



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Statement of Standalone Assets and Liabilities as at March 31, 2021

Rs in crore

PARTICULARS	As at 31-Mar-21 Audited	As at 31-Mar-20 Audited
ASSETS		
1 Financial Assets		
(a) Cash and cash equivalents	769.97	3,141.88
(b) Bank Balance other than (a) above	374.78	283.81
(c) Derivative financial instruments	2,154.48	5,709.28
(d) Receivables		
(I) Trade Receivables	155.38	230.06
(II) Other Receivables	-	-
(e) Loans	485,294.26	439,943.28
(f) Investments	68,636.77	64,944.37
(g) Other Financial assets	3,381.42	2,742.01
Total - Financial Assets	560,767.06	516,994.69
2 Non - Financial Assets		
(a) Current tax assets (Net)	2,356.88	3,101.78
(b) Deferred tax Assets (Net)	1,655.30	1,567.94
(c) Investment Property	840.57	890.43
(d) Property, Plant and Equipment	986.42	986.10
(e) Other Intangible assets	369.46	362.85
(f) Other non-financial assets	331.64	189.77
(g) Non-Current Asset held for Sale	291.25	-
Total - Non-Financial Assets	6,831.52	7,098.87
TOTAL - ASSETS	567,598.58	524,093.56
LIABILITIES & EQUITY		
1 Financial Liabilities		
(a) Derivative financial instruments	1,660.86	320.67
(b) Payables		
(I) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	7.48	3.90
(ii) total outstanding dues of creditors other than micro enterprises	331.67	192.90
(II) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises		-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		-
(c) Debt Securities	182,054.73	176,868.71
(d) Borrowings (Other than Debt Securities)	105,179.18	104,908.64
(e) Deposits	150,131.13	132,324.29
(f) Subordinated Liabilities	4,000.00	5,000.00
(g) Other financial liabilities	12,991.70	15,896.48
Sub Total - Financial Liabilities	456,356.75	435,515.59
2 Non Financial Liabilities		
(a) Current tax liabilities	441.29	192.90
(b) Provisions	251.29	260.54
(c) Other non-financial liabilities	1,766.60	1,966.47
Sub Total - Non Financial Liabilities	2,459.18	2,419.91
3 EQUITY		
(a) Equity Share capital	360.79	346.41
(b) Other Equity	108,421.86	85,811.65
Sub Total - Equity	108,782.65	86,158.06
TOTAL - EQUITY AND LIABILITIES	567,598.58	524,093.56

SURPLUS IN THE STATEMENT OF PROFIT AND LOSS

Opening Balance	14,137.67	11,635.24
Profit for the year	12,027.30	17,769.65
Remeasurements of the net defined benefit plans through OCI	6.30	(31.99)
Amount available for appropriations	26,171.27	29,372.90
Appropriations		
Special Reserve No. II	2,000.00	3,400.00
General Reserve	2,700.00	8,034.59
Statutory Reserve (u/s 29C of the NHB Act, 1987)	500.00	200.00
Final Dividend Paid	3,642.68	3,019.29
Tax on Final Dividend	-	581.35
	17,328.59	14,137.67

