# HDFC DEPOSITS

# **INDIVIDUALS**

## **HIGHEST SAFETY**

CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA (stable)" rating for twenty fourth 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.* 

|                    | F                   | ixed Rates only       |                    |                    |                    |
|--------------------|---------------------|-----------------------|--------------------|--------------------|--------------------|
|                    | Ra                  | te of Interest (p.a.) |                    |                    |                    |
| Period             | Monthly Income Plan | Quarterly Option      | Half-Yearly Option | Annual Income Plan | Cumulative Option* |
| 33 Months          | 7.70%               | 7.75%                 | 7.83%              | 7.98%              | 7.98%              |
| 66 Months          | 7.70%               | 7.75%                 | 7.83%              | 7.98%              | 7.98%              |
| Minimum Amount (₹) | 40,000              | 20,000                | 20,000             | 20,000             | 20,000             |

<sup>\*</sup> For cumulative option, Interest is compounded annually.

|   | F                   | Fixed Rates only |                    |                    |        |  |  |  |
|---|---------------------|------------------|--------------------|--------------------|--------|--|--|--|
| Interest Rates on Deposits upto ₹ 2 Crore |                     |                  |                    |                    |        |  |  |  |
| Period                                    | Monthly Income Plan | Quarterly Option | Annual Income Plan | Cumulative Option* |        |  |  |  |
| 15 Months                                 | 7.55%               | 7.60%            | 7.68%              | -                  | 7.83%  |  |  |  |
| 22 Months                                 | 7.65%               | 7.70%            | 7.78%              | 7.93%              | 7.93%  |  |  |  |
| 30 Months                                 | 7.60%               | 7.65%            | 7.73%              | 7.88%              | 7.88%  |  |  |  |
| 44 Months                                 | 7.65%               | 7.70%            | 7.78%              | 7.93%              | 7.93%  |  |  |  |
| Minimum Amount (₹)                        | 40,000              | 20,000           | 20,000             | 20,000             | 20,000 |  |  |  |

<sup>\*</sup> 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                            | 7.50%               | 7.55%              | 7.63%              | -                  | 7.78%              |  |  |  |
| 24 - 84 Months                            | 7.50%               | 7.55%              | 7.63%              | 7.78%              | 7.78%              |  |  |  |
| Minimum Amount (₹)                        | 40,000              | 20,000             | 20,000             | 20,000             | 20,000             |  |  |  |
| Inte                                      | erest rates on Dep  | osits exceeding ₹  | 2 Crore upto ₹ 10  | Crore              |                    |  |  |  |
| 12 - 23 Months                            | 7.65%               | 7.70%              | 7.78%              | -                  | 7.93%              |  |  |  |
| 24 - 84 Months                            | 7.65%               | 7.70%              | 7.78%              | 7.93%              | 7.93%              |  |  |  |
| Intere                                    | st rates on Depos   | its exceeding ₹ 10 | Crore & below ₹    | 25 Crore           |                    |  |  |  |
| 12 - 23 Months                            | 7.70%               | 7.75%              | 7.83%              | -                  | 7.98%              |  |  |  |
| 24 - 84 Months                            | 7.70%               | 7.75%              | 7.83%              | 7.98%              | 7.98%              |  |  |  |

<sup>\*</sup> 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 and above)                         |            |  |  |  |  |  |  |
|---|------------|--|--|--|--|--|--|
| Additional Interest Rate (for Deposits upto ₹ 2 crore only) | 0.25% p.a. |  |  |  |  |  |  |

RATES EFFECTIVE FROM JUNE 14, 2019

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) Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones) CIN: L70100MH1977PLC019916 Email: deposits@hdfc.com Website: www.hdfc.com

#### **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 lacs or more, the depositor must intimate HDFC latest by 12.30 pm on the day of remittance so that interest shall accrue from that date; else interest shall accrue from the next working day.

