



Renu Sud Karnad
Managing Director

Financial Snapshot (In ₹ mn)

Total Income	587,633.4
Net Profit	177,696.5
Networth	861,580.6

Ratios

NPM (%)	30.2
RONW (%)	20.6
Current Ratio (times)	1.2

(As on Mar 31, 2020)

Management Details

Chairman

Deepak S. Parekh

Vice Chairman & Chief Executive Officer

Keki M. Mistry

Managing Director

Ms. Renu Sud Karnad

Executive Director

V. Srinivasa Rangan

Independent Directors

Nasser Munjee

Dr. J. J. Irani

U. K. Sinha

Jalaj Dani

Dr. Bhaskar Ghosh

Ireena Vittal

Housing Development Finance Corporation Limited

H T Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai, Maharashtra, 400020

Website: www.hdfc.com

Top 500 Ranking	Income	22	Net Profit	4	Networth	9
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Company Overview

Housing Development Finance Corporation Ltd (HDFC) was incorporated in 1977 as the first specialised mortgage company in India. The company primarily engages in the business of providing finance to individuals, corporates and developers for the purchase, construction, development and repair of houses, apartments and commercial properties in India. HDFC is regulated by the Reserve Bank of India and supervised by the National Housing Bank.

Today, HDFC is a leading provider of housing finance in India, having served 8.4 mn customers since its inception. The company is regarded as a model private housing finance company for developing countries with nascent housing finance markets. In addition to home loans, HDFC, through its various subsidiaries and associate companies, offers a host of other financial services including banking, insurance, asset management, education loan, realty, real estate and venture capital services.

The company is present across the breadth and width of the country through its wide network of 593 branches - which include 203 offices of HDFC's distribution company, HDFC Sales Private Limited (HSPL). To cater to non-resident Indians, HDFC has offices in London, Dubai and Singapore and service associates in the Middle East. HDFC has also undertaken several consultancy assignments in housing finance in various countries across Asia, Africa and East Europe.

As of March 31, 2021, HDFC's key subsidiaries and associate companies include HDFC Bank, HDFC Life, HDFC AMC, HDFC Ergo, HDFC Capital Advisors, HDFC Sales and HDFC Credila.

Products & Services

HDFC pioneered the concept of housing finance in India and has cumulatively financed 8.4 million housing units since its inception. The company offers the following products and services –

a) Housing Loans: The company offers a wide range of housing loans catering to the varied needs of different types of customers. Its diversified portfolio of loan offerings includes loans for purchase of new apartment from a developer or development authority as well as for purchase of resale properties. HDFC also offers loans for the purchase of a plot and construction of a home on the plot.

Under rural housing loans, the company provides customized finance products to agriculturists, planters, horticulturists, dairy farmers and other persons with rural income looking to build a dream house. These loans are also available to salaried and self-employed individuals wishing for a space of their own in their home-town or village.

b) Other Home Loans: HDFC offers Home Renovation Loans for home enhancements such as tiling and flooring, internal and external plaster and painting etc. In addition, one can also avail loan for home extension.

c) Non-Housing Loans: Loans against property are offered for personal as well as business requirements. Both residential and commercial properties can be mortgaged to avail of this loan. In addition, financial assistance is offered to professionals such as doctors, lawyers, chartered accountants and self-employed

businessmen for the purchase of new or existing office or clinic. Loans to purchase a new or existing commercial plot for constructing an office or clinic is also available.

d) Affordable Housing: HDFC Reach are specially designed loans for the informal sector, micro-entrepreneurs and salaried individuals for purchase or construction of home, purchase of a shop/ office to run business or for purchasing a plot of land. The company also lends financial assistance to the economically weaker sections, low-income group and middle-income group segments under the government's flagship scheme, Pradhan Mantri Awas Yojana (PMAY). The company has the largest number of home loan customers – of approximately 0.23 mn who have availed benefits under the Credit Linked Subsidy Scheme (CLSS).

- As of March 31, 2021, cumulative loans disbursed by the company under CLSS stood at ₹ 393.33 bn and the cumulative subsidy amount stood at ₹ 52.11 bn. HDFC has the largest number of beneficiaries under CLSS.
- Deposits outstanding as at March 31, 2021 amounted to ₹ 1.50 tn as compared to ₹ 1.32 tn in FY20, clocking a growth of 13%. Deposits have been rated AAA by CRISIL and ICRA for the past 26 consecutive years.
- Capital Adequacy ratio stood at 22.2% compared to the regulatory requirement of 14%.
- During the year HDFC scaled up its digitalisation platforms for borrowers, depositors, channel partners and deposit agents. Approximately 81% of new borrowers opted for the digital mode.

Key Highlights FY21

- The Assets Under Management (AUM) as at March 31, 2021 amounted to ₹ 5.70 tn as compared with ₹ 5.17 tn in FY20.
- The growth in the individual loan book, after adding back loans sold in the preceding 12 months was 19%.
- HDFC's outstanding loan book stood at ₹ 4.98 tn as at March 31, 2021, compared with ₹ 4.51 tn in FY20.

Financial Snapshot for FY21

Total Income (In ₹ mn)	481,758.6	Net Profit Margin (%)	25.0
Net Profit (In ₹ mn)	120,273.0	Return on Net Worth (Avg) (%)	12.3*
Networth (In ₹ mn)	1,087,826.5		

As on March 31, 2021

* Profit numbers are not comparable with that of the previous year. The merger of GRUH Finance with Bandhan Bank was effective October 17, 2019. As per IndAS, the Corporation had on derecognition of the investment in GRUH, recorded a fair value gain of ₹ 90.20 billion through the Statement of Profit and Loss of FY20.

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Home Loans



Plot Loans



Commercial Property Loans



Home Extension Loans



House Renovation Loans



Top-Up Loans



Loan Against Property



Loans to NRIs



Construction Loans



Rural Housing Finance

All loans at the sole discretion of HDFC Ltd. For detailed terms & conditions, visit hdfc.com CIN: L70100MH1977PLC019916