1 Crore = 10 Million



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2021

Rs in crore

	Year Ended March 31, 2021	Year Ended March 31, 2020	Growth	Quarter ended Mar 31, 2021	Quarter ended Mar 31, 2020	Growth	Quarter ended Dec 31, 2020	Quarter ended Dec 31, 2019	Growth	Quarter ended Sep 30, 2020	Quarter ended Sep 30, 2019	Growth	Quarter ended June 30, 2020	Quarter ended June 30, 2019	Growth
Total Interest Income	43,786.50	43,905.52	0%	10,630.77	11,225.74	-5%	10,900.70	11,009.47	-1%	11,045.65	10,851.93	2%	11,209.38	10,818.38	4%
Interest and Other Charges	28,614.76	31,001.36	-8%	6,565.95	7,661.84	-14%	6,832.65	7,769.55	-12%	7,399.11	7,830.70	-6%	7,817.05	7,739.27	1%
Net Interest Income	15,171.74	12,904.16	18%	4,064.82	3,563.90	14%	4,068.05	3,239.92	26%	3,646.54	3,021.23	21%	3,392.33	3,079.11	10%
Fees and Other Charges (EIR)	(201.76)	(156.19)		(37.76)	(21.13)		(63.31)	(26.75)		(43.70)	(71.00)		(56.99)	(37.31)	
Other Operating Income	2,433.34	1,365.35		993.54	766.59		710.29	279.18		403.65	5.62		325.86	313.96	
Less: Non Interest Expenses	17,403.32	14,113.32		5,020.60	4,309.36		4,715.03	3,492.35		4,006.49	2,955.85		3,661.20	3,355.76	
Staff Expenses	575.69	579.28		137.77	137.01		143.41	149.88		135.55	141.08		158.96	151.31	
Adjustment due to fair value of stock options	338.42	13.64		144.27	2.59		147.12	3.11		45.56	3.85		1.47	4.09	
Establishment Expenses	32.52	40.37		2.68	5.17		8.96	9.44		7.59	7.42		13.29	18.34	
Other Expenses	502.78	505.16		130.02	114.94		128.54	125.68		131.49	139.53		112.73	125.01	
CSR Expenses	189.82	211.77		47.32	50.52		57.50	53.75		9.67	53.75		75.33	53.75	
Depreciation, Amortisation & Impairment	158.78	147.74		36.58	43.15		51.62	42.05		35.95	33.31		34.63	29.23	
Total Expenses	1,798.01	1,497.96		498.64	353.38		537.15	383.91		365.81	378.94		396.41	381.73	
Other Income	26.12	24.42		10.43	5.93		9.34	5.99		4.74	6.68		1.61	5.82	
Profit Before Fair Value Gains on merger of GRUH with Bandhan Bank , Dividend, Sale of Investments & Provision for Loan Losses	15,631.43	12,639.78	24%	4,532.39	3,961.91	14%	4,187.22	3,114.43	34%	3,645.42	2,583.59	41%	3,266.40	2,979.85	10%
Fair Value Gain consequent to merger of GRUH with Bandhan Bank	-	9,019.81		-	-		-	9,019.81		-	-		-	-	
Dividend Income	733.97	1,080.68		110.55	2.08		2.22	3.75		322.97	1,073.80		298.23	1.05	
Profit on Sale of Investments	1,397.69	3,523.75		-	2.45		157.10	-		(0.61)	1,627.09		1,241.20	1,894.21	
Less Impairment on financial instruments (Expected Credit Loss)	2,948.00	5,913.10		719.00	1,274.00		594.00	2,995.00		436.00	754.10		1,199.00	890.00	
Profit Before Tax	14,815.09	20,350.92		3,923.94	2,692.44		3,752.54	9,142.99		3,531.78	4,530.38		3,606.83	3,985.11	
Tax Expense	2,787.79	2,581.27		744.11	459.91		826.71	770.50		661.66	568.85		555.31	782.01	
Profit After Tax	12,027.30	17,769.65	-32%	3,179.83	2,232.53	42%	2,925.83	8,372.49	-65%	2,870.12	3,961.53	-28%	3,051.52	3,203.10	-5%
Other Comprehensive Income	1,734.22	(6,652.31)		(1,205.46)	(6,012.18)		2,325.84	(806.68)		(1,405.02)	(95.43)		2,018.86	261.98	
Total Comprehensive Income	13,761.52	11,117.34	24%	1,974.37	(3,779.65)		5,251.67	7,565.81	-31%	1,465.10	3,866.10	-62%	5,070.38	3,465.08	46%

For Analysis

Profit Before Tax Adjusted for Dividend, Profit on Sale of Investments, Fair Value Adjustments Income on assigned loans, Charge for ESOPs and ECL	13,823.12	11,586.32	19%	3,773.01	3,299.35	14%	3,693.74	2,908.29	27%	3,365.95	2,645.87	27%	2,990.42	2,732.81	9%
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1 Crore = 10 Million



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HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
STANDALONE SCHEDULES - YEAR ENDED MARCH 31, 2021

