



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
(A Public Limited Company incorporated under the Companies Act, 1956)

Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation Churchgate, Mumbai – 400 020, CIN: L70100MH1977PLC019916, Tel: +91 022 61766000 Fax: +91 022 2281 1205, E-mail: investorcare@hdfc.com Website: www.hdfc.com

Corporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai – 400 020, Tel: +91 022 66316000 Fax: +91 022 2281 1203

**ADDENDUM NO. 1 TO
THE SHELF DISCLOSURE DOCUMENT DATED May 21, 2021**

[ISSUED BY THE CORPORATION ON May 21, 2021 IN ACCORDANCE WITH REGULATION 5(2)(b), 19(3), 21, 21A AND SCHEDULE I TO THE SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI) (ISSUE AND LISTING OF DEBT SECURITIES) REGULATIONS, 2008, AS AMENDED, READ WITH RELEVANT CIRCULARS ISSUED BY SEBI FROM TIME TO TIME]

I. Key Operational and Financial Parameters on a consolidated basis for the financial year ended 2020-21, 2019-20, 2018-19:

Rs. in crores

Parameters	FY 2020-21	FY 2019-20	FY 2018-19
Networth (Net of Non Controlling Interest)	156,712.63	1,26,749.16	1,11,733.14
Total Debt	642,255.54	5,73,797.59	5,24,222.65
of which – Non Current Maturities of			
Long Term Borrowing*	-	-	-
- Short Term Borrowing*	-	-	-
- Current Maturities of			
Long Term Borrowing*	-	-	-
Net Fixed Assets	2,821.83	2,952.62	1,313.44
Non Current Assets*			
Cash and Cash Equivalents	2,628.68	5,198.46	3,183.31
Current Investments*	-	-	-
Current Assets*	-	-	-
Current Liabilities*	-	-	-
Assets Under Management	900,777.50	795,509.46	715,476.34
Off Balance Sheet Assets	-	-	-
Interest Income	44,461.55	45,253.26	41,045.30
Interest Expense	28,842.04	31,901.06	29,012.79

Provisioning & Write-offs (Impairment on financial instruments (Expected Credit Loss))	3,030.76	5,951.12	991.19
PAT (Before adjustment for minority interest)	20,487.55	22,826.47	17,580.51
Gross NPA (%) (Stand alone)	1.98%	1.99%	1.18%
Net NPA (%) (Stand Alone)	1.35%	1.49%	0.84%
Tier I Capital Adequacy Ratio (%) (HDFC LTD stand alone)	21.50%	16.60%	17.54%
Tier II Capital Adequacy Ratio (%) (HDFC Ltd Stand alone)	0.70%	1.10%	1.54%

Gross Debt: Equity Ratio of the Company as on March 31, 2021: **4.05:1**

Financial Results for the year ended March 31, 2021

- Audited standalone financial results for the quarter ended March 31, 2021 along with Auditors report are available on website of the Corporation i.e. <https://www.hdfc.com/sites/default/files/2021-05/qtr-standalone-mar-2021-final.pdf> and <https://www.hdfc.com/sites/default/files/2021-05/independent-auditors-report-on-standaloneannual-financial-results.pdf>
- Audited consolidated financial results for the year ended March 31, 2021 limited review report are available on the website of the Corporation i.e. <https://www.hdfc.com/sites/default/files/2021-05/qtr-consol-mar-2021-final.pdf> and <https://www.hdfc.com/sites/default/files/2021-05/independent-auditors-report-on-consolidated-annual-financial-results.pdf>

II. Details of Share Capital as on May 20, 2021:

Share Capital	No. of Shares (Face Value Rs. 2 each)	Amount (Rs. in Crore)
Authorized Share Capital	228,80,50,000	457.61
Issued, Subscribed and Paid-up Share Capital	180,41,26,531	360.83

III. Equity Shares allotted during the period January 1, 2021 to May 20, 2021:

Date of Allotment	No. of Equity Shares	Face Value (Rs.)	Issue Price (Rs.)	Consideration (Cash, other than cash, etc.)	Nature of Allotment	Cumulative		Equity Share Premium (Rs.)	Premium Rs.
						No. of Equity Shares	Equity Capital (Rs.)		
February 12, 2021	45,700	2.00	1,014.65	4,63,69,505.00	ESOS-14	1800241602	3600483204	1,012.65	46278105.00
February 12, 2021	15,92,797	2.00	1,569.85	2,50,04,52,370.45	ESOS-17	1801834399	3603668798	1,567.85	2497266776.45
February 12, 2021	98,000	2.00	1,908.30	18,70,13,400.00	ESOS-17(III)	1801932399	3603864798	1906.30	186817400.00

