HDFC DEPOSITS

INDIVIDUALS

HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA (stable)" rating for twenty fifth consecutive year.

QUICK LOAN FACILITY

Loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit amount, subject to the terms and conditions framed by HDFC. Interest on such loans will be 2% above the deposit rate. *This facility is not available for deposits from minors and NRIs.*

HDFC SPECIAL DEPOSITS Fixed								
	Ra	te of Interest (p.a.)						
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*			
33 Months	6.85%	6.90%	6.96%	7.08%	7.08%			
66 Months	6.85%	6.90%	6.96%	7.08%	7.08%			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			

^{*} For cumulative option, Interest is compounded annually.

	F	ixed Rates only							
Interest Rates on Deposits upto ₹ 2 Crore									
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*				
15 Months	6.70%	6.75%	6.81%	-	6.93%				
22 Months	6.80%	6.85%	6.91%	7.03%	7.03%				
30 Months	6.75%	6.80%	6.86%	6.98%	6.98%				
44 Months	6.80%	6.85%	6.91%	7.03%	7.03%				
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000				

^{*} For cumulative option, Interest is compounded annually.

REGULAR DEPOSITS Fixed & Variable Rates									
Interest rates on Deposits upto ₹ 2 Crore									
Period	Monthly Income Plan Quarterly Option Half-Yearly Option Annual Income Plan Cumulative Option								
12 - 23 Months	6.65%	6.70%	6.76%	-	6.88%				
24 - 84 Months	6.65%	6.70%	6.76%	6.88%	6.88%				
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000				
In	terest rates on Dep	osits exceeding	₹ 2 Crore upto ₹ 5	Crore					
12 - 23 Months	6.70%	6.75%	6.81%	-	6.93%				
24 - 84 Months	6.70%	6.75%	6.81%	6.93%	6.93%				
Int	erest rates on Dep	osits exceeding ₹	5 Crore upto ₹ 10) Crore					
12 - 23 Months	6.50%	6.55%	6.61%	-	6.73%				
24 - 84 Months	6.50%	6.55%	6.61%	6.73%	6.73%				
Inter	est rates on Depos	its exceeding ₹ 1	0 Crore & below ₹	25 Crore					
12 - 23 Months	6.45%	6.50%	6.56%	-	6.68%				
24 - 84 Months	6.45%	6.50%	6.56%	6.68%	6.68%				

^{*} For cumulative option, Interest is compounded annually.

Interest rates for deposit of ₹ 25 crore and above would be published on our website. Please refer our website for the prevailing rates or contact our branches before placing such deposits.

Senior Citizen (60 years a	Online Depos	RATES EFFECTIVE FROM		
Additional Interest Rate (for Deposits upto ₹ 2 crore only)	0.25% p.a.	Additional Interest Rate (for Deposits upto ₹ 10 lakhs only)	0.05% p.a.	MAY 21, 2020

Cheque should be drawn in favour of "HDFC Ltd." and marked "Account Payee only"

• INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT.



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Phones: 022-67546060 (for Deposits only) Email: deposits@hdfc.com Website: www.hdfc.com CIN: L70100MH1977PLC019916

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY

Resident Individual, Minor through guardian & Hindu Undivided Family (who is not a tax-resident of any country other than India).

MODE OF ACCEPTANCE

a) Through an account payee cheque favouring "HDFC Ltd"; or

b) Remittance of funds through RTGS, NEFT or fund transfer into HDFC's bank account on any working day (other than Saturday). In case the deposit amount is Rs. 25 lakh or more, the depositor must intimate HDFC latest by 12 noon on the day of remittance and ensure that funds are credited to our bank account before 1 p.m. so that interest shall accrue from that date; else interest shall accrue from the next working day.

In case where a depositor remits/deposits funds directly into the Corporation's bank account and submits the Deposit Application Form subsequently, the deposit will be effective from the date of credit of the funds in the Corporation's bank account, if the Deposit Application Form is submitted to the Corporation within one month from the date of remittance of funds. If the depositor fails to submit the Deposit Application Form within one month from the date of remittance of funds, the deposit will be effective from the actual date of submission of Deposit Application Form. Bank Account details for remittance of funds:

Beneficiary Name: HDFC LTD.

