

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED www.hdfc.com

Ref. No. SE/2019-20/145

August 8, 2019

BSE Limited P. J. Towers, Dalal Street, Mumbai 400 001 National Stock Exchange of India Limited Exchange Plaza, Plot No. C/1, Block G, Bandra-Kurla Complex, Bandra (East) Mumbai 400 051

Kind Attn: Sr. General Manager DCS - Listing Department

Kind Attn: Head - Listing

Dear Sirs,

Sub: <u>Disclosure in terms of Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations</u>, 2015.

In accordance with Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed a term sheet dated August 8, 2019 for issue of secured redeemable non-convertible debentures under Series V-008.

This is for your information and record.

Thank you,

Yours faithfully,

For Mousing Development Finance Corporation Limited

Ajay Agarwai

Company Secretary

Encl: as above



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

www.hdfc.com

Term Sheet (Series V-008 dated 8th August, 2019)

Issuer Flousing Development Finance Corporation Limited Type of Instrument Secured Redeemable Non-Convertible Debentures < Secured Sec						
Type of Instrument Secured Redeemable Non-Convertible Debentures	Security Name	HDFC SERIES V-008 14 th August, 2029 √				
Nature of Instrument Senior	Issuer	Housing Development Finance Corporation Limited <				
Nature of Instrument Secured < Senior Seni	Type of Instrument	Secured Redeemable Non-Convertible Debentures				
Mode of Issue Private Placement		Secured <				
Mode of Issue Private Placement Conjugate Conjugate Private Placement Conjugate	Seniority	Senior <				
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Call Option Price Not Applicable <	Call Option Date					
	Call Option Price					
a or a rotation attito [1300 Applicante]	Put Notification Time	Not Applicable 4				

(A)	
Call Notification Time	Not Applicable <
Face Value	Rs.10 lakh each C
Minimum Subscription	Ten Debentures of Rs. 10 lakh each and in multiple
	of One Debenture thereafter
Issue Opening Date	August 13, 2019 c <
Issue Closing Date	August 13, 2019 ()
Pay-in Date	August 14, 2019 C
Deemed Date of Allotment	August 14, 2019 (<
Issuance Mode	Dematerialized mode only s
Trading Mode	Dematerialized mode only (
Settlement Mode	RTGS/NEFT/Fund Transfer (
Depositories	NSDL/CDSL 4
Business Day Convention	Refer "Effect on Holidays" in the Shelf Disclosure
Record Date	The record date will be 15 days prior to each interest
Record Date	payment / principal repayment date <
Security	The Debentures under this Shelf Disclosure
	Document are secured by executing Debenture Trust
	Deed (DTD) creating mortgage on Property
	identified in DTD and negative lien on the Assets of
	the Company except to the extent of charge created
	in favour of its depositors pursuant to the regulatory
	requirement under section 29B of the National
	Housing Bank Act, 1987. The Company shall not
	transfer, sell or dispose of or create any charge,
	encumbrance or any other security interests, on any
	of its assets as disclosed in Original Financial
	Statement to an extent required to maintain the asset
	coverage as required for the Debentures under the
	Disclosure Documents ("Assets"). The Assets would
	be exclusively earmarked for the payments required
	to be made to the Trustees for the benefit of the
	Debenture Holders under the Debentures and the
	Trustees shall have a legal claim and interest
·	(contractual or equitable) on the Assets, ranking pari
	passu with such similar rights created by the
	Company in favour of its other lenders and such
	claim and interest of the Trustees would be
	exercisable through the Power of Attorney issued to
	the Trustees. Provided that the Company shall be
	entitled from time to time to make further issue of
	debentures or any other instruments to the public
	and/or private, and/or any other person(s) and to raise
	further loans, advances or such other facilities from
	Banks, Financial Institutions and /or any other
	person(s) on the security or assets without the
	consent of or intimation to Trustee. Provided further
	that the Company shall be entitled to assign or
	securitize in any manner whatsoever, create security
	for deposits and others and create any charge on its