February 24, 2021	29,375	2.00	1,014.65	2,98,05,343.75	ESOS-14	1801961774	3603923548	1,012.65	29746593.75
February 24, 2021	10,76,256	2.00	1,569.85	1,68,95,60,481.60	ESOS-17	1803038030	3606076060	1,567.85	1687407969.60
March 9, 2021	23,955	2.00	1,014.65	2,43,05,940.75	ESOS-14	1803061985	3606123970	1,012.65	24258030.75
March 9, 2021	4,58,471	2.00	1,569.85	71,97,30,699.35	ESOS-17	1803520456	3607040912	1,567.85	718813757.35
March 19, 2021	8,290	2.00	1,014.65	84,11,448.50	ESOS-14	1803528746	3607057492	1,012.65	8394868.50
March 19, 2021	4,17,687	2.00	1,569.85	65,57,05,936.95	ESOS-17	1803946433	3607892866	1,567.85	654870562.95
May 14, 2021	3080	2.00	1,014.65	3125122.00	ESOS-14	1803949513	3607899026	1,012.65	3118962.00
May 14, 2021	177018	2.00	1,569.85	277891707.30	ESOS-17	1804126531	3608253062	1,567.85	277537671.30

Material Development:

The Corporation had entered into a share purchase agreement for sale of 24.48% of the issued and paid-up capital of Good Host Spaces Private Limited (Good Host) and subsequently completed the said sale on April 22, 2021. Pursuant to the stake sale Good Host ceases to be an associate of the Corporation.

On May 11, 2021 in accordance with the specific direction issued to the Corporation by the Reserve Bank of India and pursuant to the approval of shareholders of the Corporation, the Corporation had sold 0.62% of the paid up equity share capital of HDFC ERGO General Insurance Company Limited (HDFC ERGO), a subsidiary of the Corporation. Post such sale, the Corporation's shareholding in HDFC Life is 49.86% and accordingly it has ceased to be a subsidiary of the Corporation under the Companies Act, 2013.

IV. Shareholding pattern of the Corporation as on quarter ended March 31, 2021

Particulars	Total number of equity shares (of Face Value Rs. 2 each)	Total shareholding as % of total no. of equity shares
Mutual Funds/ UTI	150,513,134	8.34
Alternative Investment Funds	4,773,606	0.26
Foreign Portfolio Investors	1,312,941,292	72.78
Financial Institutions / Banks	823,938	0.05
Insurance Companies	134,824,237	7.47
Foreign Corporate Bodies – FDI	-	-
Central/State Government / Non-Government Institutions	3,885,089	0.22
Individual Shareholders	146,327,287	8.13
Trusts	269,887	0.01
Foreign Nationals	1,269	0.00
Directors & their relatives	7,603,995	0.42
Non Resident Indians	5,269,884	0.29
Clearing Members	1,380,345	0.08
Hindu Undivided Families	1,706,048	0.09
Bodies Corporate	19,364,292	1.07
Overseas Corporate Bodies	493,669	0.03
Pension Fund	12,241,255	0.68

Particulars	Total number of equity shares (of Face Value Rs. 2 each)	Total shareholding as % of total no. of equity shares
IEPF	1,527,206	0.08
TOTAL	1,803,946,433	100.00

Note:

The Corporation is neither owned nor controlled, directly or indirectly, by any person, entity or government and does not owe allegiance to any promoter or promoter group. To the best of its knowledge and belief, the Corporation does not have any arrangement, the operation or consequence of which might directly or indirectly result in a change in its ownership, control or management. Therefore, there are 'NIL' shares pledged or encumbered by the promoters.

