPA

S. No	Segment-wise gross NPA	Gross NPA (%)
1	Retail	
a	- Housing Loans	0.65%
b	- Non-Housing Loans	0.94%
2	Wholesale	
a	- Construction Finance	1.63%
b	- Corporate Loans	0.58%

	Lease Rental Discounting	0.13%
	Total	1.18%

2. Residual maturity profile of assets and liabilities (in line with the RBI/NHB format):

	Up to 30/31 days	>1 month - 2 months	>2 month s - 3 month	>3 month s - 6 month s	>6 months - 1 year	>1 years - 3 years	>3 years - 5 years	>5 years	Total
Deposit	5,033.50	2,967.04	4,681.01	7,605.46	15,648.31	44,226.22	27,530.50	14,587.04	122,279.10
Advances	7,101.60	7,252.20	4,906.92	17,872.79	30,699.07	112,712.07	80,008.70	165,818.82	426,372.17
Investments	9,006.34	0	534.59	0	23,247.72	5,943.75	586.79	18,704.40	58,023.59
Borrowings	9,162.90	4,584.70	7,707.84	13,315.12	22,371.10	79,731.16	38,492.81	63,968.82	239,334.46
Foreign Currency assets	277.50	0	0	0	0	89.04	0	0	366.55
Foreign Currency liabilities	41.48	393.41	744.97	212.65	5,463.75	8,012.60	10,686.24	1,807.30	27,362.43

3. Others

a. Lending Policy of the Corporation :

HDFC Limited's Credit policy is a guiding document for the lending operations of the company. The Credit policy, and the processes defined in it, have evolved over the years and the same has been approved by the company's board. The underlying objective of this policy is to provide a framework for efficient and standardized lending process and thereby ensuring customer satisfaction, risk mitigation, and regulatory compliance.

The policy document summarizes the loan products and the processes followed across the loan transaction cycle. The policy document covers the following key aspects of the lending operations:

- I. Product Features
- II. Credit and KYC Documentation
- III. Loan Process
- IV. Post disbursement activities
- V. Grievance Redressal Mechanism

The Credit policy also covers the general terms & conditions and documentation required for each product. Additionally, loan appraisal process, credit norms, guidelines on employed and self-employed appraisal, legal and technical process have also been covered.

A. Individual Loans

I. Loan Origination

A loan application is sourced through various channels.

Based on uploaded digital file, an initial screening of documents and detailed data entry is done on system.

II. Loan Appraisal & Approval

Credit Appraisal

All the retail loan products seek to address specific requirements of the customers and operate within the norms specified by the regulator. The regulatory guidelines determine the LTV norms, KYC & PMLA requirements etc. While these guidelines are applicable to all the loans, some of the product attributes are distinct basis the term, applicable fees, maximum loan etc. basis the commercial and risk perception of the corporation.

All loans are processed by the Credit Hub/s post initial document fulfillment by channel partners. The appraisal process for determining the loan eligibility involves underwriting of the submitted documents and undertaking various checks to ensure authenticity of the documents, genuineness of the transaction and compliance with all regulations. The various policy guidelines as issued by NHB on KYC, CKYC, PMLA, LTV norms, Valuation through outsource valuers etc. are adhered to during the appraisal process and the credit processing hubs ensure that all compliances are fulfilled.

Review of the loan application, credit and property documents by the HDFC credit appraiser is supported by the above checks and personal discussion with the applicant/s if required to determine the loan eligibility. The review is based on the assessment of the applicant/s repayment capacity by estimating the income and obligations, savings and investment history, ability to fund the balance cost (i.e. total cost less the loan amount) and banking history. The loan proposal is appraised holistically considering the source of own contribution, end usage of the property being self-use or rental and also assessing the stake of the customer in the transaction.

The loan eligibility of a customer is dependent on the ability to service the loan obligation. This ability to pay is a factor of the quantum & consistency of income of the customer/ co-customer. The source of the income, frequency, and continuity of the income stream is also considered when loan eligibility is determined.

Apart from credit underwriting, there are various checks undertaken during the approval process. The additional checks are:

- PAN Number verification from NSDL website :
- Cross validation of customer information from CKYC Database
- Customer de-dupe Process
- Internal Property De-dupe
- Online check on the Traces and EPFO websites
- Credit Bureau Reports from CIBIL / Experian etc
- CIBIL Scoring Model
- Residence and employment verification
- Risk Containment Unit (RCU)
- Experian National Hunter

All retail loans are appraised by the HDFC Credit HUB and are approved by a minimum of 2 approvers. The Loan approvers are part of the branch sanctioning committee and are empowered to approve loans. One of the loan approvers should have the approval authority equivalent or higher than the loan amount.

The individual loan approval limits are controlled through the system. The Committee of management has authorized the Chairman and Managing Director to delegate the approval limit of Individual loans.

The appraisal process includes:

1. Identification of risk: This is done through documentation & information acquisition from customer & reviewing various reports like CIBIL & personal discussions. The risk is assessed on factors like age, qualification, stability of employment, number of dependants, income levels and savings & investments history. This determines a customer's inclination to pay.

2. Quantification of risk: This involves extensive evaluation of the customer's current financial condition & capacity to pay. The source of income along with the frequency, consistency & continuity of the income flow is assessed. The existing liabilities of the customer are also taken into account.