Account No.: HDFCFD+Depositor's PAN (i.e. if PAN of the depositor is ABCDE1234Z then account number should be mentioned as HDFCFDABCDE1234Z)

IFSC Code: HDFC0000060

Bank Name & Branch: HDFC Bank Ltd, Fort Branch, Mumbai

c) Payment can also be made through (i) Debit Card powered by RuPay; (ii) Unified Payments Interface (UPI) (BHIM-UPI); and (iii) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code). For more details, please contact us on 022-67546060.

INTEREST

Interest will be payable on the deposit from the date of realization of cheque or transfer of funds into HDFC's bank account on any working day (other than Saturday) with prior intimation. Interest on deposits placed under Monthly Income Plan, Non-Cumulative Option and Annual Income Plan shall be paid on fixed dates as given below:

Monthly Income Plan (MIP)	Last day of each month
Non-cumulative- Quarterly option	June 30, September 30, December 31 and March 31
Non-cumulative – Half-yearly option	September 30 and March 31
Annual Income Plan	March 31

Cumulative Interest Option & Recurring Deposits Plan: Interest will be compounded annually and accrued every year after deducting tax, wherever applicable. The principal along with interest will be paid on maturity once the discharged deposit receipt is received by us. In case of MIP and Non-Cumulative deposits, if the first interest due date falls within a week from the deposit date, then the interest for the first broken period will be paid in the next interest cycle. Interest amount (net of TDS - where applicable) will be paid through NACH at all centres where this facility is available. Where this facility is not available, interest will be paid through "Account payee" cheque drawn in favour of the first named depositor along with his bank account details furnished. In case of MIP, post-dated interest cheques for every financial year will be issued in advance. Interest on MIP under Variable Rate Deposit will be credited to the

VARIABLE RATE DEPOSIT

Interest Rate on variable rate deposit is linked to the benchmark rate and will vary from time to time with the benchmark rate. Benchmark Rate is the rate of interest applicable on HDFC fixed rate deposit product for the corresponding period. Interest Reset Date - Rate of interest (ROI) will be reset at the beginning of each interest period. ROI prevailing on the first day of the interest period will be applicable for the entire interest period. Deposit placed under the variable rate deposit cannot be changed to fixed rate deposit before the maturity date. In case there is no specific selection made by the depositor on the application form, fixed rate will be considered.

ELECTRONIC CLEARING SERVICE

depositor's bank account on the last day of the month.

This facility is provided to depositors whereby the interest will be credited directly to the depositors' bank account. The depositor would receive a credit entry "HDFC" in his pass book/bank statement. Intimation of interest credited would be sent on an annual basis.

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

No tax deduction at source on interest paid/credited upto ₹ 5000/- in a financial year. Income tax will be deducted at source under Section 194A of the Income Tax Act, 1961, at the rates in force. If the depositor is not liable to pay income tax and the interest to be paid/credited in a financial year does not exceed the maximum amount which is not chargeable to income tax, the depositor may submit a declaration in Form No. 15G so that income tax is not deducted at source. Senior Citizens (60 years and above) may submit a declaration in Form No. 15H. In such cases, PAN (Permanent Account Number) must be quoted in the Form 15G/H, else the form is invalid.

Sub-section 5A of Section 139A of the Income Tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his PAN to the person responsible for deducting such tax. Further, sub-section 5B of section 139A requires the person deducting such tax to indicate the PAN on the TDS certificate. In case PAN is not mentioned, the rate of TDS would be 20% as per section 206AA(1) of the Income-Tax Act, 1961.

PREMATURE WITHDRAWAL

Request for premature withdrawal may be permitted at the sole discretion of the Corporation, subject to the Housing Finance Companies (NHB) Directions, 2010, as applicable from time to time.

Premature withdrawal will not be allowed before completion of 3 months from the date of acceptance. In case of request for premature withdrawal after the expiry of 3 months, the rates given in the following table shall apply.

Months completed from the date of deposit	Rate of Interest Payable
After 3 months but before 6 months	The maximum interest payable shall be 4% per annum for individual depositor, and no interest in case of other category of depositors.
After 6 months but before the date of maturity	The interest payable shall be 1% lower than the interest rate applicable for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by HDFC. In respect of variable rate deposit, the interest rate applicable for the period for which deposit has run would be considered as applicable on the respective interest reset dates.

