

Summary of HDFC's Greenhouse Gas Emissions

Introduction

Housing Development Finance Corporation Limited (HDFC/ the Corporation) is India's largest mortgage finance company. As at March 31, 2022, loans under management stood at ₹ 6,53,902 crore. The product-wise break-up of loans as at March 31, 2022 was: individual loans: 79%, corporate loans: 5%, construction finance: 9% and commercial lease rental discounting: 7%.

Measuring the Corporation's Carbon Footprint

The Corporation has partnered with a leading environment and research institution, Centre for Environmental Research & Education (CERE) to help measure and monitor HDFC's carbon footprint. CERE provides technical and domain expertise and assists the Corporation in determining its carbon emissions pertaining to its own operations.

The Corporation has measured its carbon footprint across all offices. The carbon footprint is in accordance with the GHG Protocol Corporate Accounting Standard and accounts for the following greenhouse gas emissions: carbon dioxide (CO_2) , methane (CH_4) , nitrous oxide (N_2O) and hydrofluorocarbons (HFCs, HCFCs).

Scope 1: Direct emissions that result from activities and operations under the Corporation's control

Scope 2: Indirect emissions from the external production of energy, consumed by the Corporation

Scope and Coverage

- The organisational boundary has been established using the 'Operational Control Approach'.
- The data pertains to the financial years FY21 and FY22.¹
- The Corporation has measured Scope 1 & 2 emissions across all 474 offices in India.

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¹ The financial year covers the period April 1 to March 31.



- Data has been collected at each office and aggregated at an all-India level.
- The aggregated data has been analysed by CERE and GHG emissions pertaining to the Corporation under Scope 1 & 2 has been assessed by CERE.
- Staff members have been working closely with CERE so as to be sensitised and work towards reducing the Corporation's overall carbon footprint.

Summary of Scope 1 and 2 emissions

Parameter	Unit	FY22	FY21
Total Scope 1 emissions (GHG: CO2, CH4, N2O, HFCs)	Metric tonnes of CO2 equivalent	2,954.61	3,381.64
Total Scope 2 emissions (GHG: CO2, CH4, N2O, HFCs)	Metric tonnes of CO2 equivalent	12,199.47	11,097.10
Total GHG emissions (Scope 1 & 2)	Metric tonnes of CO2 equivalent	15,154.08	14,478.74
Total Scope 1 and Scope 2 emissions per rupee of turnover	MTCO2e/Revenue (₹ in Cr.)	0.3158	0.3005

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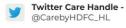






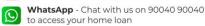














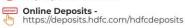
Key Components of Scope 1 & 2

FY22								
Scope 1 Emissions								
Source		CO2 CH4 N20 (MT) Refrigerants/Ga (kg)		/Gas	CO2 (MT)			
Generator Sets (Diesel)	155.2	27	0.02	0.001	-		156.19	
Company Cars & Petro Cards (Petrol & Diesel)	48.5	5	-	-	-		48.55	
Fuel Allowance (Petrol)	2,339.	97	-	-	-		2,339.97	
Air Conditioner - Refrigerant Leaks	-		-	-	R22 – 180.92 kg R32 – 2.98 kg R410a – 23.40 kg		405.76	
Canteen Fuel	-		-	-	LPG – 1,38°	7 kg	4.14	
		Sc	cope 1 Tota	1			2,954.61	
				Emissions		_		
Source	ource CO2		2 (MT)	CH4 (MT)	N20 (MT)	C	CO2 (MT)	
Purchased Electricity	ity 11,		713.41	-	-	1	1,713.41	
Electricity for Data Centres 48		86.06	-			486.06		
Scope 2 Total						1	12,199.47	
Scope 1 & 2 Total							15,154.08	

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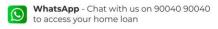














FY21								
Scope 1 Emissions								
Source		O2 IT)	CH4 (MT)	N20 (MT)	Refrigerants/Gas (kg)		CO2 (MT)	
Generator Sets (Diesel)	280	0.26	0.03	0.002	-	-		
Company Cars & Petro Cards (Petrol & Diesel)	24.	.07	-	-	-		24.07	
Fuel Allowance (Petrol)	2,40	8.70	-	-	-	-		
Air Conditioner - Refrigerant Leaks		-	-	R22 - 210.2 - R32 - 23.5 R410a - 24		kg	665.47	
Canteen Fuel	1.4	48	-	-	-		1.48	
		So	cope 1 Tota	1			3,381.64	
				Emissions		,		
Source		CO	2 (MT)	CH4 (MT)	N20 (MT)	C	CO2 (MT)	
Purchased Electricity 10		,653.48	-	-	1	10,653.48		
Electricity for Data Centres 4		43.62	-			443.62		
Scope 2 Total							11,097.10	
Scope 1 & 2 Total							14,478.74	

