

Annex to Directors' Report - 3

ANNUAL REPORT ON CORPORATE SOCIAL RESPONSIBILITY (CSR) ACTIVITIES

1. Brief outline on CSR Policy of the Company

Housing Development Finance Corporation Limited ("Corporation") has a Board approved Corporate Social Responsibility (CSR) Policy in compliance with section 135 of the Companies Act, 2013 and the rules made thereunder. Pursuant to the amendments to Companies (Corporate Social Responsibility Policy) Rules, 2014 on January 22, 2021, the CSR Policy has been amended and approved by the Board at its meeting held on May 7, 2021 and the amended Policy shall be effective from 1 April, 2021. The main objective of the CSR Policy is to lay down guidelines to make CSR a key business process and support programmes aimed at development of communities who are inequitably endowed.

The Corporation believes in conducting its business responsibly, fairly and in a transparent manner. It continually seeks ways to bring about an overall positive impact on the society and environment where it operates. The Corporation has been making consistent efforts over the years towards economic and social upliftment of the marginalized and vulnerable sections of society.

The Corporation primarily implements its CSR initiatives through the H T Parekh Foundation (Foundation), a Section 25 registered charitable institution set up by HDFC in October 2012, to commemorate the legacy of its Founder Chairman, Shri H T Parekh. The CSR mandate of the Corporation is undertaken either directly or through partnerships with implementing agencies with a proven track record of expertise, governance and implementation ability.

The CSR projects undertaken by the Corporation are within the framework of Schedule VII of the Companies Act, 2013. The Corporation's CSR projects are focused on 4 core sectors of Education, Healthcare, Livelihoods and supporting Persons with Disabilities as a separate target group. The Corporation also recognizes the need to play a strong role in ensuring Environment Sustainability; therefore programmes in the areas of solid waste management, green energy and ecological restoration are part of its CSR activities.

The CSR policy of the Corporation *inter alia* provides guiding principles for selection and implementation of CSR activities in pursuance of Schedule VII to the Companies Act, 2013 (Clause VI), roles and responsibilities of the CSR Committee (Clause VII), guidance for formulation of an annual action plan (Clause VIII), process for implementation of CSR activities (Clause IX), modalities of monitoring and evaluation framework (Clause X), manner of undertaking impact assessment (Clause XI) and reporting mechanism. The CSR Policy of the Corporation is available on the Corporation's website at **www.hdfc.com**

Composition of CSR Committee:

Sr. No.	Name of Director	Designation/Nature of Directorship	Number of meetings of CSR Committee held during the year	Number of meetings of CSR Committee attended during the year
1.	Mr. Deepak S. Parekh	Non-Executive Non-Independent Chairman	3	3
2.	Mr. Jalaj Dani	Independent Director	3	3
3.	Mr. Keki M. Mistry	Vice Chairman & CEO	3	3
4.	Ms. Renu Sud Karnad	Managing Director	3	3
5.	Mr. V. Srinivasa Rangan	Executive Director	3	3

3. Provide the web-link where Composition of CSR committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the company.

The weblink for the requisite information is as under:

https://www.hdfc.com/about-us#corporate-social-responsibility



4. Provide the details of Impact assessment of CSR projects carried out in pursuance of sub-rule (3) of rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014, if applicable (attach the report).

Not Applicable

5. Details of the amount available for set off in pursuance of sub-rule (3) of rule 7 of the Companies (Corporate Social Responsibility Policy) Rules, 2014 and amount required for set off for the financial year, if any

	Sr. No.	Financial Year	Amount available for set-off from preceding financial years (₹ Crore)	Amount required to be set – off for the financial year, if any (₹ Crore)
İ	1	2020-21	Nil	Nil
		TOTAL	Nil	Nil

6. Average net profit of the company as per section 135(5)

₹ 8,460.70 Crore

7.