The commission is paid upfront for the entire period of deposit to our authorised agent. In case of premature withdrawal, the commission is payable for the period completed and excess commission paid will be recovered from the deposit amount.

RENEWAL / REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC. In case of renewal of deposit, the prescribed application form signed by all depositors is also required to be submitted. In case of renewal, deposit period would commence from the maturity date of the renewed deposit and the interest rate prevailing on the date of maturity will be applicable. Maturity date of the renewed deposit should be at least 1 week beyond the actual date of renewal of such overdue deposits and premature withdrawal will not be permitted for 3 months from the actual date of renewal.

Auto-Renewal of Deposits: Depositor has the option to choose auto-renewal on maturity of the deposit. In such cases, the deposit would be automatically renewed on maturity under the similar product and for the same period at the rate of interest prevailing on the date of maturity of the deposit. In case the similar product/period options are not available on the maturity date, deposit will be renewed for a period which is closest to the original period. However, before the maturity date, depositor can cancel the auto-renewal instruction and request for repayment. If the depositor does not choose auto-renewal option, the maturity amount will be automatically remitted to depositor's bank account from where the funds were received on the maturity date.

Interest will accrue after the maturity date only if the deposit is renewed.

If the date of maturity falls on any day on which HDFC's office remains closed, repayment will be made on the next working day. Repayment amount is remitted to depositor's bank account directly through NEFT/RTGS/NACH or paid through account payee cheque favouring the first depositor.

NOMINATION FACILITY

As per Section 36B of the National Housing Bank Act, 1987 & Rule 2(1) of the Banking Companies (Nomination) Rule, 1985, only individual depositor/s, singly or jointly, can nominate a single person under this facility. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attorney holder or any person acting in representative capacity as holder of an office or otherwise cannot nominate. In the event of the death of the sole depositor or the death of all the depositors, the nominee shall have the right to receive the amount due in respect of the deposit and payment by HDFC to the nominee shall constitute full discharge to HDFC of its liability in respect of the deposit. Nominees' name will be printed on the Deposit Receipt, unless mentioned otherwise. In case of thumb impression of the depositor/s, nomination has to be attested by two witnesses. In such cases, separate Form DA-1 may be downloaded from our website.

KNOW YOUR CUSTOMER (KYC)

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC requirements by submitting the following documents: a) Latest Photograph b) Self-certified copy of the proof of identity & address and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961. Depositor shall submit his Permanent Account Number to the Corporation. In case the depositor has already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number.

GENERAL

In the event of death of the first / sole depositor, repayment of deposit and payment of interest will be made to the joint depositor first in order of survivor/s / nominee on submission of death certificate without reference to the heirs and/or legal representatives of the deceased.

Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the Housing Finance Companies (NHB) Directions, 2010.

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate in lieu of commission as decided by management from time to time. The benefit of additional ROI may be availed through a single option only. In case such deposits are generated through our authorised agents, commission on such deposits would be adjusted appropriately.

All remittances by HDFC (towards interest, repayment, loan against deposit, etc.) shall be made to the bank account from where the funds were received by HDFC. Change in bank account may be permitted only in bonafide cases (such as where the account has been closed, etc.) at the sole discretion of the Corporation.

CRISIL has reaffirmed "FAAA/Stable" rating to our Fixed Deposits Programme. This rating indicates that the degree of safety regarding timely payment of interest and principal is very strong.

ICRA has reaffirmed "MAAA(stable)" rating to our Fixed Deposit Programme. This rating is the highest credit quality rating assigned by ICRA. The rated deposits programme carries the lowest credit risk.

The aggregate dues from the facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and/or the Corporation are/is holding substantial interest is ₹ 2,391.97 crore (Total exposure less equity investments) and the total amount of exposure to such entities is ₹ 19,459.30 crore (Total exposure).

The deposits solicited by the Corporation are not insured.

HDFC has a right to change, amend, add or delete the terms and conditions without notice, subject to the Housing Finance Companies (NHB) Directions, 2010, as applicable, from time to time.

In case of any deficiency of the Corporation in servicing its deposits, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.

In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to an authorised officer of the National Housing Bank.

The financial position of the Corporation as disclosed and the representations made in the application form are true and correct and that the Corporation and its board of directors are responsible for the correctness and veracity thereof. The housing finance company is within the regulatory framework of the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the Corporation or for the correctness of any of the statements or the representations made or opinions expressed by the Corporation, and for repayment of deposit/discharge of liabilities by the Corporation. HDFC Deposits programme is designed in accordance with NHB Regulations with the objective to channelise resources for housing.