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

#### 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 Monthly Income Plan, post-dated interest cheques for every financial year will be issued in advance. Interest on Monthly Income Plan under Variable Rate Deposit will be credited to the depositor's bank account on the last day of the month.

#### **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.

#### **ELECTRONIC CLEARING SERVICE**

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.

Section 139A(5A) 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, 139A(5B) 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. In case of deposits of ₹ 50,000 and above, it is mandatory to furnish PAN.

#### 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 deposit. 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<br>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 after 12 months from the date of renewal and premature withdrawal will not be permitted for 3 months after the date of renewal.

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.

#### **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.

#### **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 identify c) Self-certified copy of the proof of address and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961. 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.

Total amount of exposure including the non-fund based facilities, to companies in the same group or other entities or business ventures in which directors and/or the Corporation are holding substantial interest as on March 31, 2018 was ₹ 10,006.21 crore.

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.

| <b>□</b> HDFC                         |             |              | PROVISIONAL RECEIPT  Date:   | 1 1                 |
|---------------------------------------|-------------|--------------|--|---------------------|
| WITH YOU, RIGHT THROUGH Received from | www.hdfc.co | om<br>       | cheque/HDFC Deposit Receipt No.                                    | for                 |
| ₹                                     | dated       |              | Bank   | Branch towards      |
|                                       | _           | - •          | □ Non-Cumulative ( □ Quarterly □ Half-Yearly) □ Annual Income Plan | ☐ Cumulative        |
| for a period of                       | months @    | % per annum. | For HOUSING DEVELOPMENT FINANCE                                    | CORPORATION LIMITED |

Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)
VALID SUBJECT TO REALISATION OF CHEQUE

**Authorised Signatory** 



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

Phones: 022-67546060 (for Deposits only) Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)