Sr. No.		(₹ Crore)
7 a)	Two percent of average net profit of the company as per section 135(5)	169.21
7 b)	Surplus arising out of the CSR projects or programmes or activities of the previous	NA
	financial years	
7 c)	Amount required to be set off for the financial year, if any	Nil
7 d)	Total CSR obligation for the financial year (7a+7b-7c)	169.21

8. (a) CSR amount spent or unspent for the financial year:

Total Amount		Amount Unspent (₹ Crore)								
Spent for the Financial Year (₹ Crore)	Account as p	sferred to Unspent CSR per section 135(6) er Note 3]	Amount transferred to any fund specified under Schedule VII as per second proviso to section 135(5).							
	Amount	Date of transfer	Name of the Fund	Amount	Date of transfer					
189.82	Nil	NA	-	Nil	NA					

(b) Details of CSR amount spent against ongoing projects for the financial year:

No.	,	Item from the list of activities in Schedule VII to the Act	Local area (Yes/ No) [Refer Note 1]	Location of the project District (State)	Project duration	`[Refer	in the current Financial	Amount transferred to Unspent CSR Account for the project as per the Section 135(6) (₹ Crore) [Refer Note 3]	Mode of Imple- menta- tion Direct (Yes/No)	Mode of Imp - Through Ir Age Name	nplementing
	Education - Higher Education & Research	(ii) Promoting education		Chitoor (Andhra Pradesh); Delhi; Sonipat (Haryana);	Upto 24 months	24.28	24.28	-	No	H T Parekh Foundation	
	Programmes targeting institutional support, need based scholarships and research projects			Bengaluru (Karnataka); Mumbai (Maharashtra); Gautam Buddha Nagar/Noida (Uttar Pradesh)							



	Name of the Project	Item from the list of activities in	Local area (Yes/	Location of the project	Project duration	Amount allocated for the	Amount spent in the	Amount transferred to Unspent CSR	Mode of Imple-menta-	- Through li	plementation inplementing ency
		Schedule VII to the Act	No) [Refer Note 1]	District (State)		[Refer Note 2]	current Financial Year (₹ Crore)	Account for the project as per the Section 135(6) (₹ Crore) [Refer Note 3]	tion Direct (Yes/No)	Name	CSR Registration number [Refer Note 4]
1B	Education - Foundational Learning Programmes focused on systems strengthening, teacher capacity building and development of resources to achieve grade appropriate learning for children	(ii) Promoting education		Delhi; Ahmedabad (Gujarat); Ranchi, Sahibganj, Pakur, Palamu, Purbi Singhbhum, Koderma, Hazaribagh & Dumka (Jharkhand); Bengaluru (Karnataka); Nandurbar, Nashik, Parbhani, Gadchiroli, Amravati, Satara, Solapur, Hingoli, Mumbai (Maharashtra); Hyderabad (Telangana)	Upto 18 months	9.28	9.28	-	No	H T Parekh Foundation	
	Education - Early Childhood Education Programmes addressing education needs of pre-school children for better school readiness	(ii) Promoting education		All Districts (Haryana); All Districts (Punjab); Parbhani & Mumbai (Maharashtra)	Upto 15 months	4.18	4.18	-	No	H T Parekh Foundation	
1D	Education - Career Readiness and Lifeskills Programmes for secondary students especially girls to stay and complete school	(ii) Promoting education		Bengaluru (Karnataka); All Districts (Madhya Pradesh); All Districts (Odisha)	Upto 21 months	1.20	1.20	-	No	H T Parekh Foundation	
2A	Healthcare - Cancer Support Programmes for prevention, early diagnosis, treatment and care	(i) Promoting healthcare, including preventive healthcare		Kamrup Metropolitan District/Guwahati (Assam); Mumbai (Maharashtra); Pan India; Varanasi (Uttar Pradesh)	Upto 24 months	10.80	10.80	-	No	H T Parekh Foundation & Indian Cancer Society	
	Healthcare - Nutrition Programmes for capacity building of frontline workers and access to nutritious food & supplements for maternal & child health	(i) Promoting healthcare and eradicating malnutrition		Dibrugarh, Kamrup Metropolitan District/Guwahati (Assam); Palwal, Panipat (Haryana); Koppal (Karnataka); Chhindwara (Madhya Pradesh); Gadchiroli, Mumbai (Maharashtra); Kolkata (West Bengal)	Upto 24 months	6.04	6.04	-	No	H T Parekh Foundation	
2C	Healthcare - Other Interventions	(i) Promoting healthcare, including preventive healthcare		Multiple states	Upto 20 months	1.73	1.73	-	No	H T Parekh Foundation	