FOR AUTHORISED AGENTS

Agents are not authorised to accept cash from depositors or issue receipt on behalf of HDFC for deposits. Please ensure that your name and code number is clearly mentioned in the box provided in the application form to enable payment of commission. Application forms received without your name and code number will not be considered for payment of commission. Commission will be paid to authorised agents at the rate decided by the management, from time to time.

HDFC			PROVISIONAL R	ECEIPT		
тн you, кіднт тнкоидн Received from	www.hdfc.co	om	cheque/HI	DFC Deposit Rece	Date:	/ for
₹	dated	drawn on		Bank		Branch towards
Deposit for Senion	or Citizens	■ Monthly Income Plan	Non-Cumulative (Quarterly	Half-Yearly)	Annual Income Plan	Cumulative
for a period of	months @	% per annum.		For HOUSING DE	VELOPMENT FINANCE COI	RPORATION LIMITED

Phone: 022-67546060



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

Phones: 022-67546060 (for Deposits only) Email: deposits@hdfc.com Website: www.hdfc.com

CIN: L70100MH1977PLC019916

Agent's Name: KGMS BROKING & RESEARCH (P) LTD

Code No.: AM / 22314

DEPOSIT APPLICATION FORM (Resident Individuals)

PLEASE USE BLOCK LETTERS AND TICK gents are not permitted to accept cash with applicat	_		way be respons	sible for s	uch or otl	her wron	g tende	rs.		Date	e :					
I/We apply for placement/renewal of de	eposit for a period of	mor	nths and wi	ll earn	interest	t @			% p.a							
☐ FIXED RATE INTEREST □ VAI	RIABLE RATE INTE	REST							·							
PAYMENT DETAILS																
Amount₹	Cheque/RTG	S/NEFT (UTF	R) No.								Dat	e: D	D	М	M	Y
Bank Name							Bra	anch								
Bank		MIC						IFSC			Т		T			
Account No. Interest on this deposit and redempt	ion proceeds may be	Coo credited to		nk acc	count d	irectly	throu	Code Igh NA		IEFT.	/RT0	GS/di	rect o	credit	facil	ity.
HDFC Deposit Receipt No.	-		Ma	turity [Date	D D	М	M	/ Y							
(In case of Renewal)																
SCHEME:	STATUS:	C	ATEGORY	:□ Me	ember o	of Public	c 🗆	Direct	tor/Rel	ative (of a [Directo	or			
☐ MONTHLY INCOME PLAN ☐ NON-CUMULATIVE (Quarterly)	Resident Individual	mails.	Shareholde	er (DP/C	Client ID				_) [∃ Em	ploye	ee				
□ NON-CUMULATIVE (Half-Yearly)	☐ Hindu Undivided Fa	,	EPOSIT R	EPAYA	BLE T	0: 🗆	First [Deposit	tor 🗆 I	First D)epos	sitor o	r Surv	vivor/s		
☐ ANNUAL INCOME PLAN ☐ CUMULATIVE			ENIOR CIT							□ N						
	/i i						,									
First / Sole Depositor's Details CKYC Identifier	(as appearing in your suppl	orung identilid	alion docume	ent)												
(Skip if not alloted) Name		+												Т		
Guardian's Name														+		
(in case of Minor) Mobile																
Customer No. (If KYC is already complied)					PAN	т			Т							
Email ID														Т		
Second Depositor's Details (as a CKYC Identifier (Skip if not alloted)	ippearing in your supporting	g identification	n document)													
Customer No. (If KYC is already complied)					PAN					Н		-				
. , ,	caring in vour augmenting id	antification de	aumont)													
Third Depositor's Details (as appe	aring in your supporting to	enuncation do	ocument)													
(Skip if not alloted)	+	+														
Name		+								Н		_		4		
Customer No. (If KYC is already complied) I/We hereby declare that the first named depositor me					PAN											
194A of the Income Tax Act, 1961. I/We hereby agree I/We certify that the information provided above is in tax-resident of any country other than India. I/We have Ltd. to collect, store, communicate and process inforn them and to the authorities in and/or outside India of take place in the information provided above as well i/We also agree that my/our failure to disclose any mi account or close it or report to any regulator and/or air not remedied by me/us within the stipulated period confirming the information provided by me/us to HDF Act read with the Rules thereunder. I/We also agree matter herein. I/We shall indemnify HDFC Ltd. for any I/We further declare that, I/We am/are authorized to nor indirectly any proceeds of schedule of offence and Notifications, Guidelines or Directions thereunder, as a with the applicable Law. I/We further affirm that the in has been concealed. I/we hereby authorise HDFC to I/We have gone through the financial and other state consideration I/we am/are making the deposit with the I/We new principal and interest Renew principal and interest	accordance with section 285B, e not withheld