

Ref. No.: SE/2020-21/115

August 2, 2020

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following as an update on the impact of COVID-19 pandemic on the Corporation:

Individual loan disbursements

- The Corporation in its press release dated July 30, 2020 indicated that there has been successive month-on-month improvements in the individual loan business since April 2020, with June 2020 disbursements being 68% of the corresponding month in the previous year and the increasing trend continuing in the month of July 2020.
- Accordingly, in the month of July 2020, individual loan disbursements were 81% of the individual loans disbursed in the corresponding month of the previous year i.e. July 2019.
- Individual disbursements in the month of July 2020 grew 18% over June 2020.

Non-Individual Loans under Moratorium 2 as of June 30, 2020

		% of Non-Individual Loans Under Moratorium		
Non-Individual Loans	% Break-Up of Non-Individual Loans	Moratorium requested by customer	Part/full interest payment received during the moratorium period	No payment received during the moratorium period
Construction Finance	42.4	29.6	22.4	7.2
Corporate Loans	24.4	4.8	1.7	3.1
Lease Rental Discounting	33.2	4.8	4.2	0.6
Total	100.0	39.2	28.3	10.9

Corporate Office: HDFC House, HT Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.
Tel.: 66316000, 22820282. Fax: 022-22046834, 22046758.

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

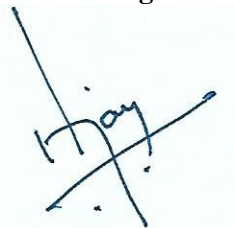
To reiterate,

- Individual loans under Moratorium 2 accounted for 16.6% of the individual loan portfolio on assets under management basis. 22.4% of total loans under management opted for Moratorium 2.
- Non-individual loans under Moratorium 2 accounted for 39.2% of the non-individual loans
 - Of the above, 28.3% have continued to make part/full payment of interest during the moratorium period.
 - Of the non-individual loans that have opted for moratorium 2, only the balance 10.9% has not made any payment during the moratorium period.
 - Repayments of construction finance and lease rental discounting loans are through escrow accounts, wherein payments are directly transferred to 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.**

A handwritten signature in blue ink, appearing to read 'Ajay', is written over a light blue rectangular background.

Ajay Agarwal
Company Secretary

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