V. List of top 10 holders (group-wise) of equity shares of the Corporation as on quarter ended March 31, 2021

Sr. No.	Name of the Shareholders	Total No. of Equity Shares* (of Face Value Rs. 2 each)	Total Shareholding as % of total no. of equity shares
1	LIC GROUP	83,740,642	4.68%
2	OPPENHEIMER	78,428,017	4.35%
3	BLACKROCK	78,289,225	4.34%
4	VANGUARD – ETF	78,019,816	4.32%
5	J P MORGAN FUNDS	66,974,809	3.71%
6	GOVT OF SINGAPORE	57,460,571	3.19%
7	BAILLIE GIFFORD	44,697,269	2.48%
8	SBI MF	44,452,065	2.46%
9	T ROWE PRICE	43,358,424	2.40%
10	FIDELITY	43,140,931	2.39%

*All the said shares are held in dematerialized form

VI. Details of the current Directors of the Corporation as on May 20, 2021

Name	Designation	DIN	Details of other Directorship
Mr. Deepak S. Parekh	Non-Executive Chairman	00009078	<ol style="list-style-type: none"> 1. HDFC Asset Management Company Ltd. 2. HDFC ERGO General Insurance Company Ltd. 3. HDFC Life Insurance Company Ltd. 4. Siemens Ltd. 5. National Investment and Infrastructure Fund Ltd. 6. H T Parekh Foundation 7. Indian Institute for Human Settlements 8. Breach Candy Hospital Trust
Mr. Nasser Munjee	Independent Director	00010180	<ol style="list-style-type: none"> 1. Ambuja Cements Ltd. 2. Cummins India Ltd. 3. DCB Bank Ltd. 4. Tata Motors Finance Ltd. 5. The Indian Hotels Company Ltd. 6. Aga Khan Rural Support Programme, (India) 7. Indian Institute for Human Settlements 8. Miraclefeet Foundation for Eliminating Clubfoot 9. TATA Motors Finance Solutions Ltd. 10. TMF Holdings Ltd.
Dr. J. J. Irani	Independent Director	00311104	Nil
Mr. U. K. Sinha	Independent Director	00010336	<ol style="list-style-type: none"> 1. Vedanta Ltd. 2. Havells India Ltd. 3. Max Healthcare Institute Ltd. 4. Aavishkaar Venture Management Services Pvt. Ltd. 5. Aavishkaar Foundation
Mr. Jalaj Dani	Independent Director	00019080	<ol style="list-style-type: none"> 1. Havells India Ltd. 2. Gujarat Organics Ltd. 3. Hitech Specialities Solutions Ltd. 4. RISE Worldwide Limited (Formerly known as IMG Reliance Ltd.). 5. Haish Holding and Trading Company Pvt. Ltd. 6. S. C. Dani Research Foundation Pvt. Ltd. 7. Addverb Technologies Pvt. Ltd. 8. Paints and Coating Skill Council 9. Piramal Foundation for Education Leadership 10. Piramal Foundation 11. Reliance Foundation 12. Pratham Education Foundation 13. Sportscom Industry Confederation 14. Reliance Foundation Institution of Education and Research
Dr. Bhaskar Ghosh	Independent Director	06656458	-
Ms. Ireena Vittal	Independent Director	05195656	<ol style="list-style-type: none"> 1. Godrej Consumer Products Ltd. 2. Wipro Ltd. 3. Foundation to Educate Girls Globally 4. Jal Seva Charitable Foundation Board

Name	Designation	DIN	Details of other Directorship
			5. Vidhi Centre for Legal Policy
Mr. V. Srinivasa Rangan	Executive Director & Chief Financial Officer	00030248	1. Atul Ltd. 2. HDFC Credila Financial Services Ltd. (erstwhile HDFC Credila Financial Services Private Ltd.) 3. HDFC Investments Ltd. 4. HDFC Property Ventures Ltd. 5. HDFC Trustee Company Ltd. 6. TVS Credit Services Ltd. 7. HDFC Education and Development Services Pvt. Ltd. 8. Computer Age Management Services Ltd. 9. H T Parekh Foundation
Ms. Renu Sud Karnad	Managing Director	00008064	1. HDFC Life Insurance Company Ltd. 2. HDFC Asset Management Company Ltd. 3. HDFC ERGO General Insurance Company Ltd. 4. ABB India Ltd. 5. Bangalore International Airport Ltd. 6. Glaxo Smithkline Pharmaceuticals Ltd. 7. H T Parekh Foundation 8. Unitech Ltd. 9. HDFC Bank Ltd.
Mr. Keki M. Mistry	Vice Chairman & Chief Executive Officer	00008886	1. HDFC Asset Management Company Ltd. 2. HDFC ERGO General Insurance Company Ltd. 3. HDFC Life Insurance Company Ltd. 4. Tata Consultancy Services Ltd. 5. Torrent Power Ltd. 6. H T Parekh Foundation

Note:

- Based on the declarations made by the Directors of the Corporation, they do not hold directorship in companies who have been listed as 'defaulters' by Reserve Bank of India.

