

## 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<sub>2</sub>), methane (CH<sub>4</sub>), nitrous oxide (N<sub>2</sub>O) 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.<sup>1</sup>
- The Corporation has measured Scope 1 & 2 emissions across all 474 offices in India.

<sup>1</sup> The financial year covers the period April 1 to March 31.

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- 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
<b>Total Scope 1 emissions</b> (GHG: CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs)	Metric tonnes of CO <sub>2</sub> equivalent	2,954.61	3,381.64
<b>Total Scope 2 emissions</b> (GHG: CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs)	Metric tonnes of CO <sub>2</sub> equivalent	12,199.47	11,097.10
<b>Total GHG emissions</b> (Scope 1 & 2)	Metric tonnes of CO <sub>2</sub> equivalent	<b>15,154.08</b>	<b>14,478.74</b>
<b>Total Scope 1 and Scope 2 emissions per rupee of turnover</b>	MTCO <sub>2</sub> e/Revenue (₹ in Cr.)	<b>0.3158</b>	<b>0.3005</b>

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## Key Components of Scope 1 & 2

FY22					
Scope 1 Emissions					
Source	CO2 (MT)	CH4 (MT)	N2O (MT)	Refrigerants/Gas (kg)	CO2 (MT)
Generator Sets (Diesel)	155.27	0.02	0.001	-	156.19
Company Cars & Petro Cards (Petrol & Diesel)	48.55	-	-	-	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 – 1,387 kg	4.14
Scope 1 Total					2,954.61
Scope 2 Emissions					
Source	CO2 (MT)	CH4 (MT)	N2O (MT)	CO2 (MT)	
Purchased Electricity	11,713.41	-	-	11,713.41	
Electricity for Data Centres	486.06	-	-	486.06	
Scope 2 Total					12,199.47
Scope 1 & 2 Total					15,154.08

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FY21					
Scope 1 Emissions					
Source	CO2 (MT)	CH4 (MT)	N20 (MT)	Refrigerants/Gas (kg)	CO2 (MT)
Generator Sets (Diesel)	280.26	0.03	0.002	-	281.92
Company Cars & Petro Cards (Petrol & Diesel)	24.07	-	-	-	24.07
Fuel Allowance (Petrol)	2,408.70	-	-	-	2,408.70
Air Conditioner - Refrigerant Leaks	-	-	-	R22 – 210.22 kg R32 – 23.50 kg R410a – 24.0 kg	665.47
Canteen Fuel	1.48	-	-	-	1.48
Scope 1 Total					3,381.64
Scope 2 Emissions					
Source	CO2 (MT)	CH4 (MT)	N20 (MT)	CO2 (MT)	
Purchased Electricity	10,653.48	-	-	10,653.48	
Electricity for Data Centres	443.62	-	-	443.62	
Scope 2 Total					11,097.10
Scope 1 & 2 Total					14,478.74

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### Energy Consumption

Parameter	FY22		FY21	
	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
<b>Total energy consumption (A+B+C)</b>	<b>25,687.90</b>	<b>92.48</b>	<b>24,272.45</b>	<b>87.38</b>
Energy intensity per rupee of turnover (Total energy consumption/ turnover in ₹ Cr.)	<b>0.535</b>	<b>0.0019</b>	<b>0.504</b>	<b>0.0018</b>




### 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 CO <sub>2</sub> e)
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

<i>Expenditure Heads</i>	<b>FY22</b>	<b>FY21</b>
	<b>₹ cr</b>	<b>₹ cr</b>
Travel & Conveyance	13	8
Printing & Stationery	11	10
Electricity Charges	18	15
<b>Total</b>	<b>42</b>	<b>33</b>
<b>As % of total revenue</b>	<b>0.09%</b>	<b>0.07%</b>
<b>As % of total assets</b>	<b>0.007%</b>	<b>0.006%</b>

## 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

<b>FY 22</b>					
<b>Type of Project</b>	<b>Location</b>	<b>Number of Solar Installations</b>	<b>MT CO<sub>2</sub>e Saving over</b>		
			<b>1st year</b>	<b>10 years</b>	<b>25 years</b>
Hybrid Solar System (5KW)	Vyara, Gujarat	11	61.60	492.80	1,078.00
Solar Street Light (Solar Panel-60W)	Ahmedabad, Gujarat	100	7.01	56.06	122.64
Solar Water Pumps (1.2KW)	Karnataka and Odisha	146	158.85	1,270.78	2,779.84
Solar Water Heaters (300 Litres Per Day)	Karnataka and Odisha	134	364.48	2,915.84	6,378.40
Solar Water Heaters (500 Litres per day)	Karnataka and Odisha	27	100.98	807.84	1,767.15
<b>Total</b>		<b>418</b>	<b>692.92</b>	<b>5,543.32</b>	<b>12,126.03</b>

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## Details of Solar Projects undertaken in FY20 & FY21<sup>2</sup>

Projects Implemented						
Year	Entity	Building	Location	MT CO <sub>2</sub> e Saving over		
				1st year	10 years	25 years
Phase 1	Director Police Wireless (DPW) (Public Utility)	Training centre	Pune	46.03	394.53	986.34
		Boys' hostel		23.25	199.26	498.15
		Directors office		17.89	153.31	383.27
		R&D workshop		10.23	87.67	219.19
		Officers' mess		9.30	79.70	199.26
	Jai Vakeel Foundation (NGO)	JVRC	Mumbai	23.25	199.26	498.15
		Skill development		20.92	179.33	448.34
		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 (phase 1 + phase 2)				232.40	1,991.94	4,979.92

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

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