

Ref. No. SE/ 2022-23/128

August 5, 2022

BSE Limited
P. J. Towers,
Dalal Street,
Mumbai 400 001.

National Stock Exchange of India Ltd.
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: Press Release

Please find enclosed herewith a press release issued by the Corporation with regard to completion of USD 1.1 billion Syndicated Social Loan Facility for the financing of affordable housing in India.

We request you to bring the above to the notice of all concerned.

Thank you.

Yours faithfully,

For Housing Development Finance Corporation Ltd.


**Ajay Agarwal
Company Secretary**

Encl.: a/a

HDFC Seals a Landmark USD 1.1 billion Social Loan for Affordable Housing

Mumbai, 5th August, 2022 – HDFC Ltd. (HDFC) announces the completion of the USD 1.1 billion Syndicated Social Loan Facility for the financing of affordable housing in India. The loan has been priced competitively at a margin of 90 bps over SOFR (Secured Overnight Financing Rate). This transaction marks several meaningful milestones, including India's largest social financing issuance, the largest social loan globally, the first social ECB loan out of India and the largest ECB loan deal from a Housing Finance Company/ private NBFC in India.

This landmark financing further promotes HDFC's longstanding mission to be the leading provider of housing finance in India. Proceeds from the social loan would go towards financing affordable housing loans. Since its inception in 1977, HDFC has financed 9.5 million housing units and has a gross loan book of INR 6.7 trillion. HDFC has been considered as a model for housing finance for countries with nascent mortgage markets.

MUFG Bank, Ltd. (MUFG) is the Lead Social Loan Coordinator for this transaction along with being one of the Mandated Lead Arranger and Borrowers (MLAB). CTBC Bank, Co., Ltd., Mizuho Bank, Ltd., State Bank of India and Sumitomo Mitsui Banking Corporation are the other MLABs and Joint Social Loan Coordinators.

HDFC's Social Financing Framework is in line with globally-recognised social loan frameworks designed for participants in the sustainability financing market to consistently certify, track and monitor the social impact of financing assets.

Speaking on the occasion Mr Deepak Parekh, Chairman, HDFC Ltd, said "Affordable housing is a critical component of quality infrastructure as also a growth driver for the real estate industry and the economy at large given its strong linkages to nearly 300 industries. It contributes to capital formation, employment, and income opportunities. A boost to affordable housing will play a significant role towards the 'Housing for All' objective of the government. The aspiration to own a home is inherent in every household".

"In India, housing will play an important role as a catalyst for growth with increased demand for affordable housing. Combined with India's growth prospects, I have never been as optimistic about the affordable housing sector as I am today", he added.

About HDFC Ltd

HDFC Ltd. is India's leading mortgage lender and a well - established financial conglomerate. It has assisted more than 9.5 million families to acquire their own home over the last 45 years. HDFC has assisted over 314,000 beneficiaries largely affordable housing under the CLSS schemes of PMAY which is the highest by any financial institution in

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India. With a wide network of 695 interconnected offices, it caters to various towns and cities across India. HDFC Ltd has offices in London, Dubai and Singapore and service associates in Middle East to assist non-resident Indians and PIO's. For more information on HDFC, please visit www.hdfc.com.

For any media queries, contact:

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