VII. Details of Secured Loan Facilities outstanding as on quarter ended March 31, 2021

Lender's Name	Type of Facility	Amt Sanctioned in Rs cr	Principal Amt O/S in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
Axis Bank Ltd.	Working Capital Demand Loan	3,000.00	3,000.00	Tenor Upto 1 Year	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Axis Bank Ltd.	Working Capital Demand Loan	1,950.00	1,950.00	Tenor Upto 1 Year	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Axis Bank Ltd.	Working Capital Demand Loan	1,000.00	1,000.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard

Lender's Name	Type of Facility	Amt Sanctioned in Rs cr	Principal Amt O/S in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
Bank of Baroda	Term Loan	4,500.00	600.00	Tenor Upto 2 Years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Bank of Baroda	Term Loan		900.00	Tenor Upto 3 Years	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of Baroda	Term Loan	1,200.00	1,200.00	Tenor Upto 4 years	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of Baroda	Term Loan	1,500.00	1,500.00	Tenor Upto 5 years	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of Baroda	Term Loan	500.00	500.00	Tenor Upto 6 months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of Baroda	Term Loan	1,450.00	1,450.00	Tenor Upto 6 months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of Baroda	Term Loan	1,650.00	1,650.00	Tenor Upto 6 months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of Baroda	Working Capital Demand Loan	2,900.00	2,900.00	Tenor Upto 6 months	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Bank of Baroda	Working Capital Demand Loan	1,500.00	1,500.00	Tenor Upto 3 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Bank of India	Demand Loan	2,800.00	2,800.00	Tenor Upto 3 Years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Bank of India	Demand Loan	2,000.00	2,000.00	Tenor Upto 3 Years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Central Bank of India	Term Loan	1,000.00	1,000.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard

Lender's Name	Type of Facility	Amt Sanctioned in Rs cr	Principal Amt O/S in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
Citibank N.A.	Term Loan	370.00	370.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Citibank N.A.	Term Loan	370.00	370.00	Tenor Upto 2 Years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
DBS BANK India Ltd	Term Loan	400.00	400.00	Tenor Upto 3 Years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Citicorp Finance (India) Limited	Term Loan	300.00	300.00	Tenor Upto 2 Years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Citicorp Finance (India) Limited	Term Loan	115.00	115.00	Tenor Upto 2 Years	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Federal Bank	Working Capital Demand Loan	170.00	170.00	Tenor Upto 1 Year	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Federal Bank	Working Capital Demand Loan	300.00	300.00	Tenor Upto 1 Year	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Federal Bank	Working Capital Demand Loan	690.00	690.00	Tenor Upto 1 Year	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Federal Bank	Working Capital Demand Loan	318.00	318.00	Tenor Upto 1 Year	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Indian Bank	Line of Credit	2,700.00	2,700.00	Tenor Upto 1 Year	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Indian Bank	Line of Credit	800.00	800.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard

Lender's Name	Type of Facility	Amt Sanctioned in Rs cr	Principal Amt O/S in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
JP Morgan Chase Bank, N.A.	Term Loan	700.00	700.00	Tenor Upto 3 Years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Kotak Mahindra Bank Ltd	Term Loan	750.00	250.00	Tenor Upto 3 Years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Kotak Mahindra Bank Ltd	Term Loan		250.00	Tenor Upto 4 years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Kotak Mahindra Bank Ltd	Term Loan		250.00	Tenor Upto 5 years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Kotak Mahindra Bank Ltd	Term Loan	750.00	250.00	Tenor Upto 3 Years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Kotak Mahindra Bank Ltd	Term Loan		250.00	Tenor Upto 4 years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Kotak Mahindra Bank Ltd	Term Loan		250.00	Tenor Upto 5 years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Kotak Mahindra Bank Ltd	Term Loan	750.00	250.00	Tenor Upto 3 Years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Kotak Mahindra Bank Ltd	Term Loan		250.00	Tenor Upto 4 years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Kotak Mahindra Bank Ltd	Term Loan		250.00	Tenor Upto 5 years	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard

