

# HDFC Ltd Launches Green & Sustainable Deposits

**Mumbai, August 16, 2021:** Housing Development Finance Corporation Limited (HDFC Ltd), India's premier housing finance company launches 'Green & Sustainable Deposits' with an aim to safeguard the environment from climate change. These fixed deposits will be directed towards financing of Green and sustainable housing credit solutions and services.

# **Key Features:**

- Eligibility: Individuals (Residents & NRIs)
- Period of Deposits: 36 120 months
- Interest Rates: Up to 6.55% p.a.
  Senior Citizens (60 Years+) will be eligible for an additional 0.25% p.a. on deposits up to ₹ 2 Crore. Additional ROI of 0.10% p.a. will be applicable on these deposits up to ₹ 50 Lacs per calendar month per customer if placed/renewed through our online platform.

Speaking on the occasion, Mr Deepak Parekh, Chairman, HDFC Ltd said "Today, sustainability is no longer about doing less harm, but about doing more good. HDFC anticipates growing demand for green solutions and has launched a Green & Sustainable Deposits offering for our customers who can grow their wealth while they contribute to serve the needs of a changing world. HDFC is committed towards supporting India's efforts for a sustainable and green low-carbon economy"

Ms. Renu Sud Karnad, Managing Director – HDFC Ltd said, "Safeguarding the environment from climate change is the need of the hour. We at HDFC have enhanced our environment and social due diligence and are working towards expanding our footprint in financing more green homes. Our Green & Sustainable Deposits are aligned with UN's Sustainable Development Goals and it will also empower our depositors to direct their investments to financial solutions that have a positive impact on the environment and the society at large."

HDFC's Deposits are rated AAA from both CRISIL and ICRA for the past 27 consecutive years. HDFC deposits can be placed conveniently through the HDFC's online deposit platform.

# HDFC Focus on Green & Sustainable Initiatives:

- HDFC signed a MOU with the CII's Indian Green Building Council (IGBC) to promote green buildings in the country. HDFC as of March 31, 2021 has disbursed over ₹ 19,665 Crores of home loans to 47,819 families in certified green building projects across the country.
- More than half of our lease rental discounting portfolio is certified as green buildings by the Indian Green Building Council or the Leadership in Energy and Environmental Design.





In order to encourage homeownership amongst women, HDFC offers concessional interest rates to women. Towards facilitation of rural housing, HDFC provides housing finance facilities to farmers, agriculturists, planters and horticulturists.

# About HDFC Ltd

Housing Development Finance Corporation (HDFC Ltd) is India's leading mortgage lender and a well - established financial conglomerate. It has assisted over 86 lac customers in acquiring their own home over the last four decades. With a wide network of 603 offices, it caters to several towns and cities across India. HDFC Ltd has offices in London, Dubai and Singapore and service associates in the Middle East to assist non-resident Indians and PIO's. For more information, please visit www.hdfc.com

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