3. Hedging of Risk: Once a customer's ability & inclination to pay is determined, the need for any additional security required to hedge the risk further in terms of personal guarantee, fixed deposits or any other alternate security may be ascertained.

Technical Evaluation and Legal Documentation

Applicant is required to pay 10%-25% of cost of property as his own contribution prior to disbursement of loan.

The technical appraisal process involves collection and compilation of the project related documents and verification of the stage of construction of the project to ascertain the amount that can be disbursed. The activity is carried out under the aegis of a committee, comprising members of legal, technical & marketing teams. Other senior branch staff may also be part of this committee. In case of resale cases, the technical appraisal is for the individual unit. The technical appraisal process also entails visits to the project site by technical appraisers / approved valuers to ascertain the marketability of the project and evaluate the amount that can be disbursed.

The primary security for loans is normally the first mortgage of the property to be financed or the property against which the loan is being availed and/or additional collateral as may be necessary such as additional/interim security in form of Personal Guarantee from a third party, or any other security as may be required. Security of the loan would be security interest on the property being financed and / or any collateral / interim security as may be required by HDFC

It is ensured that the title to the property is clear, marketable and free from encumbrance.

The required title and other documents pertaining to the individual property being financed are verified to ensure that title is clear and marketable and can be mortgaged to HDFC. There is a standard legal check list based on the nature of transaction

III. Disbursement and Related compliances

Disbursement is subject to Legal and Technical clearance. All original property documents are vetted by internal legal department and panel lawyers. The site visit is conducted by empanelled technical teams which submit the market valuation and site visit reports to HDFC's Technical Department. The technical department cross verifies the site visit reports and

evaluates the market value of the property being purchased. If the loan amount being sought is within the prescribed LTV / LCR limits, the disbursement is authorized to be fixed after checking the original documents of title, own contribution proofs, KYC documents fees ,etc.

IV. Loan Repayment

The loan is to be repaid by way of Equated Monthly Installments (EMI) comprising principal and interest. Interest is calculated by way of monthly rests. Repayment by way of EMI commences from the month following the month in which full disbursement is availed. Pending final disbursement, Pre-EMI or interest on the amount disbursed is payable. In some instances the monthly repayment may comprise of simple interest on the loan and the loan is repaid at the end of the term through a single bullet payment.

V. Regulatory Compliance

In compliance with the NHB guidelines, the KYC documents of all customers are received and verified from original prior to the disbursement of the loan.

VI .Grievance Mechanism

HDFC is committed to providing effective and prompt service to its customers. HDFC Limited has enabled access to grievance redressal mechanism in both online and offline modes. In addition to above, the social media platforms are also monitored to identify customer grievances and negative feedback.

HDFC has identified senior personnel at all the branches who are responsible for ensuring efficient and effective redressal of complaints within the prescribed turnaround times. HDFC has in – built escalation mechanism wherein complaints are escalated to the level of business heads, region heads / functional heads and managing director. An escalation matrix ensures that unresolved complaints are escalated to Functional Head, Business Head, Regional Head and Managing Director. Regular follow up is done to ensure satisfactory and prompt resolution.

B.Non Individual Loans

HDFC extends loans to Corporates, for their various funding requirements including construction of units for their staff, Rental discounting, Purchase & Construction Non Residential Premises Loan, General Corporate Purposes etc.HDFC also extends loan to Developers for Construction Finance for their Residential and Commercial Projects.

I. Origination

Corporate loan & Developer Loan proposals are sourced directly

II. Appraisal & Approval Process

The Loans are appraised on the basis of cash flows from the business or the property, the financial & organizational strengths and as well as assessment of the project being funded.

These loans are secured by the property being financed and or any other collateral security to the satisfaction of HDFC adequately covering the loan liability. The Repayment of Such loans can be by way simple interest on the loan or regular periodic payments for a specified time based on the nature of the cash flows. These Loans are approved by specific committees with specific powers as approved by the board. The funding is in compliance with the regulatory guidelines.

III. Risk Management

HDFC has a robust risk management framework which is bottoms up assessing risks at the appraisal level and the mitigants. The risk management committee periodically meets on these specific risks grading them from high to low and is further then discussed at the Audit committee of the board.

HDFC also has a concurrent audit system which audits implementation of processes and policy compliance internally and feedback shared with branches for taking corrective action or a change in the process. These reports are also discussed at the audit committee

C. Pricing

The Corporation offers fixed as well as floating interest rates for Retail as well as Non Retail loans. All floating rate loans are linked to respective benchmarks. This rate is reviewed by the ALCO from time to time, based on underlying benchmark rates. On approval of ALCO the benchmark rates are revised and the interest rates are changes accordingly.

D.Collections

HDFC has a robust mechanism to monitor loans, both at an individual level as well as a portfolio level. Technology has been used extensively in this area for tighter monitoring and efficient collections. The collections are handled internally through a well-defined team and no outsourcing agency is involved in the collection process. This helps is not only collections, but also counseling customers, those in stress or any other issues.

b. Classification of loans/advances given to associates, entities/person relating to the board, senior management, promoters, others, etc.:

The Corporation has not provided any loans/advances to associates, entities/person relating to the board, senior management except as provided for in the chapter titled "Related Party Disclosures" on page 181 (Note 43) in the Annual report of the Corporation.