Rs in crore

	Year Ended March 31, 2021	Year Ended March 31, 2020	Growth	Quarter ended Mar 31, 2021	Quarter ended Mar 31, 2020	Growth	Quarter ended Dec 31, 2020	Quarter ended Dec 31, 2019	Growth	Quarter ended Sep 30, 2020	Quarter ended Sep 30, 2019	Growth	Quarter ended June 30, 2020	Quarter ended June 30, 2019	Growth
INCOME FROM OPERATIONS															
Interest on Loans	41,654.91	41,639.61		10,075.08	10,613.13		10,431.17	10,482.11		10,565.21	10,294.23		10,583.45	10,250.14	
Other Interest	1,318.81	1,163.70		408.69	371.22		342.32	272.01		303.60	255.10		264.20	265.37	
Income from Deployment in Cash Management Schemes of Mutual Funds	812.78	1,102.21		147.00	241.39		127.21	255.35		176.84	302.60		361.73	302.87	
Interest Income	43,786.50	43,905.52		10,630.77	11,225.74		10,900.70	11,009.47		11,045.65	10,851.93		11,209.38	10,818.38	
Fees	655.83	573.07		200.33	160.42		188.53	161.65		180.31	109.22		86.66	141.78	
DSA Commission	(857.59)	(729.26)		(238.09)	(181.55)		(251.84)	(188.40)		(224.01)	(180.22)		(143.65)	(179.09)	
Fees and Other Charges (EIR)	(201.76)	(156.19)		(37.76)	(21.13)		(63.31)	(26.75)		(43.70)	(71.00)		(56.99)	(37.31)	
Total interest Income	43,584.74	43,749.33		10,593.01	11,204.61		10,837.39	10,982.72		11,001.95	10,780.93		11,152.39	10,781.07	
Other Operating Income															
Income on derecognised (assigned) loans	1,190.25	967.87		437.51	237.57		410.28	170.25		159.04	263.88		183.42	296.17	
Rental Income	77.16	70.36		24.66	21.41		16.54	17.99		19.79	17.63		16.17	13.33	
Fees and Commission Income	211.65	192.78		67.43	65.72		53.15	44.54		58.83	46.47		32.24	36.05	
Profit on Sale of Investments in Properties	(2.20)	35.11		(2.20)	14.31		-	7.40		-	(0.05)		0.00	13.45	
Net gain/(loss) on fair value changes	956.48	99.23		466.14	427.58		230.32	39.00		165.99	(322.31)		94.03	(45.04)	
	2,433.34	1,365.35		993.54	766.59		710.29	279.18		403.65	5.62		325.86	313.96	
	46,018.08	45,114.68	2%	11,586.55	11,971.20	-3%	11,547.68	11,261.90	3%	11,405.60	10,786.55	6%	11,478.25	11,095.03	3%
INTEREST AND OTHER CHARGES															
INTEREST															
Loans	6,167.90	6,645.23		1,358.43	1,633.07		1,301.77	1,641.67		1,628.06	1,672.40		1,879.64	1,698.09	
Deposits	10,450.08	9,818.99		2,423.34	2,529.66		2,616.45	2,526.15		2,721.29	2,455.84		2,689.00	2,307.34	
Bonds and Debentures	11,750.47	14,317.40		2,721.73	3,443.29		2,850.97	3,544.94		2,986.72	3,646.01		3,191.05	3,683.16	
	28,368.45	30,781.62		6,503.50	7,606.02		6,769.19	7,712.76		7,336.07	7,774.25		7,759.69	7,688.59	
Interest Expenses - Lease Rental Properties	15.03	15.95		3.46	3.89		3.97	4.16		3.81	4.51		3.79	3.39	
OTHER CHARGES	231.28	203.79		58.99	51.93		59.49	52.63		59.23	51.94		53.57	47.29	
	28,614.76	31,001.36	-8%	6,565.95	7,661.84	-14%	6,832.65	7,769.55	-12%	7,399.11	7,830.70	-6%	7,817.05	7,739.27	1%