any material information relating to the account a any confidential information for as in the documentary evidence aterial fact known to me/us, no ny authority designated by the d, thereby accept and acknowle (C Ltd. It shall be my/our respc to furnish such information and y loss that may arise to HDFC make this deposit in the above-blor is not designed for the puramended from time to time. I/W send Email/SMS alerts for all tements/particulars/representatio e Corporation at my/our own ris	A of the Income mation that man and all transactic compliance with eprovided by n wo or in future, Government of edge that HDFC onsibility to edud/or documents Ltd. on accoun mentioned schepose of any core shall provide me/us is/are tructransactions release furnished/mask and volition.	e Tax Act, 1961 y affect the ass ons therein, by h any law or re me/us or if any may invalidate India (GOI)/RB C Ltd. shall hav cate myself/our as HDFC Ltd. nt of providing in eme (HDFC De ntravention or a any further info ue and correct i eating to my/our ade by the Cor	read with resment/c Ltv gulation we certification my/our ap I for the pive the rigl selves an may requision position and prosition and responsition and respons	n Rules 11 aategorizat d. and any hether do on become plication a surpose or ht and aut d to comp ire from ti r incomple I that the i the provi nd fully co ect and n and after c	ion of the y of its at mestic or ess incorre and HDF(take any thority to bly at all lime to tire ete inform amount k sions of the other othing	e accour ffiliates v foreign cct and t C Ltd. w / other a carry o times w ne on a nation. tept in the the Prev in any i	nt as a R wherever . I/We ur to provid rould be action as ut invest ith all re- ccount o he depos- vention o investigar	leportable situated and entake the revised within its may be igations leevant laf any christ is through the sit is through the sit is through the sit is t	e accoud includ to inford self-ord self-ord to deeme from the transpect of transpect of the transpect of the transpect of the transpect of transpect of the transpect of the transpect of transpect of the transpect of tra	unt or or ing sham you ertificate or put led appropriate info to a law earing to a law earing the ering th	otherwise aring, trainmed immedition alor restriction reporting experting experting in the source Act, 200 uired by	se. I/We ransfer iately on g with ons in t by HD availating und India e and c 2 and the Co	e permit/ and disconficial and chief for any chief documente operate of the FC Ltd. ble in puer section or abroad does not any Rule or poration	author closure nanges entary ations If the ublic d on 285 ad in the t involves, Re n in ad	rise HDFC be between s that may evidence. of my/our deficiency lomain for BBA of the he subject we directly egulations, ccordance
☐ Pay the principal and interest to r	ny/our designated Ba	nk Accoun	t mentione	d here	in.		THIE	RD		: _						
FOR OFFICE USE ONLY																
Document Reference No.			Date of Rece	eint							\/_	rified h)V			

FORM DA 1: NOMINATION Nomination under Section 36B of the National Housing Bank Act, 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect of HDFC deposits. I/We nominate the following person to whom in the event of my / our / minor's death the amount of this deposit may be returned by HDFC Ltd. Name & Address of Nominee Pin Code Email ID Customer No. (If KYC is already complied) PAN Relationship with Gender Date of Birth of Nominee D D M M Y Y Age Depositor (If any) As the nominee is a minor on this date, I/We appoint (Name, address & date of birth)* to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during SIGNATURE OF DEPOSITOR(S)# the minority of the nominee. * Leave out if nominee is not a minor. FIRST/SOLE/ # Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled GUARDIAN to act on behalf of the minor. Thumb impression shall be attested by 2 witnesses. (use separate form DA 1) SECOND /05/2020



PARTICULARS AS REQUIRED **UNDER NON-BANKING** FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING **COMPANIES (ADVERTISEMENT) RULES, 1977.**

Please tick if nominee's name should not be printed on Deposit Receipt/Application for renewal of deposit -

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Corporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. Phone: 022-6754 6060 (for deposits only), 66316000, 22820282. Fax: 22821366.