Lender's Name	Type of Facility	Amt Sanctioned in Rs cr	Principal Amt O/S in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
						Stable Outlook)	
MUFG Bank Ltd	Term Loan	750.00	750.00	Tenor Upto 37 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Punjab National Bank	Line of Credit	2,600.00	2,600.00	Tenor Upto 9 months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Punjab National Bank	Line of Credit	2,100.00	2,100.00	Tenor Upto 10 months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Punjab National Bank	Line of Credit	2,500.00	2,500.00	Tenor Upto 10 months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Punjab National Bank	Line of Credit	2,000.00	2,000.00	Tenor Upto 11 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
RBL BANK LTD	Working Capital Demand Loan	500.00	500.00	Tenor Upto 5 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
RBL BANK LTD	Working Capital Demand Loan	500.00	500.00	Tenor Upto 4 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
State Bank of India	Working Capital Demand Loan	20,000.00	6,100.00	Tenor Upto 3 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
State Bank of India	Working Capital Demand Loan		4,800.00	Tenor Upto 3 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard

Lender's Name	Type of Facility	Amt Sanctioned in Rs cr	Principal Amt O/S in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
State Bank of India	Working Capital Demand Loan		2,000.00	Tenor Upto 3 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
State Bank of India	Working Capital Demand Loan		3,000.00	Tenor Upto 3 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
State Bank of India	Working Capital Demand Loan		1,000.00	Tenor Upto 3 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
State Bank of India	Working Capital Demand Loan		1,000.00	Tenor Upto 3 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
State Bank of India	Working Capital Demand Loan		2,000.00	Tenor Upto 3 Months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
UCO BANK	Line of Credit	500.00	500.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
UCO BANK	Line of Credit	500.00	500.00	Tenor Upto 1 Year	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Union Bank of India	Line of Credit	3,000.00	3,000.00	Tenor Upto 6 months	Negative Lien	CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
Total			68,283.00				

VIII. Details of Unsecured Loan Facilities outstanding as on quarter ended March 31, 2021

Lender's Name	Type of Facility	Amount Sanctioned (Rs. in crore)	Principal Amount Outstanding (Rs. in crore)	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
Bank of America	Short Term Loan	850.00	850.00	Tenor upto 7 Months	Unsecured	CARE A1+ Rating (A One plus)	Standard
The CTBC Bank Ltd	Short Term Loan	25.00	25.00	Tenor Upto 4 Months		CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
ICICI Bank Ltd.	Term Loan	3,000.00	3,000.00	Tenor upto 3 Months		CARE AAA ; STABLE (Triple A Stable Outlook)	Standard
ICICI Bank Ltd.	Term Loan	2,000.00	2,000.00	Tenor upto 3 Months		CARE A1+ Rating (A One plus)	Standard
Sumitomo Mitsui Banking Corporation	Short Term Loan	540.00	540.000	Tenor Upto 1 Year		CARE A1+ Rating (A One plus)	Standard
Sumitomo Mitsui Banking Corporation	Short Term Loan	560.00	560.000	Tenor Upto 9 Months		CARE A1+ Rating (A One plus)	Standard
United Overseas Bank	Term Loan	75.00	75.00	Tenor Upto 1 Year		CARE A1+ Rating (A One plus)	Standard
Total			7,050.00				

IX. Details of Non-Convertible Debentures allotted during the period January 1, 2021 to May 20, 2021

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount issued (Rs. in crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating & Details of CRA	Secured / Unsecured	Security*
Y-005	INE001A07SW3	At par at the end of 10 yrs	6.83%	5,000.00	08-Jan-21	08-Jan-31	CRISIL AAA/Stable [ICRA]AAA	Secured	
Y-006	INE001A07SX1	At par at the end of 2 years	5.30%	3,250.00	08-Mar-21	08-Mar-23	CRISIL AAA/Stable [ICRA]AAA	Secured	

*Note: Secured by negative lien on the assets of the Corporation and/or mortgage of property as the case may be, subject to the charge created in favour of its depositors pursuant to the regulatory requirement under Section 29B of the National Housing Bank Act, 1987.