1 Crore = 10 Million



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

STANDALONE HIGHLIGHTS- March 31, 2021

	31-Mar-21	31-Mar-20
Individual loans sold (AUM)	71,421	65,695
Loans sold during the last 12 months	18,980	24,127
Spread on Individual Loans	1.93%	1.92%
Spread on Non-Individual Loans	3.22%	3.14%
Spread on Loans	2.29%	2.27%
Net interest margin	3.5%	3.4%
Earnings per Share - Basic (Rs)	67.77	102.91
Earnings per Share - Diluted (Rs)	67.20	102.12
~Risk weighted Assets	398,000	393,000
Tier I Capital	85,584	64,582
Capital adequacy ratio	22.2%	17.6%
of which Tier I	21.5%	16.5%
Tier II	0.7%	1.1%
Return on Equity	12.3%	
Return on Tier I	14.8%	
Dividend (Rs) - Face Value of Rs 2 per share	23.00	21.00
Non-performing loans - Individual Loans	0.99%	0.95%
Non-performing loans - Non-Individual Loans	4.77%	4.71%
Non-performing loans #	1.98%	1.99%
Provisions Carried	13,025	10,988
Loan amount to be restructured under RBI Resoluition Framework for COVID-19 Related Stress (% of AUM)	0.80%	
Write offs for FY 21	1,372	
Unaccounted gains on listed investments in subsidiary and associate companies	261,590	154,461

As per regulatory norms
1 Crore = 10 Million



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Expected Credit Loss(ECL) based on Exposure At Default (EAD)

Rs in cr

As per IND AS	Mar-21	Dec-20	Mar-20
Gross Stage 1	454,029	437,507	415,864
ECL Provision Stage 1	1,087	892	346
Net Stage 1	452,942	436,615	415,518
Coverage Ratio% Stage 1	0.24%	0.20%	0.08%
Gross Stage 2	31,547	34,208	24,794
ECL Provision Stage 2	5,881	6,008	5,750
Net Stage 2	25,666	28,200	19,044
Coverage Ratio% Stage 2	19%	18%	23%
Gross Stage 3	11,632	11,002	10,273
ECL Provision Stage 3	6,057	5,442	4,892
Net Stage 3	5,575	5,560	5,381
Coverage Ratio% Stage 3	52%	49%	48%
EAD	497,208	482,717	450,931
ECL Provision	13,025	12,342	10,988
Net	484,183	470,375	439,943
ECL/EAD	2.62%	2.56%	2.44%

As at March 31, 2021

EAD	Individual		Non-Individual		Total	
Stage 1	355,367	97%	98,662	76%	454,029	91%
Stage 2	7,180	2%	24,367	19%	31,547	6%
Stage 3	4,236	1%	7,396	6%	11,632	2%
EAD Total	366,783	100%	130,425	100%	497,208	100%

ECL	Individual		Non-Individual		Total	
Stage 1	638	27%	449	4%	1,087	8%
Stage 2	802	34%	5,079	48%	5,881	45%
Stage 3	939	39%	5,118	48%	6,057	47%
ECL Total	2,379	100%	10,646	100%	13,025	100%

ECL / EAD	Individual	Non-Individual	Total
Stage 1	0.2%	0.5%	0.2%
Stage 2	11.2%	20.8%	18.6%
Stage 3	22.2%	69.2%	52.1%
ECL / EAD	0.65%	8.16%	2.62%



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

STANDALONE RECONCILIATIONS

SUMMARISED BALANCE SHEET

Borrowings

	31-Mar-21	31-Mar-20
Term Loans	105,179	104,909
Bonds, Debentures & Commercial Paper	186,055	181,869
Deposits	150,131	132,324
	441,365	419,102

Loans

	31-Mar-21	31-Mar-20
Individuals	368,804	325,923
Corporate Bodies	122,707	118,165
Others	6,787	6,815
Gross Loan Book	498,298	450,903
Less: Impairment Loss allowance (Expected Credit Loss)	13,004	10,959
	485,294	439,943

Assets Under Management

Loan Book on an AUM Basis	31-Mar-21	31-Mar-20
Assets Under Management	569,894	516,773
Less: Outstanding Loans Sold	71,596	65,870
Loans Outstanding	498,298	450,903