(a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)

(b) Date of Incorporation October 17, 1977

(c) Business carried on by the Company and its subsidiaries with details of branches: HDFC is a public limited company primarily engaged in the business of providing housing finance by creating an institutional facility for meeting the needs of people for long-term finance for purchase construction of residential houses anywhere in India. The Corporation has ten wholly owned and eight other subsidiaries viz.:

We will accordingly arrange to print the nominee name on the renewal application.

The Outportation has tent whonly owner and eight order subsciantes viz.

**HPCF Investments Limited carries on the business of investments in stocks, shares, debentures and other securities; • HDFC Holdings Limited carries on the business of investments in stocks, shares, debentures and other securities; • HDFC Trustee Company Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Ventures Trustee Company, Limited acts as a Trustee for Funds Trustee Company, Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Ventures Trustee Company, Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Ventures Trustee Company, Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Ventures Trustee Company, Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Ventures Trustee Company, Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Ventures Trustee Company, Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Ventures Trustee Company, Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Ventures Trustee Company, Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Ventures Trustee Company, Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Advisors Limited is engaged in advisory services. • HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund, • HDFC Life Insurance Company Limited is engaged in the business of general insurance; • HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance; • HDFC Asset Management Company Limited carries on the business of managing Mutual Fund schemes; • GRUH Finance Limited is engaged in the business of providing housing finance; • • Oriental Mesterners, as wholly owned subsidiary of HDFC Holding Limited acts as an investment manager to HREF International Lice and its subsidiaries in Maunitus; • HDFC Credital Financial Services Provide Limited is engaged in providing education loan for higher education. • HDFC Pension Management Company Limited, as wholly owned subsidiary of HDFC Life Insurance Company Limited acts as a pension fund manager, • Grina Ple Limited, as wholly owned subsidiary of HDFC Life Insurance Company Limited as a pension fund manager, • Grina Ple Limited, as wholly owned subsidiary of HDFC Life Insurance Company Limited is engaged in the business of offering life reinsurance capacity to the insurers in the UAE and other GCC nations; and • Proposed to be merged with Bandhan Bank Limited, subject to receipt of necessary approvals.

The Corporation has Branch Offices/Service Centers at the following places:

Subsidiary of HDPC Lite Insurance Company Limited is engaged on the countered to order to disease any approvals.

The Corporation has Branch Offices Service Centers at the following places:

The Corporation has Branch Offices Service Centers at the following places:

ASSA 116: 25559977 AMEDIABAD planting in 65007000 Et 11971 for Deposits only, AMEDIABAD planting in 127711121 [650959 for Deposits Only, AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711121 [650959 for Deposits Only, AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 [650959 for Deposits Only, AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 [650959 for Deposits Only, AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 [650959 for Deposits Only, AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 [650959 for Deposits Only, AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 [650959 for Deposits Only, AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 [650959 for Deposits Only, AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 [650959 for Deposits Only, AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 [650959 for Deposits Only, AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 [650959 for Deposits Only, AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 AMEDIABAD planting in 127711127 [650959 for Deposits Only, AMEDIABAD planting in 12771127 [650959 for Depos

(d) Brief particulars of the management of the Corporation

THIRD

The Corporation is managed by the Board of Directors comprising of eminent persons with wide experience and knowledge. Subject to superintendence, direction and control of the Board of Directors, substantial powers of management are vested in three of its Executive Directors, viz., Mr. Keki M. Mistry, Vice Chairman & Chief Executive Officer, Ms. Renu Sud Kamad, Managing Director and Mr. V. Srinivasa Rangan, Executive Director.