CIN: L70100MH1977PLC019916 Email: deposits@hdfc.com Website: www.hdfc.com

| Agent's Name: |
|---------------|
| Code No.:     |

## DEPOSIT APPLICATION FORM (Resident Individuals)

| DEI OOII A  | I I LIOA   | 11011   |  | 101 (120  | Joine  |  | al V   | uuu   | 113)  |   |  |  |  |
|---|--|---|--|---|--|--|--|---|---|---|--|--|--|
| PLEASE USE BLOCK LETTERS AND TICK  IN APPROF  |  | n no wav be res   | ponsible for   | such or oth   | er wrong te  | nders.   |  | Date  | e :   |   |  |  |  |
| I/We apply for placement/renewal of deposit for a pe  |  | months and  | •  |   |  |  | % p.   |   | _   |   |  |  |  |
| ☐ FIXED RATE INTEREST ☐ VARIABLE RAT  |  |   |  |   | •  |  | , o p  |   |   |   |  |  |  |
| PAYMENT DETAILS   |  |   |  |   |  |  |  |   |   |   |  |  |  |
| Amount ₹ Che  | eque/RTGS/NEFT   | (UTR) No.   |  |   |  |  |  |   | Date  | e: D  | D M  | М  |  |
| Bank Name   |  |   |  |   |  | Branch   |  |   |   |   |  |  |  |
| Bank Account No. Interest on this deposit and redemption proceeds   | may be credite   | MICR<br>Code:<br>ed to above  | e bank ad  | count dir   | rectly th  | IFS<br>Co<br>rough N   | de:  | /NEF1   | r/RT0   | SS/dire   | ect cred   | it fac   | ilitv.   |
| HDFC Deposit Receipt No. (In case of Renewal)   |  |   | Maturity   |   | D D I  | м М  | Y  |   |   |   |  |  | ,  |
| SCHEME: STATUS:   |  |   |  |   |  |  |  |   |   |   |  |  |  |
| ☐ MONTHLY INCOME PLAN ☐ Resident III ☐ NON-CUMULATIVE (Quarterly) ☐ Hindu Und   |  | CATEGOI  ☐ Shareh   |  |   | Public   | ☐ Dire   | ector/R  | elative<br>Em   |   |   |  |  |  |
| □ NON-CUMULATIVE (Half-Yearly)  | iivided i airiiiy  | DEPOSIT   | REPAY  | ABLE TO   | <b>)</b> : □ Fir   | st Depo  | sitor 🗆  | ] First I   | Depos   | sitor or S  | Survivor   | /s   |  |
| ☐ ANNUAL INCOME PLAN ☐ CUMULATIVE   |  | SENIOR  | CITIZEN  | IS (60 year   | s & above  | e) 🗆 Y   | 'ES  | □ N   | 0   |   |  |  |  |
| First / Sole Depositor's Details (as appearing in   | your supporting ide  | entification doc  | cument)  |   |  |  |  |   |   |   |  |  |  |
| CKYC Identifier<br>(Skip if not alloted)  |  |   |  |   |  |  |  |   |   |   |  |  |  |
| Name  |  |   |  |   |  |  |  |   |   |   |  |  |  |
| Guardian's Name<br>(in case of Minor)   |  |   |  |   |  |  |  |   |   |   |  |  |  |
| Mobile  |  |   | Aadh   | aar No.   |  |  |  |   |   |   |  |  |  |
| Customer No. (If KYC is already complied)  Email ID   |  |   |  | PAN   |  |  |  |   |   |   |  |  |  |
|   |  |   |  |   |  |  |  |   |   |   |  |  |  |
| Second Depositor's Details (as appearing in your CKYC Identifier  | supporting identifi  | cation docume   | nt)  |   |  |  |  |   |   |   |  |  |  |
| (Skip if not alloted)   |  |   | Aadh   | aar No.   |  |  |  |   |   |   |  |  |  |
| Name  |  |   |  | 2411  |  |  |  |   |   |   |  |  |  |
| Customer No. (If KYC is already complied)   |  |   |  | PAN   |  |  |  |   |   |   |  |  |  |
| Third Depositor's Details (as appearing in your sup   | pporting identificati  | on document)  |  |   |  |  |  |   |   |   |  |  |  |
| CKYC Identifier<br>(Skip if not alloted)  |  |   | Aadh   | aar No.   |  |  |  |   |   |   |  |  |  |
| Name  |  |   |  |   |  |  |  |   |   |   |  |  |  |
| Customer No. (If KYC is already complied)   |  |   |  | PAN   |  |  |  | Ш   |   |   |  |  |  |
| IWe hereby declare that the first named depositor mentioned in my/our a 194A of the Income Tax Act, 1961. IWe hereby agree to abide by the a I/We certify that the information provided above is in accordance with s a tax-resident of any country other than India. I/We have not withheld a HDFC Ltd. to collect, store, communicate and process information relatibetween them and to the authorities in and/or outside India of any confid that may take place in the information provided above as well as in the evidence. I/We also agree that my/our failure to disclose any material fac of my/our account or close it or report to any regulator and/or any author the