Incremental Growth in the Loan Book During FY21

Loan Book on an AUM Basis	As % of Total Increase
Individuals	92%
Non-Individuals	8%
Total	100%

Break-Up of Loans Under Management	%
Individuals	77%
Corporate	6%
Lease Rental Discounting	7%
Construction Finance	10%
Total	100%

1 Crore = 10 Million



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HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED**Statement of Consolidated Assets and Liabilities**

Rs in Crore

PARTICULARS	31-Mar-21 Audited	31-Mar-20 Audited
ASSETS		
Financial assets		
Cash and cash equivalents	2,628.68	5,198.46
Bank Balances other than above	406.79	303.07
Derivative financial instruments	2,192.30	5,758.06
Trade and other Receivables	242.35	342.89
Loans	490,947.80	445,496.16
Investments in Associates (equity method)	55,395.12	48,883.74
Other Investments	55,399.30	51,027.29
Assets of Life Insurance Business	183,616.54	137,326.99
Assets of Non-Life Insurance business	23,522.44	19,868.24
Other financial assets	3,851.70	3,983.72
Total Financial assets	818,203.02	718,188.62
Non-Financial assets		
Current Tax Assets (Net)	2,920.28	3,696.51
Deferred tax assets (Net)	1,853.76	1,699.68
Investment property	936.77	981.52
Property, plant and equipment	1,738.69	1,744.27
Other intangible assets	1,035.84	1,149.45
Capital work in Progress	9.76	20.38
Intangible assets under development	37.54	38.52
Other non-financial assets	742.72	695.25
Goodwill on consolidation	1,600.73	1,600.73
Non-current assets held for sale	275.79	-
Total Non-Financial Assets	11,151.88	11,626.31
TOTAL ASSETS	829,354.90	729,814.93
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Derivative financial instruments	1,716.79	354.84
Trade and other Payables	3,376.15	2,404.14
Debt Securities	183,710.48	179,524.80
Borrowings (Other than Debt Securities)	107,991.95	107,914.67
Deposits	150,077.19	132,304.79
Subordinated Liabilities	5,233.65	5,623.28
Liabilities pertaining to Life Insurance Business	175,406.15	131,006.74
Liabilities pertaining to Non Life Insurance Business	19,836.12	17,423.31
Other financial liabilities	13,387.82	16,536.97
Total Financial Liabilities	660,736.30	593,093.54
Non-Financial Liabilities		
Current tax liabilities (Net)	469.64	259.84
Deferred tax liabilities (Net)	124.80	32.46
Provisions	371.17	372.09
Other non-financial liabilities	2,035.52	2,220.52
Total Non-Financial Liabilities	3,001.13	2,884.91
Total liabilities	663,737.43	595,978.45
EQUITY		
Equity Share capital	360.79	346.41
Other equity	156,351.84	126,132.75
Non-controlling interest	8,904.84	7,357.32
Total Equity	165,617.47	133,836.48
TOTAL LIABILITIES AND EQUITY	829,354.90	729,814.93



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HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
STATEMENT OF CONSOLIDATED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2021