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	Assets under any law, regulations or guidelines,		
1	rules or directions, etc. issued by any authority and		
	be free to dispose of, sell or transfer or part with any		
	of capital or fixed or other assets in ordinary course		
	of business without requiring any consent from		
	Trustee		
Transaction Documents	Term Sheet		
1 Tansaction Documents	Rating Letter v		
	Rating Rationale		
	Trustee Consent		
N. day and C. C. (C. (1)	4.7.1.		
Manner of Settlement	Clearing Corporation Mechanism		
Other Tenns (if any)	With reference to the Notification bearing No.		
	RBI/2011-12/423 A.P. (DIR Series) Circular No. 89		
	dated March 1, 2012 issued by Reserve Bank of		
	India, Foreign Exchange Department, Central Office,		
	Mumbai - 400 001 in respect of Foreign Institutional		
	Investor (FII) investment in 'to be listed' debt		
	securities, HDFC confirms that the debentures would		
	be listed within 15 days from the deemed date of		
	allotment. In case the debentures issued to the SEBI		
	registered FIIs / sub-accounts of FIIs are not listed		
	within 15 days from the deemed date of allotment,		
	for any reason, then HDFC would immediately		
	redeem / buyback the debentures from the Flls/sub-		
	account of the FIIs.		
Conditions Precedent to Disbursement	None <		
Default of Payment			
Detain of Layment	In case of default in payment of Interest and/or		
	principal redemption on the due dates, an additional		
	interest of at least @ 2% p.a. over the coupon rate		
	will be paid for the defaulting period by the		
	Corporation		
Delay in Listing	In case of delay in listing of the Debentures beyond		
	20 days from the deemed date of allotment, the		
	Corporation will pay penal interest of at least @ 1%		
	p.a. over the coupon rate from the expiry of 30 days		
	from the deemed date of allotment till the listing of		
	such Debentures to the investor		
Conditions Subsequent to Disbursement	None <		
Events of Default	As per Debenture Trust Deed <		
Provisions related to Cross Default Clause	<		
Role and Responsibilities of Debenture	As per Debenture Trust Deed		
Trustee			
Governing Law and Jurisdiction	Refer "Governing Law" in the Shelf Disclosure		
	Document <		
Arrangers to the Issue (if any)			
rainingers to the assuct it ally	*****		





Banking Details:

Name of the Bank	HDFC Bank Limited (
IFSC	HDFC0000060 (<
Current Account No	ICCLEB C
Name of the Beneficiary	Indian Clearing Corporation Limited C

The Corporation reserves the right to change the series timetable

Cash flows in respect of Debenture of face value Rs.10 lakh for the Series V-008

For example, if the cut off coupon rate is 8.00% p.a. then the cash flow would be as follows: c = c

Cash Flo	ows	Date	No. of days in Coupon Period	Amount (in Rupees)
1st Coupon		Friday, 14 August, 2020	366	80,000
2nd Coupon	(Saturday, 14 August, 2021	365	80,000
3rd Coupon	(Tuesday, 16 August, 2022	365	80,000
4th Coupon	(Monday, 14 August, 2023	365	80,000
5th Coupon	1	Wednesday, 14 August, 2024	366	80,000
6th Coupon	<	Thursday, 14 August, 2025	365	80,000
7th Coupon	(Friday, 14 August, 2026	365	80,000
8th Coupon		Saturday, 14 August, 2027	365	80,000
9th Coupon	(Monday, 14 August, 2028	366	80,000
10th Coupon	(Tuesday, 14 August, 2029	365	80,000
Principal	ز	Tuesday, 14 August, 2029		10,00,000
Total				18,00,000

The above table is illustrative and indicative. The actual dates and maturity amount will be in accordance to and in compliance with the provisions of SEBI circular CIR/IMD/DF/18/2013 dated October 29, 2013, and further circular issued from time to time, giving effect to actual holidays and dates of maturity which qualifies the SEBI requirement.

For Heusing Development Finance Corporation Ltd.

Authorised Signatories

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