	Name of the Project	Item from the list of activities in Schedule VII	Local area (Yes/ No)	Location of the project	Project duration	Amount allocated for the project	Amount spent in the current	Amount transferred to Unspent CSR Account for	Mode of Imple- menta- tion	Mode of Imp - Through In Age	nplementing
		to the Act	[Refer Note 1]	District (State)		(₹ Crore) [Refer Note 2]	Financial Year (₹ Crore)	the project as per the Section 135(6) (₹ Crore) [Refer Note 3]	Direct (Yes/No)	Name	CSR Registration number [Refer Note 4]
	Skilling & Livelihoods - Migrants Welfare Programmes for access to social security & entitlements, job link support and livelihood opportunities	(ii) Promoting livelihood enhancement projects (iii) Measures for reducing inequalities faced by socially & economically backward groups		Delhi; Faridabad, Gurugram (Haryana); Bengaluru (Karnataka); Mumbai, Palghar, Pune, Raigad, Thane (Maharashtra); Ajmer, Alwar, Banswara, Bhilwara, Bikaner, Chittorgarh, Churu, Dungarpur, Hanumangarh, Jaipur, Jodhpur, Udaipur (Rajasthan); Gautam Buddha Nagar/Noida, Ghaziabad, Lucknow, Kanpur (Uttar Pradesh)	Upto 14 months	4.82	4.82		No	H T Parekh Foundation	
3B	Skilling & Livelihoods - Women focused Livelihoods Programmes for job-linked skilling & livelihood enhancement in rural & urban locations, focusing primarily on women	(ii) Employment enhancing vocational skills, livelihood enhancement projects especially among women		Chikkaballapur (Karnataka); Ahmednagar, Mumbai, Nashik (Maharashtra); Koraput, Nabrangpur (Odisha)	Upto 22 months	2.25	2.25		No	H T Parekh Foundation; Vrutti	
4	Urban Sanitation Programmes for creating access to and improvement of sustainable sanitation services across urban, low income settlements	(i) Promoting sanitation		Delhi; Kolhapur (Maharashtra); Khorda/ Bhubaneshwar, Cuttack, Puri (Odisha); Jodhpur (Rajasthan); Chennai, Tiruchirappalli (Tamil Nadu); North 24 Parganas (West Bengal)	Upto 13 months	5.32	5.32	-	No	H T Parekh Foundation; Sulabh International Social Service Organisation; Eram Scientific Solutions Private Limited	
5	Environmental Sustainability Ecological restoration, waste management and clean energy projects	(iv) Ensuring environmental sustainability		Sonitpur (Assam); Gurugram (Haryana); Mumbai, Pune, Thane (Maharashtra)	Upto 24 months	3.14	3.14	-	No	H T Parekh Foundation	



	Name of the Project	Item from the list of activities in Schedule VII	Local area (Yes/ No)	Location of the project	Project duration	Amount allocated for the project	Amount spent in the current	Amount transferred to Unspent CSR Account for	Mode of Imple- menta- tion	- Through Ir	plementation inplementing ency
		to the Act	[Refer Note 1]	District (State)		(₹ Crore) [Refer Note 2]	Financial Year (₹ Crore)	the project as per the Section 135(6) (₹ Crore) [Refer Note 3]	Direct (Yes/No)	Name	CSR Registration number [Refer Note 4]
6	Supporting Persons with Disabilities (PwDs) Programmes focused on healthcare, education and livelihoods to improve quality of life for PwDs	(i) Promoting healthcare, including preventive healthcare (ii) Promoting education including special education, promoting employment enhancing vocation skills especially among the differently abled (vii) Training for paralympics sports		Vijayawada, Vishakhapatnam (Andhra Pradesh); Kamrup Metropolitan District/Guwahati (Assam); Delhi; Bengaluru (Karnataka); Thiruvananthapuram (Kerala); Mumbai, Pune (Maharashtra); East Khasi Hills (Meghalaya); East Sikkim (Sikkim); Chennai, Coimbatore, Kanchipuram, Theni, Villupuram (Tamil Nadu); Hyderabad (Telangana); West Tripura (Tripura); Dehradun (Uttarakhand);	Upto 15 months	5.86	5.86	-	No	H T Parekh Foundation	
7	Promotion of the Arts and heritage restoration	(v) Promotion & development of traditional art, restoration of buildings and sites of historical importance		Ahmedabad (Gujarat); Bengaluru (Karnataka)	Upto 27 months	7.80	7.80	•	No	H T Parekh Foundation; Gujarat Mahila Housing SEWA Trust	
8	Community Development - Senior citizen homes and women's shelters	(iii) Setting up facilities for senior citizens, empowering women, measures for reducing inequalities faced by socially and economically backward groups		Bengaluru (Karnataka); Mumbai (Maharashtra); Kolkata (West Bengal)	Upto 15 months	0.68	0.68	-	No	H T Parekh Foundation	
	TOTAL					87.38	87.38	-			



