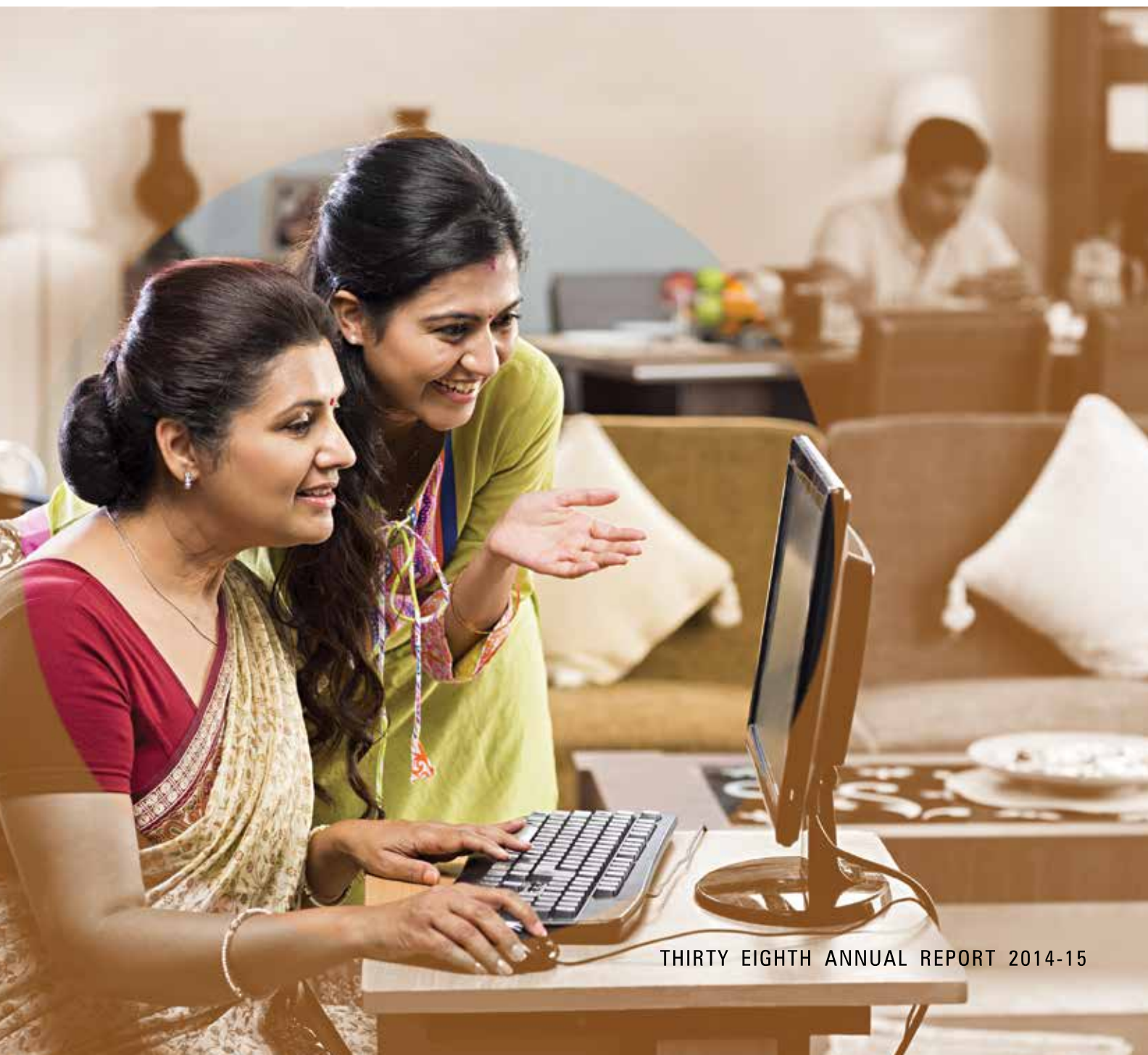


ASPIRATIONS  
*alive*



India is breathing in a fresh air of hope and the aspirations of the nation have come alive. New government policies, directed at the growing middle class, empowering women and increasing the use of technology, are creating synergies with the ability to catalyse limitless opportunities for everyone, including the Housing Finance Sector.

### India is aspiring, so are we!

The year 2014-15, has brought a 'sunshine of hope' that has reawakened the aspirations of people from all walks of life.

With all the sectors in the economy poised and geared to cross new frontiers, the housing finance industry is primed to take its place as a front runner.

We at HDFC believe that we too have a vital role to play in this new era. The government's mission to provide 'a home for every one' by 2022 mirrors perfectly the ethos and vision of HDFC.

With over 5 million satisfied customers and an experience of 38 years, HDFC's business philosophy has blended well with the needs of the Indian housing finance market. Our endeavour is to reach out to the farthest customers, and bring alive their aspirations of living in homes they can call their own.