G061

(e) Names, addresses and occupations of the Directors:

NAME	ADDRESS	OCCUPATION
Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporation Ltd., HDFC House, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai – 400 020.	Professional Director
Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa- 403102.	Professional Director
Dr. J. J. Irani	No. 7 Beldih Lake, Northern Town, Jamshedpur, Jharkhand 831 001.	Professional Director
Mr. U. K. Sinha	K-94, 2nd Floor, Hauz Khas Enclave, New Delhi - 110 016	Professional Director
Mr. Jalaj Dani	Home Villa Co-op. Hsg. Soc. Ltd., 48, Krishna Sanghi Path, Gamdevi, Mumbai – 400 007	Professional Director
Dr. Bhaskar Ghosh	Villa No. 443, Adarsh Palm Retreat, Phase 2, Bellandur, Doddakanahalli, Bengaluru - 560103	Professional Director
Ms. Ireena Vittal	A2, 1202, World Spa East, Sector 30/41, Gurugram - 122001	Professional Director
Mr. V. Srinivasa Rangan (Executive Director)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	Company Executive
Ms. Renu Sud Karnad (Managing Director)	Housing Development Finance Corporation Ltd., The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi – 110 067.	Company Executive
Mr. Keki M. Mistry (Vice Chairman & Chief Executive Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	Company Executive

(f & g) Profits and Dividends:

Financial Year Ended	Profit before tax (₹ in crore)	Profit after tax (₹ in crore)	Equity Dividend Per share (₹)
31.03.2019	13,118.77	9,632.46	21.00*
31.03.2018	13,189.64	10,959.34	20.00
31.03.2017#	10,726.64	7,442.64	18.00

^{*} Subject to shareholders' approval in the AGM to be held on August 2, 2019. This includes interim dividend of ₹ 3.50 per share paid during the year. # Figures for financial year ended 31.03.2017 are as per erstwhile GAAP

(h) Summarized financial position of the Corporation as in the two audited balance sheets immediately preceding the date of advertisement:

		(₹ in cro
	As at March 31, 2019	As at March 31, 2018
Liabilities		
Paid-up Equity Share Capital	344.29	335.18
Reserves and Surplus	77,011.18	64,879.35
Money received against share warrants	-	50.38
Secured Loans	1,84,906.99	1,56,736.66
Unsecured Loans	1,80,358.69	1,62,979.03
Current Liabilities and Provisions	16,156.40	13,928.99
Total	4,58,777.55	3,98,909.59
Assets		
Loans	4,00,759.63	3,57,380.86
Fixed Assets	651.33	644.50
Investments	46,561.67	31,111.86
Current Assets, Loans and Advances	9,974.01	8,492.87
Deferred Tax Asset	830.91	1,279.50
Misc. Expenditure, Profit & Loss account	0.00	0.00
Total	4,58,777.55	3,98,909.59

Note: Effective April 1, 2018, the Company has adopted all the Indian Accounting Standards (Ind AS) and the adoption was carried out in accordance with Ind AS 101 These time deposition is a company has according a new initial induction and participated and in a continuous managements managements and in a continuous managements managements and in a continuous managements managements managements and in a continuous managements mana

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 534.98 crore (Previous year ₹ 511.88 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 1,006.08 crore (Previous year ₹ 1,526.78 crore), in respect of corporate undertakings provided for securitised for receivables ₹ 1,388.13 crore (previous year ₹ 1,082.10 crore) and in respect of disputed dues towards wealth tax, interest on lease tax, and payments towards employer's contribution to ESIC not provided for by the Corporation, amounts to ₹ 0.13 crore (Previous year ₹ 0.15 crore).

- (i) The amount of Public Deposits which the Corporation can raise under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 3 times of the net owned funds i.e. ₹ 1,83,907.80 crore whereas the total Public Deposits as on March 31, 2019 was ₹ 76,360.65 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 14 times of the net owned funds i.e. ₹ 8,58,236.40 crore whereas the aggregate deposits as on March 31, 2019 was ₹ 3,65,265.68 crore.
- (i) There are no overdue deposits other than unclaimed deposits.
- (k) We declare that:
 - 1) The Corporation has complied with the provisions of the Directions as applicable to it;
 - 2) The compliance with the said Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank
 - The deposits accepted by the Corporation are unsecured and rank pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987.

The Corporation is having a valid Certificate of Registration dated 31-07-2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Corporation or for the correctness of any of the statements or representations made or opinion expressed by the Corporation and for repayment of deposits/discharge of liabilities by the Corporation. The above text has been approved by the Board of Directors of the Corporation at its meeting held on May 13, 2019 and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy signed by all Directors of the Corporation has been filed with the National Housing Bank, New Delhi.

