

Directors' Report

TO THE IMPROVED HIS

Your directors are present to present the forty-lifth armust report of your Corporation with the sudited accounts for the year ended March 31, 2022.

Financial Results	Year than passer	For the year
	March 24, 2002	Missest Dis. 20021
	f in proce	T in coope
Profit Balton Sale of	17,464,30	15.600.40
Investments, Dividend and Provision for Expected Credit Loss		
Phofit on Sale of .	263.00	1,397,69
Drysbend	1,530,00	733.07
Impairment on Financial Instruments (Expected Credit Loss)	(1.992.99)	(2.948.00)
Profit Before Tax	17,246,31	14,615.09
Nax Expense	(3,504.53)	(2),7167,799
Net Print After Tax	13,742.18	52,027,30
Other Comprehensive Income (DCI)	313.66	1.734.22
Solad Comprehensive Income	13,776.64	13,761.50
Statement Earnings	THE PARTY OF THE P	
Opening Batarios	17,328,59	24.232.67
Profit for the year.	53.742.38	32,027.30
Re-measurement of feet Defined Benefit Plans through OCI	(5.25)	6.30
Amount Available for Appropriations	35,005.52	26.571.27
Appropriations		
Special Reserve No. 8	2,100:00	2,000,00
Ceneral Reserve		2,700,00
Statutory Reserve (Under Section 29C of the Postonel Housing Bank Act, 1967)	700.00	500.00
Final Dividend Paid	4.132.66	3,642,68
Closing Belance Carried Forested	24,112.87	17,329.59

Children

The board after assessing the capital buffers, inputity tenels and the impact of COVID-19 on the operations of the Corporation has recommended payment of divicend for the financial year ended March 31, 2022 of ξ 30 per equity where of face value of ξ 2 each compared to ξ 23 per doubt share in the previous year.

The dividend pay-out ratio for the year ended March 30, 2022 is 39.6% compared to 34.5% in the previous year.

The dividend recommended is in occordance with the principles and criteria as set out in the Dividend Distribution Policy. The Dividend Distribution Policy is placed on the Corporation's seconds.

Material Developments: Proposed Scheme of Amalgamation

The Board of Directors of the Corporation at its meeting. held on April 4, 2022, approved a composite scheme of amalgamation ("Scheme") for the amalgamation of (I) HDFC investments Limited and HDFC Hoolings Limited, wholly-owned subsidiaries of the Corporation, with and into the Corporation and (ii) the Corporation with and into HDFC Barris Limited ("HDFC Barris") and matters related themselv.

On April 5, 2022, the Beard of Directors of HDFC investments Limited and HDFC Holdings Limited had approved the merger of their respective companies with and into the Corporation.

With effect from the appointed date and upon the amalgametion of the Corporation with and into ACFC florid becoming effective, the Corporation along with all its assets, lieblibes, contracts, employees, licenses, records and approved being their respective integral parts shell scand bounderned to and yest in or shell be deemed to have been transferred to and vested in HOFC Bank, as a going concern.

Open the Scheme becoming effective and in consideration of the proposed amalgamation of the Corporation with and into HDFC Bank, the Corporation will stand dissolved without being wound up and the absent-olders of the Corporation as on the recent Gate will receive 42 shares of HDFC Bank passh of face value of £ 1, for 25 shares held in the Corporation (each of face value of £ 2), the of £ 2). The shares share ascharge ratio has been arrived at bossed on a point valuation report submitted by two registered valuers and

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Tao Wei

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Management this compact text covers all the topics prescribed in almost all universities and autonomous institutes in India Each concept is explained with the help of many real life examples from the Indian context Considering the fact that the understanding of the concept of strategic intent is prerequisite to the understanding of strategic intent It also covers the current happenings in the businesses from the Indian context Similarly a topic on strategic choice has been discussed at length because of the fact that BCG growth share matrix and GE nine cell matrix are extremely useful in making a strategic decision in real life Besides the book contains ten case studies on various topics of strategic management such as environmental appraisal critical success factors SWOT analysis strategic intent strategic choice business level strategy formulation and choice of growth strategy All these cases are provided with authentic industry specific data Firms are chosen from different businesses thereby giving business specific flavour and a broad understanding of various business domains