## Aspirations alive





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### ANNUAL GENERAL MEETING (AGM)

Day / Date: Tuesday, July 28, 2015 Time: 3.00 pm

Venue: Birla Matushri Sabhagar, 19, New Marine Lines, Mumbai 400 020.

### E-VOTING PERIOD

Commences on : Friday, July 24, 2015 at 10.00 am

Closes on : Monday, July 27, 2015 at 5.00 pm

## Financial Highlights

(₹ in Crore)

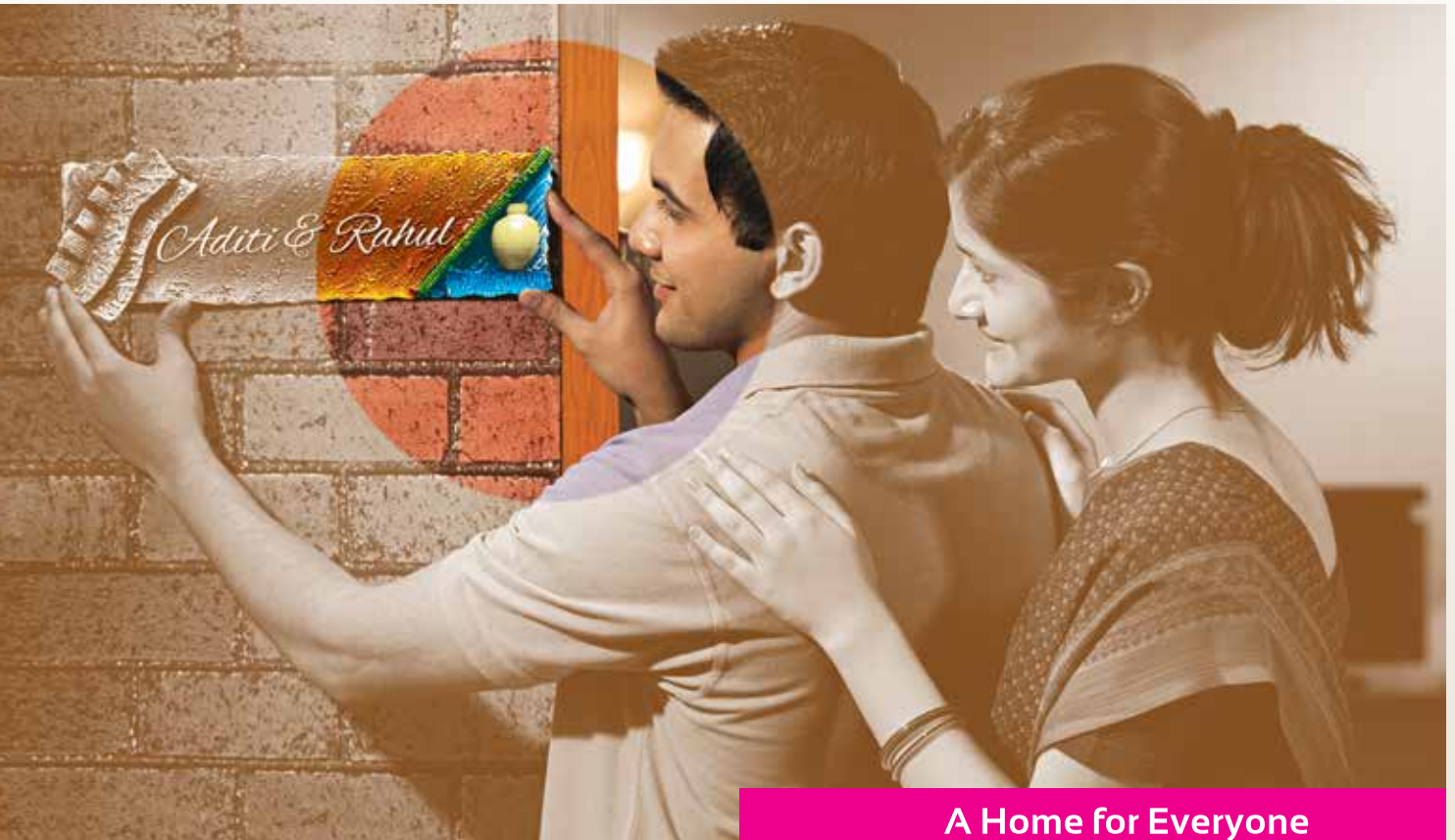
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Gross Income	4,278	5,896	8,196	11,018	11,361	12,878	17,354	21,148	24,198	27,471
Profit After Tax	1,257	1,570	2,436	2,283	2,826	3,535	4,123	4,848	5,440	5,990 <sup>1</sup>
Shareholders' Funds	4,468	5,551	11,947	13,137	15,198	17,317	19,018	24,830	27,955	30,970
Loans from Banks and Financial Institutions	19,996	24,224	21,200	25,372	32,137	42,490	40,697	17,824	32,952	26,194
Market Borrowings	17,984	22,584	36,655	39,110	41,347	48,296	62,138	89,071	94,443	1,16,317
Deposits	8,741	10,384	11,296	19,375	23,081	24,327	36,293	51,933	56,578	66,088
Loans Under Management <sup>2</sup>	46,418	59,361	75,949	91,378	1,08,268	1,29,274	1,55,431	1,87,010	2,17,763	2,53,333
Loans Outstanding	44,990	56,512	73,328	85,198	97,967	1,17,127	1,40,875	1,70,046	1,97,100	2,28,181
Dividend (%)	200	220	250	300	360	450	550	625	700	750
Book Value per Share (₹) <sup>3</sup>	36	44	84	92	106	118	129	162	179	197
Earnings per Share (₹) <sup>3</sup>	10	13	13 <sup>4</sup>	16	20	24	28	32	35	38