(c) Details of CSR amount spent against other than ongoing projects for the financial year:

Sr.							ntation-	
No.	·	list of activities in schedule VII to the Act	area (Yes/No) [Refer Note 1]	District (State)	spent for the project (₹ Crore)	implementation -Direct (Yes/No)	Through implementi Name	
	COVID-19 Support - Contribution to Central Government Funds	(viii) Contribution to PM CARES Fund		Pan India	60.00	No	Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund)	
	COVID-19 Support - Preventive and curative healthcare equipment and supplies	(i) Promoting healthcare, including preventive healthcare		Delhi; Ahmedabad, Surat (Gujarat); Ahmednagar, Mumbai, Pune, Sangli, Thane (Maharashtra); Dimapur (Nagaland); Jaipur (Rajasthan); Madurai (Tamil Nadu)	11.33	Yes (Vendor procurements)		
	COVID-19 Support - Community based relief activities and aid at COVID-19 health facilities	(xii) Disaster management, including relief, rehabilitation & reconstruction		Delhi; Patna (Bihar); Ahmedabad (Gujarat); Gurugram (Haryana); Srinagar (Jammu & Kashmir); Alirajpur, Barwani (Madhya Pradesh); Mumbai, Palghar, Pune, Raigad, Thane (Maharashtra); Koraput (Odisha); Banswara, Chittorgarh, Jaipur, Jodhpur, Udaipur (Rajasthan); Hyderabad (Telangana); Lucknow, Gautam Buddha Nagar /Noida (Uttar Pradesh); Howrah (West Bengal)	5.57	No	Apnalaya; Coro for Literacy; Centre For Advocacy and Research; Grameen Sneh Foundation; Gujarat Mahila Housing SEWA Trust; HelpAge India; H T Parekh Foundation Hunger Heroes; Jan Sahas Social Development Society; Janvikas; Jeevan Dhara; Kashtakari Panchayat; Pragati; Praja Foundation; Samaritan Help Mission; Seva Sahayog Foundation; Society for Rural Urban and Tribal Initiative; Stree Mukti Sanghatana; The Akshayapatra Foundation; The Bandra Holy Family Hospital Society; VAAGDHARA; Youth for Unity and Voluntary Action	
	Education - Higher Education Programmes targeting institutional support and need based scholarships	(ii) Promoting education		Mumbai (Maharashtra); Mohali (Punjab)	5.18		H T Parekh Foundation	
2B	Education - Foundational Learning Programmes focused on systems strengthening, teacher capacity building and development of resources to achieve grade appropriate learning for children	(ii) Promoting education		Barwani, Khandwa (Madhya Pradesh); Krishnagiri (Tamil Nadu); Dehradun (Uttarakhand)	2.67	No	H T Parekh Foundation	



