

Term Sheet (SERIES Y-006 Dated 3rd March 2021)

Security Name	HDFC SERIES Y-006 8 th March 2023
Issuer	Housing Development Finance Corporation Limited ✓
Type of Instrument	Secured Redeemable Non-Convertible Debentures ✓
Nature of Instrument	Secured ✓
Seniority	Senior ✓
Mode of Issue	Private Placement ✓
Eligible Investors	Only the persons who are specifically addressed through a communication are eligible to apply for the Debentures. No other person can apply. ✓
Listing	BSE Limited and National Stock Exchange of India Limited. ✓
Rating	"CRISIL AAA" by CRISIL Ltd ✓ "ICRA AAA" by ICRA Ltd ✓
Issue Size (Rs.)	Rs. 2,000 crore ✓
Option to retain oversubscription (Rs.)	Rs. 3,000 crore ✓
Objects of the Issue	The object of the issue is to augment the long-term resources of the Corporation. The proceeds of the present issue would be utilized for financing / refinancing the housing finance business requirements of the Corporation. ✓
Details of the utilization of the proceeds	The proceeds would be utilized for meeting the Object of the Issue ✓
Coupon Rate	5.30% p.a. ✓
Step Up Coupon Rate	Not Applicable ✓
Coupon Payment Frequency	Annual ✓
Coupon Payment dates	8 th March every year upto Redemption Date ✓
Coupon Type	Fixed ✓
Coupon Reset	Not Applicable ✓
Day Count Basis	Actual / Actual ✓
Bid Opening Date	5 th March 2021 ✓
Bid Closing Date	5 th March 2021 ✓
Mode of Bidding	Open Book ✓
Manner of Allotment	Uniform Rate ✓
Interest on Application Money	Not Applicable ✓
Default Interest Rate	Refer Additional Covenants ✓
Tenor	2 Years ✓
Redemption Date	8 th March 2023 ✓
Redemption Amount	Rs.10,00,000/- each ✓
Redemption Premium	Not Applicable ✓
Issue Price	Rs.10,00,000/- each ✓
Discount at which security is issued and the effective yield as a result of such discount	Not Applicable ✓
Put Option Date	Not Applicable ✓
Put Option Price	Not Applicable ✓
Call Option Date	Not Applicable ✓
Call Option Price	Not Applicable ✓
Put Notification Time	Not Applicable ✓