deficiency is not remedied by me/us within the stipulated period, the domain for confirming the information provided by me/us to HDFC Ltd. 285BA of the Act read with the Rules thereunder. I/We also agree to fun the subject matter herein. I/We shall indemnify HDFC Ltd. for any loss to I/We further declare that, I/We am/are authorized to make this deposit in or indirectly any proceeds of schedule of offence and/or is not designed Notifications, Guidelines or Directions thereunder, as amended from time with the applicable Law. I/We further affirm that the information/details p has been concealed. I/we hereby authorise HDFC to send Email/SMS a I/We have gone through the financial and other statements/particulars/reconsideration I/we am/are making the deposit with the Corporation at my | etitached terms and co exection 285BA of the enry material information of the account an elential information for documentary evidence to known to me/us, no mority designated by the reby accept and ackrel the shall be my/our enish such information hat may arise to HDF in the above-mentioner for the purpose of a to time. I/We shall provided by me/us is/elerts for all transaction presentations furnish y/our own risk and vo | inditions governit<br>Income Tax Act,<br>in that may affed<br>d all transactions<br>compliance with<br>e provided by m<br>ow or in future, r<br>to weld by m<br>to weld by the<br>sponsibility to<br>and/or documen<br>C Ltd. on accoud<br>d scheme (HDFC<br>my contravention<br>ovide any further<br>inter une and corn<br>are true and corn<br>are rue and corn<br>are fuelding to my<br>ed/made by the<br>littion. | ng the depos<br>1961 read of the assess<br>therein, by any law or re-<br>levis or if armay invalidation of findia (GO)<br>DFC Ltd. sha<br>ducte myses to say the findia (GO)<br>to Deposit) at or evasion or evasion or evasion reinformation eet in all research for or evasion or evasion correction of the findia of th | with Rules 11 sment/categor HDFC Ltd. a regulation were regulation when your apply/RBI for the all have the rilf/ourselves a Ltd. may recng incorrect on the the all of the provision and that the all of the provision and fully co-spect and not see. | 14F to 114H rization of t and any of ether dome: h becomes blication and purpose or light and au and to compute from the rich and the r | I of the In he account its affiliate strain and its affiliate strain and its affiliate strain and its affiliate and in the deprevention and investig | come Ta<br>tt as a R<br>s wherever<br>ign. I/We<br>ign. I/We<br>ign. I/We<br>id. would<br>other accarry out<br>imes with<br>e on accer-<br>tion.<br>oosit is the<br>of Mone<br>gation as<br>GNAT | x Rules, eportable ver situate underta ovide rev be within the strong as reinvestigan all relevant of a mrough leey Launds and who TURE | 1962. It is accounted incluing the accounted | I/We also into or other adding shall form you if-certificath to put deemed om the in ws relatinge in law as source a ct, 2002 a ired by the | certify that<br>erwise. I/W<br>ring, transi<br>immediate<br>tion along<br>restrictions<br>appropriate<br>formation<br>g to report<br>r either in | at I/we a<br>/e permifer and<br>ley of an<br>with do<br>s in the<br>e by HE<br>available<br>ting und<br>India or<br>not involules, Re<br>tion in a | am/are not disclosure by changes occumentary operations operations operations operations of the in public der section r abroad in live directly egulations, accordance |
| ☐ Renew principal and interest ☐ Renew principal  |  |   |  |   |  | ECON   | טו   | : _   |   |   |  |  |  |
| ☐ Pay the principal and interest to my/our design   | nated Bank Acc   | ount mention  | oned her   | ein.  | TI   | HIRD   |  | _: -  |   |   |  |  |  |
| FOR OFFICE USE ONLY   |  |   |  |   |  |  |  |   |   |   |  |  |  |
| Document Reference No.  |  | Date of F   | Receipt  |   |  |  |  |   | Ve  | rified by   |  |  |  |
|   | i  |   |  |   |  |  |  |   |   |   |  |  |  |