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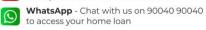














Energy Consumption

Parameter	FY	22	FY	'21
	MWH	TJ	MWH	TJ
Total electricity consumption (A)	15,383.44	55.38	13,456.06	48.44
Total fuel consumption (B)	10,168.12	36.61	10,796.71	38.87
Energy consumption through other sources - (C) Renewables	136.34	0.49	19.68	0.07
Total energy consumption (A+B+C)	25,687.90	92.48	24,272.45	87.38
Energy intensity per rupee of turnover (Total energy consumption/turnover in ₹ Cr.)	0.535	0.0019	0.504	0.0018

Solar Installations at certain offices of the Corporation

The Corporation is committed to a net-zero emissions pathway. Towards this end, the Corporation has taken the initiative to install solar panels at some of its offices, particularly where the Corporation owns the premises in order to help reduce its carbon footprint and increase its share of energy consumption through renewables.

Envisaged savings as determined by CERE are elucidated below:

Savings	Electricity (kWh)	Cost (INR)	Carbon Reduction (MT CO2e)	
FY 21-22	1,36,336	14,76,728	108.12	
10 Years	18,31,020	2,25,31,560	1,501.44	

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Key Expenditure Heads

E.m. on literary II on la	FY22	FY21	
Expenditure Heads	₹ cr	₹ cr	
Travel & Conveyance	13	8	
Printing & Stationery	11	10	
Electricity Charges	18	15	
Total	42	33	
As % of total revenue	0.09%	0.07%	
As % of total assets	0.007%	0.006%	

Other Environmental Sustainability Initiatives Undertaken

The Corporation primarily implements its Corporate Social Responsibility initiatives through the H. T. Parekh Foundation. One of the focus areas of the H. T. Parekh Foundation is environmental sustainability. With the aim of having a positive social and environmental impact, the Corporation along with the H. T. Parekh Foundation via multiple implementing partners has been involved in various green energy projects.

Details of Solar Projects undertaken in FY22

FY 22							
Type of Project	Location	Number of Solar Installations	MT CO2e Saving over				
			1st year	10 years	25 years		
Hybrid Solar System	Vyara,	11	61.60	492.80	1,078.00		
(5KW)	Gujarat	11	01.00	772.00	1,078.00		
Solar Street Light	Ahmedabad,	100	7.01	56.06	122.64		
(Solar Panel-60W)	Gujarat	100	7.01	30.00	122.04		
Solar Water Pumps	Karnataka and	146	158.85	1,270.78	2,779.84		
(1.2KW)	Odisha	140	130.03	1,270.76	4,119.0 4		
Solar Water Heaters	Karnataka and	134	364.48	2,915.84	6,378.40		
(300 Litres Per Day)	Odisha	134	304.40	2,913.04	0,376.40		
Solar Water Heaters	Karnataka and	27	100.98	807.84	1,767.15		
(500 Litres per day)	Odisha	21	100.90	007.04	1,/0/.13		
Total		418	692.92	5,543.32	12,126.03		

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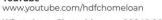
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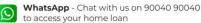
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Website -

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Online Home Loans -

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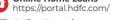
Details of Solar Projects undertaken in FY20 & FY21²

Projects Implemented								
Year	E4:4	D "11"	Location	MT CO2e Saving over				
1 cai	Entity	Building		1st year	10 years	25 years		
	Director	Training centre		46.03	394.53	986.34		
	Police	Boys' hostel		23.25	199.26	498.15		
	Wireless	Directors office		17.89	153.31	383.27		
	(DPW)	R&D workshop	Pune	10.23	87.67	219.19		
Phase 1	(Public Utility)	Officers' mess		9.30	79.70	199.26		
	Jai Vakeel	JVRC		23.25	199.26	498.15		
	Foundation	Skill development	Mumbai	20.92	179.33	448.34		
	(NGO)	Head office		11.62	99.63	249.08		
	Adhar (NGO)	Building 1	Badlapur	24.00	205.75	514.39		
Phase 2	Director Police Wireless	Sanchar	Pune	23.56	201.92	504.79		
	Adhar	Building 2	Badlapur	22.35	191.58	478.96		
	Total (pha	ase 1 + phase 2)	232.40	1,991.94	4,979.92			

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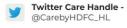






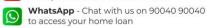












² Owing to the pandemic, the timelines of some of the projects were impacted and hence spread over a period of two financial years.