Sr. No.	Name of the Project	Item from the	Local area	Location of the project	Amount spent for	Mode of implementation	Mode of implem	
140.		in schedule VII to the Act	(Yes/No) [Refer Note 1]	District (State)	the project (₹ Crore)	-Direct (Yes/No)	Name	CSR Registration number [Refer Note 4]
3A	Healthcare - Eyecare Programmes to support avoidable blindness	(i) Promoting healthcare, including preventive healthcare		Saran (Bihar); Chennai (Tamil Nadu); Kolkata (West Bengal)	3.25		H T Parekh Foundation	
	Healthcare - Paediatric Surgeries Programmes supporting heart surgeries and related treatment for children	(i) Promoting healthcare, including preventive healthcare		Secunderabad (Andhra Pradesh); Raipur (Chhattisgarh); Ernakulam (Kerala); Mumbai (Maharashtra); Kolkata (West Bengal)	1.23	No	H T Parekh Foundation	
	Healthcare - Cancer Support Programmes for prevention, early diagnosis, treatment and care	(i) Promoting healthcare, including preventive healthcare		Cachar (Assam)	2.34	No	H T Parekh Foundation; Indian Cancer Society	
	Healthcare - Nutrition Programmes supporting access to nutritious food and supplements for maternal & child health	(i) Promoting healthcare and eradicating malnutrition		Delhi; Chandigarh; Gurugram (Haryana); Bengaluru (Karnataka); Gautam Buddha Nagar /Noida (Uttar Pradesh)	0.76	No	H T Parekh Foundation	
	Skilling & Livelihoods - Women focused Livelihoods Programmes for job-linked skilling & livelihood enhancement in rural and urban locations, focusing on women	(ii) Employment enhancing vocational skills, livelihood enhancement projects especially among women		Kamrup Metropolitan District/ Guwahati (Assam); Bengaluru (Karnataka); Howrah, Paschim Bardhaman (West Bengal)	0.83	No	H T Parekh Foundation	
4B	Skilling & Livelihoods - Migrants Welfare Programmes for access to social security & entitlements, job link support & livelihood opportunities	(ii) Promoting livelihood enhancement projects (iii) Measures for reducing inequalities faced by socially & economically backward groups		Ahmedabad, Surat (Gujarat); Mumbai (Maharashtra)	0.58	No	H T Parekh Foundation	
	Environmental Sustainability Ecological restoration, waste management & clean energy projects	(iv) Ensuring environmental sustainability		Kangra (Himachal Pradesh); Mumbai, Pune, Thane (Maharashtra)	1.75	No	H T Parekh Foundation	
	_	(i) Promoting sanitation		Tiruchirappalli (Tamil Nadu)	1.10	No	H T Parekh Foundation	



Sr. No.	Name of the Project	Item from the list of activities in schedule VII to the Act	Local area (Yes/No) [Refer Note 1]	Location of the project District (State)		Mode of implementation -Direct (Yes/No)		
6	Supporting Persons with Disabilities (PwDs) Programmes focused on healthcare, education & livelihoods to improve quality of life for PwDs	(i) Promoting healthcare, including preventive healthcare (ii) Promoting education including special education		Bengaluru (Karnataka); Delhi; Ernakulam (Kerala); Chennai (Tamil Nadu)	1.29	No	H T Parekh Foundation	
7	Community Development - Senior citizen homes	(iii) Setting up facilities for senior citizens		Chennai (Tamil Nadu)	0.41	No	H T Parekh Foundation	
	TOTAL				98.29			

d) Amount spent on Administrative Overheads ₹ 4.15 Crore

e) Amount spent on Impact Assessment, if applicable NA

f) Total amount spent for the Financial Year (8b+8c+8d+8e) ₹ 189.82 Crore

g) Excess amount for set off, if any Nil

Sr. No.	Particular	Amount (₹ Crore)
(i)	Two percent of average net profit of the company as per section 135(5)	169.21
(ii)	Unspent CSR of FY 2015-16 carried forward & spent in the current year	20.06
(iii)	Total amount spent for the Financial Year	189.82
(iv)	Excess amount spent for the financial year [(iii)-(ii)-(i)]	0.55
(v)	Surplus arising out of the CSR projects or programmes or activities of the previous	NA
	financial years, if any	
(vi)	Amount available for set off in succeeding financial years	0.55

Notes:

- The Head office of the Corporation is located in Mumbai and its business is conducted across India through 387 branches and service centers. In line with this, the Corporation's CSR projects are also undertaken across the country.
- 2 Amount allocated towards the project for FY 2020-21 only.
- The Corporation has fulfilled its entire CSR obligation for FY 2020-21 (including carry forward of unspent CSR of FY 2015-16), on both ongoing and other than ongoing projects. Accordingly, no amount has been transferred to the Unspent CSR account.
- 4 CSR Registration number is mandatory from April 1, 2021 (FY 2021-22). The CSR Registration number of the Corporation's key implementing agency, H T Parekh Foundation is CSR00000821.