Rs in crore

PARTICULARS	Year Ended Mar 31, 2021	Year Ended Mar 31, 2020	Quarter ended Mar 31, 2021	Quarter ended Mar 31, 2020	Quarter ended Dec 31, 2020	Quarter ended Dec 31, 2019	Quarter ended Sep 30, 2020	Quarter ended Sep 30, 2019	Quarter ended Jun 30, 2020	Quarter ended Jun 30, 2019
1 Revenue from Operations										
- Interest Income	44,461	45,253	10,879	11,391	11,183	11,185	11,232	11,283	11,168	11,395
- Surplus from deployment in Cash Management Schemes of Mutual Funds	813	1,119	146	241	128	255	177	311	362	311
- Dividend Income	38	89	8	25	7	16	15	26	8	22
- Rental Income	56	47	20	15	12	12	14	12	10	8
- Fees and commission Income	1,968	2,139	533	512	508	552	489	533	438	542
- Profit on loss of control over a subsidiary	-	9,799	-	-	-	1,799	-	8,000	-	-
- Net gain/(loss) on fair value changes	1,972	(180)	622	(7)	649	138	350	(294)	351	(16)
- Profit on Sale of Investment and Investment Properties	(2)	35	(2)	12	-	6	-	3	-	13
- Net gain on derecognised (assigned) loans	1,103	968	393	238	368	170	159	264	183	296
- Income from Life Insurance Business	70,575	28,041	18,662	20	21,303	11,450	16,340	8,304	14,270	8,268
- Income from Non-Life Insurance Business	18,050	14,415	4,479	4,153	5,102	3,488	5,308	4,382	3,162	2,391
Total Revenue from Operations	139,034	101,726	35,738	16,600	39,259	29,072	34,083	32,824	29,954	23,230
2 Other Income	37	70	15	32	9	1	7	27	6	10
3 Total Income (1+2)	139,071	101,796	35,754	16,632	39,268	29,073	34,090	32,851	29,959	23,240
4 Expenses:										
- Finance costs	29,081	32,109	6,666	7,800	6,954	7,885	7,518	8,221	7,942	8,203
- Impairment on financial instruments	3,031	5,951	722	1,309	626	2,998	479	753	1,204	890
- Employee benefit expenses	1,701	1,357	508	317	500	156	369	446	324	437
- Depreciation, amortisation and impairment	355	256	89	84	91	68	89	54	86	50
- Establishment Expenses	45	57	7	8	13	19	12	7	13	22
- Expenses from Life Insurance Business	69,387	26,618	18,371	(639)	21,083	11,304	16,068	8,098	13,864	7,855
- Expenses from Non-Life Insurance Business	17,197	13,935	4,347	4,063	4,700	3,524	5,094	4,147	3,056	2,201
- Other Expenses	958	1,066	258	355	249	169	196	264	255	278
Total Expenses	121,755	81,349	30,967	13,299	34,217	26,124	29,827	21,990	26,744	19,936
5 Share of profit of Associates (Equity Method)	6,921	5,746	1,918	1,618	1,760	1,652	1,642	1,201	1,601	1,276
6 Profit before tax (3-4+5)	24,237	26,193	6,704	4,951	6,811	4,601	5,906	12,062	4,816	4,579
7 Tax Expense										
- Current tax	3,938	3,416	1,177	809	964	874	774	576	1,023	1,157
- Deferred tax	(188)	(49)	(142)	(200)	123	(469)	97	737	(265)	(117)
Total Tax expense	3,750	3,367	1,035	609	1,087	404	871	1,313	757	1,040
8 Net Profit After tax (6-7)	20,487	22,826	5,669	4,342	5,724	4,196	5,035	10,749	4,059	3,540
9 Other Comprehensive Income	1,582	(6,213)	(1,928)	(5,956)	2,750	(937)	(1,691)	137	2,451	543
10 Total Comprehensive Income	22,069	16,613	3,741	(1,614)	8,474	3,259	3,344	10,885	6,509	4,083
11 Profit attributable to:										
Owners of the Corporation	18,740	21,435	5,350	4,116	5,177	3,835	4,600	10,389	3,614	3,094
Non-Controlling Interest	1,747	1,392	319	225	547	361	436	360	445	445
12 Other Comprehensive Income attributable to:										
Owners of the Corporation	1,565	(6,374)	(1,748)	(6,031)	2,658	(940)	(1,615)	109	2,271	488
Non-Controlling Interest	17	161	(180)	75	93	3	(76)	28	180	55
13 Total Comprehensive Income attributable to:										
Owners of the Corporation	20,305	15,060	3,602	(1,914)	7,834	2,895	2,985	10,497	5,884	3,583
Non-Controlling Interest	1,764	1,553	139	300	640	364	360	388	625	500
Earnings per equity share*										
Basic (₹)	105.59	124.14	29.69	22.01	28.79	22.16	26.09	60.24	20.86	17.97
Diluted (₹)	104.70	123.19	29.44	21.93	28.74	21.95	25.99	59.80	20.78	17.86

* Not annualised

1 Crore = 10 Million