<sup>1</sup> For FY 2014-15, excluding the impact of Deferred Tax Liability on Special Reserve, the Profit After Tax is ₹ 6,355 crore.

<sup>2</sup> Inclusive of outstanding loans sold.

<sup>3</sup> The face value of equity shares of the Corporation was sub-divided to ₹ 2 per equity share from ₹ 10 per equity share in FY 2011. Previous year figures have been adjusted to reflect the revised value.

<sup>4</sup> Excluding exceptional income.



**A Home for Everyone**  
The way forward in Housing Finance

'Aspirations are born in many places, the greatest ones come alive at home'.

The thought of India as a country where every citizen owns a house, till recently, appeared to be fraught with challenges.

The new government policies, pragmatic approach by housing finance companies and the corporate sector taking up housing as a social responsibility, are giving hopes to millions across the country.

HDFC, as always, is at the helm of these changes with a singular aim of providing a roof over every Indian's head. With customised products like HDFC Reach and Rural Housing Finance, the objective of HDFC is to reach out to all the strata of the society.

Over the past few decades, rapid development has raised the socio-economic status of millions across the country.

Indians now prefer owning a property rather than living in a rented accommodation. With a steady increase in the income levels, the concept of EMIs has earned preference over payment of rents.

Tailor made products and services are making home loans a delightful experience even for families with budget constraints.

Since its inception, HDFC has contributed immensely in fulfilling the housing dreams for a large section of middle class Indians. We continue to serve the aspirations of the growing middle class families, who are shedding their inhibitions and traditional apprehensions to opt for housing finance companies as their partners in progress.

## Growing Middle Class

The new face of India





## Rural India

Reaching out to our distant customers

Lending institutions, especially the housing finance companies, are now focusing on rural markets with viable strategies, products and services specifically designed to cater to this segment. The companies are sensitising their front-line staff to understand and address issues that are particular to this segment of customers.

The gap between housing finance companies and rural clientele is being bridged by proactive approach of the Housing Finance companies coupled with pragmatic policies and schemes being formulated by government agencies.

HDFC's Rural Housing product is one such product which has been tailor-made to suit the needs of this customer segment.

In the recent years, the speed of communications has increased exponentially. Fast speed internet connections, smart phones, mobile applications and social media has shrunk the entire globe to the proverbial 'global village'. Housing finance sector is riding this digital revolution to build a strong, customer centric, information network organisation for easy and quick dissemination of information.

Websites, mobile applications, SMS alerts and notifications enable customers to access information even from remote distances. Servers now equipped with improved data security systems and state-of-the-art disaster recovery mechanisms are making the online interface a reliable tool in the industry.

At HDFC, adapting to change has always been intrinsic to its culture. HDFC has taken many initiatives in the digital world and has judiciously integrated technology in its processes to enhance user experience and provide seamless access to detailed information on all our products and services.

Customers can now aspire for a future where they will be able to complete home loan procedures without ever needing to visit the branch.

## Digital Infrastructure Enabler of the future







## Empowered Women Strengthening households

The 'woman of today' has assumed a new role. She has emerged as an equal in decision making.

Education, employment and entrepreneurial opportunities have given wings to the aspirations of India's women. More and more women are now contributing to the income of their families leading to an increase in the investment capabilities of households. This spirit has given housing finance a new perspective and the companies are eager to serve such individuals with tailor made products.

HDFC salutes the spirit of the modern woman with 'Women Power' - a new product specifically designed for women.



**5 million customers**  
Our brand ambassadors

For 38 years, HDFC has been empowering lives of individuals across the nation. Words can barely express the joy of bringing over 5 million dreams to life. We thank all our customers for choosing HDFC as a partner.