By Order of the Board

A IAV AGADWAI Company Secretary



Know Your Customer (KYC) Application Form (Resident Individuals)

Please fill the information in BLOCK Letters and

_							
	in	ani	nro	pria	to i	nla	CO
	ш	aμ	טוע	pila	ויי	yıa	CC:

WITH YOU, RIGHT THROUGH The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and NHB's guidelines on Know Your Customer and Anti Money Laundering. For existing Depositor, the information furnished herein will supersede the information available in the records of HDFC.

Customer Details (as appearing in your supporting identification document)																							
CKYC Identifier (Skip if not alloted)															Gender Date of Birth (Compul								
Name (Prefi	x) (1	Name)				(Mi	ddle	Nan	ne)						(La	ast N	lame)					M/F/T
Guardian's Name																							
(in case of Minor) Guardian's Customer No. (If available) (in case of Minor)																							
Maiden Name (if any)																							
Father/Spouse Name																							Paste latest passport size photograph with signature
Mother Name																							(DO NOT STAPLE)
Address Line 1																							IGNORE if already submitted earlier
Line 2																							outhing outlo
Line 3																•				_			
City					0		t D:t		Pin		_		_			Col	ıntry	1	N	D	ı	Α	
City of Birth PAN No.						ntry o onalit		n	1	N	D	1	Α	M	C	itizon	chin		M	Б		•	
(Mandatory)	ory)				Ema		y		ı	N	D	ı	Α	A N Citizenship		-	N	U	- 1	A			
Mobile	Tal		7-1				T 10		_	T 10		_	0=1					T = 0		_	1		740 - - - - - - - - - -
																							cs < ₹ 1 Crore □ ₹ 1 Crore & above
Occupation □ Private Sector Service □ Public Sector Service □ Business □ Professional □ Retired □ Housewife □ Student □ Govt. Sector Service □ Self Employed Qualification:																							
Please tick (✓) If the follo		_									_					-		_ "		_	_ 0		
Proof of Identity &	Address																						
Proof of possession	of Aadhaar nu	mber	(X	хх	X	Х	Х	Х			ī	Т		Ex	piry	Da	te						
(Please redact/blackout first 8 digits of Passport No.	f Aadhaar Number)														D								
Driving Licence N	0.																						
Voter ID Card No.																							
	. = \		16.51						4.5			_	4.5										
Tax to be deducted ☐ Yes ☐ No. If No, Please submit Form 15G OR Form 15H (for 60 years of age and above).																							
I hereby declare that the information provided by me above as well as in the documentary evidence provided by me are to the best of my knowledge and belief, true, correct and complete. In case any of the above information is found to be false, untrue, misleading or misrepresenting, I am aware that I may be held liable for it. I hereby consent to receiving information from Central KYC Registry through SMS/ Email on the above registered number/email address. I hereby submit voluntarily at my own discretion, the physical copy of Aadhaar card to HDFC for the purpose of establishing my identity/address. I voluntarily give my consent in connection with me placing deposits with HDFC and processing instructions for the said purpose and hereby give consent to HDFC for verification of my Aadhaar to establish its genuineness through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner stipulated by UIDAI or in terms of any applicable law for the same. The consent and purpose of collecting Aadhaar has been explained to me in local language. HDFC has informed me that my Aadhaar submitted to HDFC herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. HDFC has informed me that this consent and my Aadhaar will be stored with HDFC. I hereby authorise HDFC to search, download and store my KYC details from CERSAI Registry for the purpose of KYC compliance. I certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962. I also certify that I am not a tax-resident of any country other than India. I have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I permit/authorise HDFC Ltd to communicate and process information relating to the Account and all transactions therein, by the HDFC and any of its affiliates wherever situated including sharing, transfer an																							
Place :															S	Signa	ature						
Date: D D M																· 3···							
Attestation/For Of	fice Use O	nly						_		_											٥.		
Documents Received	d Certi	fied Co	pies					3	can	ı Sr.	NO										Cne	еске	ed by
		KYC V	ERIFI	CATION	I CAF	RRIE	D O	UT B	BY													INST	TITUTION DETAILS
Emp. Name :																			Nar	ne :			IG DEVELOPMENT FINANCE
Emp. Code :																							RATION LIMITED
Designation :																			Cod	de:.	IN2	294	
Emp. Branch :																			Inst	titutio	on s	tam	p
Date :																							י מפ
Employee signature																							JO-