X. List of Top 10 Debenture holders as on quarter ended March 31, 2021

Sr. No.	Name of Debenture holders	Amount (Rs. in crore)
1	LIFE INSURANCE CORPORATION OF INDIA	7,583.00
2	STATE BANK OF INDIA	7,095.00
3	LIFE INSURANCE CORPORATION OF INDIA P & GS FUND	6,278.00
4	CBT-EPPF-05-F-DM	5,149.80
5	SBI LIFE INSURANCE CO.LTD	3,698.80
6	ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	3,260.00
7	HDFC LIFE INSURANCE COMPANY LIMITED	2,855.00
8	CBT-EPPF-11-E-DM	2,574.60
9	ICICI BANK LTD	2,550.00
10	HDFC TRUSTEE COMPANY LTD A/C HDFC CORPORATE BOND FUND	2,549.30

Note: The above mentioned debenture holders have been listed as per their holding in value terms, on cumulative basis for all outstanding debenture issues.

XI. Corporate Guarantee issued by the Corporation as on quarter ended March 31, 2021

Sr. No.	Category	Amount of Corporate Guarantee (Rs. in crore)
a)	Subsidiary	Nil
b)	Others	
	Financial Guarantees (*)	1354.35
	Performance Guarantees	Nil

(*) includes Rs 1,054.85crore towards corporate undertaking against securitization of housing loans receivables to various banks

XII. Details of Commercial Paper issued from January 1, 2021 to May 20, 2021

Maturity Date	Amount (Rs. in crore)
30-Apr-21	3,000.00
16-Jun-21	3,000.00
17-Sep-21	1,000.00
28-Feb-22	1,725.00
24-Feb-22	1,000.00
25-May-21	1,500.00
02-Aug-21	3,000.00

XIII. Details of rest of the borrowings outstanding as on quarter ended March 31, 2021

Party Name / Instrument	Type of Facility/ Instrument	Amount Sanctioned/ Issued in USD million/ Rs cr	Principal Amount O/S in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
Kotak Mahindra Bank	FCNR(B) Loan	USD 40 million	294.40	18-May-21	Negative Lien	CARE A1+ Rating (A One plus)	Standard
Masala Bond	Masala Bond	INR 1,300	1,300.00	25-Nov-22	-	-	Standard
Masala Bond	Masala Bond	INR 500	500.00	29-Nov-23	-	-	Standard
Masala Bond	Masala Bond	INR 1,000	1,000.00	28-Mar-22	-	-	Standard

Party Name / Instrument	Type of Facility/ Instrument	Amount Sanctioned/ Issued in USD million/ Rs cr	Principal Amount O/S in Rs cr	Repayment Date / Schedule	Security	Credit Rating	Asset Classification
State Bank of India, HongKong Branch	ECB- Low Cost affordable Housing	USD 375 million	2,760.00	Repayable in 2 tranches:- USD 240 mn maturing May 23,2021 and USD 135 mn maturing June 1,2021			Standard
Sumitomo Mistui Banking Corporation, Singapore Branch							
State Bank of India, Mauritius Branch							
BDO Unibank, Inc., Hongkong Branch							
Sumitomo Mitsui Trust Bank Ltd, Singapore Branch							
Bnk of Taiwan , Singapore Branch							
E.SUN Commercial Bank Ltd, Singapore Branch							
Taiwan Business Bank, Offshore banking branch							
Taiwan Co-operative Bank, Offshore banking branch							
AfrAsia Bank Ltd							
Chang Hwa Commercial Bank Ltd, Offshore Banking Branch							
Land Bank of Taiwan, Offshore Banking Branch							
Mega International Commercial Bank Co Ltd, Offshore Banking Branch							
Taiwan Shin Kong Commercial Bank							
Jih Sun International Bank							
The Shanghai Commercial and Savings Bank Ltd, Offshore Banking Branch							
Sunny Bank Ltd							

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Land Bank of Taiwan, Offshore Banking Branch							
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Taiwan Shin Kong Commercial Bank							
Jih Sun International Bank							
The Shanghai Commercial and Savings Bank Ltd, Offshore Banking Branch							
Sunny Bank Ltd							