

Ref. No.: SE/2021-22/269

January 3, 2022

BSE Limited  
P. J. Towers  
Dalal Street  
Mumbai 400 001

National Stock Exchange of India Limited  
Exchange Plaza, Plot No. C/1, G Block  
Bandra-Kurla Complex  
Bandra (East), Mumbai 400 051

**Kind Attn:** Sr. General Manager  
DCS – Listing Department

**Kind Attn:** Head – Listing

Dear Sirs,

**Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following:

1. Loans assigned:

- During the quarter ended December 31, 2021, the Corporation assigned loans amounting to ₹ 7,468 crore compared to ₹ 7,076 crore in the corresponding quarter of the previous year. All the loans assigned during the quarter ended December 31, 2021 were to HDFC Bank pursuant to the buyback option embedded in the home loan arrangement between the Corporation and HDFC Bank.
- Loans sold in the preceding 12 months amounted to ₹ 27,591 crore (Previous Year: ₹ 16,956 crore).

2. Gross income from dividend for the quarter ended December 31, 2021 was ₹ 195 crore (PY: ₹ 2 crore).

3. During the quarter ended December 31, 2021, the profit on sale of investments was nil (PY: ₹ 157 crore).

4. In accordance with the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, with effect from December 1, 2021, the Corporation is required to maintain Liquidity Coverage Ratio (LCR) of a minimum of 50%. As at December 31, 2021, for the purpose of LCR, the Corporation is carrying approximately ₹ 27,000 crore of unencumbered High Quality Liquid Assets (HQLA), held entirely in government securities. Further, approximately ₹ 13,000 crore of HQLA is held for Statutory Liquidity Ratio



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**Regd. Office:** Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. INDIA.  
Corporate Identity Number: L70100MH1977PLC019916

requirements against deposits and ₹ 15,000 crore is being maintained for general liquidity purposes.

Thus, in aggregate, the Corporation has liquidity buffers of approximately ₹ 55,000 crore.

Kindly note that all the figures are subject to limited review by the statutory auditors of the Corporation.

We request you to bring the above to the notice of all concerned.

Thank you.

Yours faithfully,  
For **Housing Development Finance Corporation Ltd.**

  
**Ajay Agarwal**  
**Company Secretary**



CC: London Stock Exchange  
10, Paternoster Square, London, EC4M 7LS