9. (a) Details of Unspent CSR amount for the preceding three financial years:

Sr. No.	Preceding Financial Year	Amount transferred to Unspent CSR Account under section 135(6) (₹ Crore)	Amount spent in the reporting Financial Year (₹ Crore)	Amount transferred to any fund specified under Schedule VII as per section 135(6), if any Name of Amount Date of		Amount remaining to be spent in succeeding financial years	
				the Fund	Amount	transfer	(₹ Crore)
1.	2019-20	NA	NA	NA	NA	NA	NA
	TOTAL						

b) Details of CSR amount spent in the financial year for ongoing projects of the preceding financial year(s)

Sr. No.	Project ID	Name of the Project	Financial Year in which the project was commenced	Project duration	Total amount allocated for the project (₹ Crore)	Amount spent on the project in the reporting Financial Year (₹ Crore)	Cumulative amount spent at the end of reporting Financial Year (₹ Crore)	Status of the project- Completed/ Ongoing
1A	-	Education - Higher Education & Research	2019-20	Upto 18 months	52.03	21.18	48.03	Ongoing
1B	-	Education - Foundational Learning	2019-20	Upto 24 months	2.80	1.40	2.80	Ongoing *
1C	-	Education - Career Readiness & Lifeskills	2019-20	Upto 21 months	2.45	0.51	1.72	Ongoing
2A	-	Healthcare - Nutrition	2019-20	Upto 24 months	2.19	0.87	2.19	Ongoing *
2B	-	Healthcare - Paediatric Surgeries	2019-20	Upto 24 months	2.05	0.63	2.05	Completed
2C	-	Healthcare - Cancer Support	2019-20	Upto 24 months	1.50	0.25	1.25	Ongoing
2D	-	Healthcare - Eyecare	2019-20	Upto 20 months	0.90	0.55	0.90	Ongoing *
3	-	Skilling & Livelihoods - Women focused Livelihoods	2019-20	Upto 22 months	6.50	1.75	5.75	Ongoing
4	-	Urban Sanitation	2019-20	Upto 12 months	2.25	1.10	2.25	Completed
5	-	Environmental Sustainability	2019-20	Upto 24 months	6.30	2.28	6.30	Ongoing *
6	-	Promotion of the Arts & Heritage restoration	2019-20	Upto 27 months	1.25	0.30	0.90	Ongoing
	TOTAL				80.22	30.82	74.14	

^{*} Funds for the project have been fully disbursed, and project is expected to be completed in FY 2021-22.

10. Details relating to the assets created or acquired through CSR spent in the financial year

Date of creation or acquisition of the capital asset(s)	Details of the capital asset(s) created or acquired	Amount of CSR spent for creation or acquisition of capital asset (₹ Crore) [Refer Note 5]	Details of the entity or public authority or beneficiary under whose name the capital asset is registered
15 March 2021	Asset description: An advanced CT scan machine	2.20	The CACHAR Cancer Hospital Society
	- Siemens CT Scanner - Somatom go.Now Address: Cachar Cancer Hospital and Research		nospital Society
	Centre, Meherpur, Silchar-788015, Cachar, Assam		
	Asset description: Medical equipment for cancer	2.01	Tata Memorial
	diagnosis and treatment		Centre
13 November 2020	1) Elisa Reader & Washer Automated- Tecan Freedom Evo 75		
19 March 2021	Immobilization Device - Orfit Immobilization Device		
31 March 2021	3) CO2 Laser - Lumenis CO2 Laser- Acupulse Duo		
	Address: Tata Memorial Hospital, Dr. E Borges		
	Road, Parel, Mumbai - 400 012		



Date of creation or acquisition of the capital asset(s)	Details of the capital asset(s) created or acquired	Amount of CSR spent for creation or acquisition of capital asset (₹ Crore) [Refer Note 5]	Details of the entity or public authority or beneficiary under whose name the capital asset is registered
24 September 2020	Asset description: 3 ventilators for COVID-19 treatment - GE Carescape R860 Address: Assam Rifles Composite Hospital, Sukhovi, Dimapur, Nagaland 797115	0.62	Assam Rifles
27 February 2021	Description: Mobile medical van with basic medical equipment – Maruti Ertiga Smart Hybrid ZXI Address: No. 1, Kalluri Salai, Koluthuvanchery Pariniputhur, Chennai - 600 122	0.12	Little Drops Home for the Aged Destitute
Total		4.95	

Note 5: Details provided for assets where the creation/acquisition has been completed as on March 31, 2021. Additionally, ₹ 39.46 Crore has been spent during the year for assets presently under construction as on March 31, 2021, and will be disclosed in the subsequent financial year, once completed.

11. Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per section 135(5).

Not Applicable

For Housing Development Finance Corporation Limited

MUMBAI May 07, 2021 KEKI M. MISTRY Vice Chairman & CEO DEEPAK S. PAREKH Chairman - CSR Committee