### 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. of Nominee Pin Code Email ID PAN Customer No. (If KYC is already complied) Aadhaar No. Relationship with Date of Birth of Nominee Age Depositor (If any) As the nominee is a minor on this date, I/We appoint (Name, address & date of birth)\*

**FORM DA 1: NOMINATION** 

Please tick if nominee's name should not be printed on Deposit Receipt/Application for renewal of deposit We will accordingly arrange to print the nominee name on the renewal application.

during the minority of the nominee. \* Leave out if nominee is not a minor.

entitled to act on behalf of the minor.

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

to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death

Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully

#### 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.

Thumb impression shall be attested by 2 witnesses. (use separate form DA 1)

(a) Name of the Company:

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC)

(CIN: L70100MH1977PLC019916) October 17, 1977

(b) Date of Incorporation:

(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 Irdia.

India.

The Corporation has ten wholly owned and eight other subsidiaries viz.:

• HDFC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities. • HDFC Challings Limited carries on the business of investments in stocks, shares, debentures and other securities. • HDFC Trustee Company Limited acts as a Trustee for HDFC Challings Limited acts as of investments in stocks, shares, debentures and other securities. • HDFC Services Private Limited acts as a Trustee for HDFC Challings Limited acts as a Trustee for HDFC Challings and visions yearious. • HDFC Services Private Limited is engaged in advisory services. • HDFC Services HDFC Services Private Limited is engaged in the provision of education services. • HDFC Capital Advisors Limited is engaged in the usiness of perivate Limited acts as a stream of the stream is engaged in the provision of education services. • HDFC Capital Advisors Limited is engaged in the usiness of perivate Limited acts as a stream of the stream of th

workply owned subsidiary of HDFC Standard Lie Insurance Company Limited as a wholly owned subsidiary of HDFC Standard Lie Insurance Company Limited as a say persion in furf manager = 6 final Part. Limited, a wholly owned subsidiary of HDFC Standard Lie Insurance Company Limited is engaged in the business of offering life einsurance capably by the insurance in the Ond to HDFC Company Limited as wholly owned subsidiary of HDFC Standard Lie Insurance Company Limited is engaged in the business of offering life einsurance capably by the insurance in the Ond to HDFC Company Limited as wholly owned subsidiary of HDFC Standard Lie Insurance Company Limited is engaged in the business of offering life einsurance capably by the insurens in the Incompany Limited as wholly owned subsidiary of HDFC Standard Lie Insurance Company Limited is engaged in the business of offering life einsurance capably by the insurens in the Incompany Limited as wholly owned subsidiary of HDFC Standard Lie Insurance Capably Limited as wholly as a second living of the Insurance Capably Limited Lie Insuran

| SIGNATURE OF DEPOSITOR(S)# |   |                |  |  |  |
|----------------------------|---|----------------|--|--|--|
| FIRST/SOLE/<br>GUARDIAN    | : |                |  |  |  |
| SECOND                     | : | 0/400          |  |  |  |
| THIRD                      | : | G064/06/10/100 |  |  |  |

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

(d) Brief particulars of the management of the Corporation:

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 Karnad, Managing Director and Mr. V. Srinivasa Rangan, Executive Director.

(a) Names addresses and occupations of the Directors

| NAME   | ADDRESS  | OCCUPATION                         |
|--|--|------------------------------------|
| Mr. Deepak S. Parekh<br>(Chairman)                                 | Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. | Professional Director              |
| Mr. B. S. Mehta  | Bansi S Mehta & Company, Chartered Accountants, Merchant Chamber, 41,<br>New Marine Lines, Mumbai 400 020.                             | Practising Chartered<br>Accountant |
| Mr. D. M. Sukthankar*<br>Professional Director                     | Flat No. 5, Priya Co-op. Hsg. Soc. Ltd., 9, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400 030.                               |                                    |
| Mr. D. N. Ghosh*   | The Peerless General Finance and Investment Co. Ltd., Anuj Chambers, 24B Park Street, 5th Floor, Kolkata 700 016.                      | Professional Director              |
| Mr. U. K. Sinha#   | K-94, 2nd Floor, Hauz Khas Enclave New Delhi 110 016.  | Professional Director              |
| Mr. Jalaj Dani <sup>‡</sup>  | Home Villa Co-op. Hsg. Soc. Ltd., 48, Krishna Sanghi Path, Gamdevi, Mumbai 400 007.  | Professional Directo               |
| Mr. Nasser Munjee  | Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa 403 102.   | Professional Directo               |
| Dr. Bimal Jalan  | 4, Babar Road, Near Bengali Market, New Delhi 110 001.   | Professional Directo               |
| Dr. J. J. Irani  | No. 7 Beldih Lake, Northern Town, Jamshedpur, Jharkhand 831 001.   | Professional Directo               |
| Mr. V. Srinivasa Rangan<br>(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<br>(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<br>(Vice Chairman &<br>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:

Paid-up Equity Share Capital

| Financial Year Ended | Profit before tax (₹ in crores) | Profit after tax (₹ in crores) | Equity Dividend Per share (₹) |  |
|----------------------|---------------------------------|--------------------------------|-------------------------------|--|
| 31.03.2018           | 15,263.69                       | 12,163.69                      | 20.00*                        |  |
| 31.03.2017           | 10,726.64                       | 7,442.64                       | 18.00                         |  |
| 31.03.2016           | 10,108.10                       | 7,093.10                       | 17.00                         |  |

\* Subject to shareholders' approval in the AGM to be held on July 30, 2018. This includes interim dividend of ₹ 3,50 per share paid during the year

Subject to shareholders' approval in the AGM to be held on July 30, 2018. This includes interm envirous or is a proval in the AGM to be held on July 30, 2018. This includes interm envirous or is a province providing the date of advertisement:

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

(ii) Corporation as in the AGM to be held on July 30, 2018. This includes interm environment or is a providing the state of advertisement:

As at March 31, 2018 As at March 31, 2017

| Total                                    | 4 04 674 43 | 3 37 306 04 |
|--|-------------|-------------|
| Misc. Expenditure, Profit & Loss account | 0.00        | 0.00        |
| Current Assets, Loans and Advances       | 11,055.41   | 19,781.76   |
| Investments                              | 30,532.51   | 20,410.10   |
| Fixed Assets                             | 644.50      | 642.34      |
| Loans                                    | 3,59,442.01 | 2,96,471.84 |
| Assets                                   |             |             |
| Total                                    | 4,01,674.43 | 3,37,306.04 |
| Deferred Tax Liability                   | 2,333.58    | 2,388.58    |
| Current Liabilities and Provisions       | 18,026.20   | 15,539.93   |
| Unsecured Loans                          | 1,63,331.97 | 1,48,871.95 |
| Secured Loans                            | 1,56,580.14 | 1,30,860.20 |
| Money received against share warrants    | 50.38       | 51.10       |
|  |             |             |

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 511.88 crore (Previous year ₹ 628.99 crore). In respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 1,528.76 crore (Previous year ₹ 1,241.88 crore) in respect of common undertakings provided for securitisation of receivables ₹ 1,838.21 crore (previous year ₹ 1,838.21 crore) and in respect of disputed by the corporation is ₹ 1,638.76 crore). The amounts to ₹ 1,638.76 crore (Previous year ₹ 1,041.86 crore) in respect of disputed with the corporation amounts to ₹ 0,15 crore).

(i) The amount of Public Deposits which the Corporation can raise under the Housing Finance Companies (MHB) Directions, 2010 is equivalent to 5 times of the net owned funds is € 7.85.56.57 dorore. The amount of aggregate deposits is notuding Public Deposits, which the Corporation can raise is 16 times of the net owned funds is € 7.84,141.53 crore whereas the aggregate deposits as on March 31, 2018 was ₹ 3,20,655.45 crore.

- (j) There are no overdue deposits other than unclaimed deposits.
- - i) The Corporation has complied with the provisions of the Directions as applicable to it;

i) The complainor with the said Directions does not the Unections as applicable to it.
ii) The complainor with the said Directions does not himply hat repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank.
iii) The deposits accepted by the Corporation are unsecured and rank pair passu with other unsecured liabilities, save and except the floating charge created on the statutory (juicid assets maintained in terms of sub-sections (1) & (2) of Section 298 of the Mational 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 294 of the National Housing Bank Act, 1987. The Corporation is the viewer, the NHB does not accept any responsibility or quarantee about the present opsition as to the financial suundation of the Corporation of 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 April 30, 2018 and is being issued on the authority and in the name of the Board of Directors of the Corporation has been filed with the National Housing Bank, New Delhi.

By Order of the Board AJAY AGARWAL Company Secretary