



With you, right through

Unaudited Financial Results for the quarter ended June 30, 2011

PARTICULARS	Quarter ended 30.6.2011	Quarter ended 30.6.2010	Year ended 31.3.2011 (Audited)
	₹ in Crores		
Income from Operations	3,800.67	2,797.13	12,493.19
Profit on Sale of Investments	16.26	0.00	359.74
Other Income	4.67	4.82	25.14
Total Income	3,821.60	2,801.95	12,878.07
Expenditure :			
- Interest and Other Charges	2,514.93	1,719.59	7,559.94
- Staff Expenses	52.76	45.15	175.53
- Other Expenses	73.92	66.61	256.44
- Depreciation	4.46	4.01	19.20
Total Expenditure	2,646.07	1,835.36	8,011.11
Profit Before Tax	1,175.53	966.59	4,866.96
Tax Expense	331.00	272.00	1,332.00
Profit After Tax	844.53	694.59	3,534.96

Earnings per Share - (₹)			
- Basic	5.75	4.80	24.18
- Diluted	5.65	4.71	23.66
Paid-up Equity Share Capital (Face value ₹ 2)	293.99	290.95	293.37
Reserves as at March 31			17,023.14
Public Shareholding :			
- Number of Shares	146,99,30,700	145,47,56,515	146,68,86,690
- Percentage of Shareholding	100	100	100
Promoters and promoter group shareholding			
a) Pledged/Encumbered			
- Number of Shares	-	-	-
- Percentage of Shares (to total promoter holding)	-	-	-
- Percentage of Shares (to total share capital)	-	-	-
b) Non-Encumbered			
- Number of Shares	-	-	-
- Percentage of Shares (to total promoter holding)	-	-	-
- Percentage of Shares (to total share capital)	-	-	-

Contd ... two

Housing Development Finance Corporation Limited



Notes :

- 1) As at June 30, 2011, the loan book stood at ₹ 1,24,167 crores as against ₹ 1,01,625 crores in the Previous Year. Loans sold during the preceding 12 months amounted to ₹ 3,123 crores.
- 2) The Corporation's main business is financing by way of loans. All other activities of the Corporation revolve around the main business. As such, there are no separate reportable segments, for the Corporation, as per the Accounting Standard on Segment Reporting (AS 17), notified by the Companies (Accounting Standards) Rules, 2006.
- 3) During the quarter ended June 30, 2011, the Corporation has allotted 30,44,010 equity shares of ₹ 2 each pursuant to exercise of stock options by certain employees / directors.
- 4) There was no investor complaint that was unresolved as on April 1, 2011. During the quarter, the Corporation received four (4) investor complaints, all of which were resolved and as such there was no unresolved investor complaint as at the end of the said quarter.
- 5) Figures for the previous period have been regrouped wherever necessary, in order to make them comparable.

The above results for the quarter ended June 30, 2011, which have been subject to a Limited Review by the Auditors of the Corporation, were reviewed by the Audit Committee of Directors and subsequently approved by the Board of Directors at its meeting held on July 8, 2011, in terms of Clause 41 of the Listing Agreement.

**Deepak S Parekh
Chairman**

Mumbai, July 8, 2011