The Indian Financial System: Markets, Institutions and Services Pathak, 2010 The Indian financial system Markets Institutions and Services is a complex amalgamation of various institutions markets regulations and laws analysts transactions claims and liabilities This book not only thoroughly engages with these impor-THE FINANCIAL SYSTEM IN INDIA DAS, SUBHASH CHANDRA, 2025-05-01 This comprehensive book critically examines and presents in detail a conceptual framework on various components structures of a formal financial system which includes financial institutions financial markets financial instruments securities financial services financial regulations and regulatory authorities It brings to its readers the ever changing organisational structural institutional regulatory and policy developments in the financial sector of India The book contains 33 chapters organised into six parts NEW TO THE SECOND EDITION Provides conceptual knowledge on some global debt instruments currently used viz Masala Bonds and Green Bonds Gives latest information about merger of public sector banks in recent times Includes information regarding Basel III Pillar III Disclosure requirements Provides important information on Indian Banking current trends challenges and future for growth Includes information about government s initiative to prevent increase of NPAs Provides latest information on government s initiative for Total Financial Inclusion TFI Micro Financing and status of micro finance in India KEY FEATURES Includes Basel norms to manage risk in commercial banks It also contains various current topics for the convenience of the readers Highlights changes and amendments brought in within the rules regulations and guidelines made by the authorities like SEBI and RBI Incorporates pedagogical tools such as tables figures appendices review questions and MCQs wherever necessary Includes an exhaustive glossary of terms to explain the core concepts PowerPoint slides available online at http phindia com das

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it is this legislation which is debated among many others. This book provides its readers with a comprehensive interpretation of the various CSR perspectives in emerging economies through academic research and case studies from practice It not only points out the challenges the debates but also the dynamics of implementation and the impact of such CSR spent This book therefore is targeted both towards academics as well as practitioners in an attempt to bring about an active academic The Remittance Market in India industry interface as CSR as a management function is part of dynamic social science Gabi G. Afram, 2012-01-09 This book analyzes the remittance market in India and attempts to identify some of the key actions and public policy measures for the improvement and future development of this market Handbook of Research on Strategic Business Infrastructure Development and Contemporary Issues in Finance Ray, Nilanjan, Chakraborty, Kaushik, 2014-02-28 The dynamic economic climate invites participants who are grounded in strategic financial management and infrastructure development Thus a lack of sufficient infrastructure in both quality and quantity often disqualifies developing countries from being key players in the global economy and influences other socioeconomic problems like unemployment quality of work life and quality of life Handbook of Research on Strategic Business Infrastructure Development and Contemporary Issues in Finance discusses the efficiency of good infrastructure and its impact on socioeconomic growth and socioeconomic development in general and addresses contemporary aspects of the strategic financial management essential for accomplishing the objective of wealth maximization in today's challenging and competitive economy This book is an essential research work for policy makers government workers and NGO employees as well as academicians and researchers in the fields of business finance marketing management accounting MIS public administration economics and law **Annual Report** India. Department of Shipping, 2007 Annual Report Illinois. State Board of Investment, 2008 Microfinance India N Srinivasan, 2009-01-06 Microfinance India is a part of a series of annual reports on the microfinance sector in India which seeks to document developments clarify issues publicize studies stimulate research identify policy choices generate understanding and enhance support for the sector It is a comprehensive one stop document that provides the latest data and a holistic view of the sector combines analysis and description and integrates a variety of topics previously treated separately The book highlights recent developments in Self Help Groups SHGs and SHG Bank Linkage Programs SBLPs and focuses on microfinance with regard to the investment scenario in India It also deals with the burgeoning field of urban microfinance developments in micro insurance and the impact of new technologies on the microfinance sector Additionally it recognizes the high demands which the state makes on microfinance institutions and discusses the need and relevance of new policy regulations Complementing these analyses statistical annexes provide essential data on the sector strengthening its utility as a reference document It contains extensive original material and yet draws widely on the findings of other recent studies and reports thereby emerging as a complete detailed analysis of the status and the future of the microfinance sector in India Annual Report India. Ministry of Petroleum & Natural

Gas,2011 **Annual Report** India. Ministry of Defence, 2011 <u>INDIAN BANKING</u> Amit K. Kashyap,2014-11-28 The book has sub parts which are devoted to Banking Financial Inclusions Rip offs in Banking and Legal Analysis Financial Innovations Emerging Islamic Banking and Emerging Issues in Banking The object of this book is to encompass all the essential aspects Annual Report International Accounting Standards Committee Foundation, 2008 of banking and finance **Tiger** Wilfried Aulbur, Amit Kapoor, 2016-11-18 How can one survive in a market which is volatile and uncertain What strategies have worked and not worked in the past What does it take to be successful in India What are the successful strategies applied by the likes of HUL Godrej Adani Ports and redBus So what does it take to Ride the Tiger Sound flexible strategy operational excellence and dedication to customer centric innovation But what does that really mean How have successful Indian companies managed challenges in an extremely price sensitive market In this book Wilfried Aulbur and Amit Kapoor look at successful and sometimes not so successful strategies operations and innovations in India They have distilled lessons from their decades of practical work experience in the country From large family conglomerates like Tata and Godrej to newer additions like Adani from MNCs like Maruti Suzuki to start ups in Bangalore and Gurgaon the book explores key learnings from all four kinds of companies in an Indian context and provides useful insights into how business is done in India

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