HDFC DEPOSITS

FOR NON-RESIDENT INDIVIDUALS

0.25% p.a. more for Senior Citizens

HIGHEST SAFETY

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

ELECTRONIC CLEARING SERVICE (ECS)

Payment of interest will be made only through ECS.

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.

TAX DEDUCTION AT SOURCE (TDS)

Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, at the rates in force. Wherever there exists a Double Taxation Avoidance Agreement (DTAA), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz.,that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate and Form 10F.

HDFC SPECIAL DEPOSITS UPTO ₹ 2 CRORE

Limited Period Scheme — Rate of Interest (p.a.)

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	7.90%	7.95%	8.03%	8.19%	8.19%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

** For cumulative option, Interest is compounded annually.*

HDFC PREMIUM DEPOSITS UPTO ₹ 2 CRORE

Fixed Rates only — Rate of Interest (p.a.)

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 Months	7.75%	7.80%	7.88%	-	8.03%
22 Months	7.85%	7.90%	7.98%	8.14%	8.14%
30 Months	7.80%	7.85%	7.93%	8.08%	8.08%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

** For cumulative option, Interest is compounded annually.*

REGULAR DEPOSITS — Fixed & Variable Rates

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
Deposits upto ₹ 2 Crore					
12 - 23 Months	7.70%	7.75%	7.83%	-	7.98%
24 - 36 Months	7.70%	7.75%	7.83%	7.98%	7.98%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 10 Crore					
12 - 23 Months	7.95%	8.00%	8.08%	-	8.24%
24 - 36 Months	7.95%	8.00%	8.08%	8.24%	8.24%
Interest rates on Deposits exceeding ₹ 10 Crore & above ₹ 25 Crore					
12 - 23 Months	8.00%	8.05%	8.13%	-	8.30%
24 - 36 Months	8.00%	8.05%	8.13%	8.30%	8.30%

** 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 OCTOBER 3, 2018

Cheque should be drawn in favour of "Housing Development Finance Corporation Ltd." or "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.

HDFC DEPOSITS

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

Our loan facilities : Housing loans, Home Improvement loans, Home Extension loans, Loans to Professionals and much more

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY NON-RESIDENT INDIANS (NRIs)

Non-Resident Individuals and person of Indian origin resident outside India holding PIO Card.

Deposits from Non-Resident Indians and persons of Indian origin resident outside India would be accepted in accordance with regulations governing the acceptance of deposits from NRIs. Deposits would be accepted for a maximum period of 3 years.

MODE OF ACCEPTANCE

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

b) Remittance of funds through RTGS, NEFT or net banking 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.

The amount placed in deposit should be placed through the credit amount lying in depositor's Non Resident Ordinary (NRO) Account only and should not represent inward remittances or transfer of funds from NRE/FCNR accounts into the NRO Account.

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 will be paid through NACH/ECS crediting your designated NRO bank account only. 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.

ELECTRONIC CLEARING SERVICE (ECS), NATIONAL ELECTRONIC FUND TRANSFER(NEFT) & REAL TIME GROSS SETTLEMENT(RTGS)

The payment facility is provided to depositors whereby the interest and repayment of principal amount will be credited directly to the depositors' **designated NRO bank account only**. The Intimation of interest / repayment of principal amount credited would be sent regularly through sms/email.

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, at the rates in force. Wherever there exists a Double Taxation Avoidance Agreement (DTAA) between Government of India and Government of other Countries (country of Residence of respective NRI), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz.,that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate and Form 10F.

Where income tax is deducted at source on the monthly interest a consolidated TDS certificate may be issued for the financial year.

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 Permanent Account Number (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. Please mention your PAN in the application form.

Withholding Tax Rates (Tax rates applicable in India under ADT Agreement)

Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.
Armenia	10%	11	Korea	15%	12	Slovenia	10%	11
Australia	15%	11	Kuwait	10%	11	Singapore	15%	11
Austria	10%	11	Kyrgyz Republic	10%	11	South Africa	10%	11
Bangladesh	10%	12	Libyan Arab Jamahiriya(*)	20%	10	Spain	15%	12
Belarus	10%	11				Srilanka	10%	11
Belgium	15%	11	Lithuania	10%	11	Sudan	10%	11
Botswana	10%	11	Luxembourg	10%	11	Sweden	10%	11
Brazil	15%	11	Malaysia	10%	11	Switzerland	10%	11
Bulgaria	15%	12	Malta	10%	11	Syria	10%	12
Canada	15%	11	Mongolia	15%	11	Tajikistan	10%	11
China	10%	11	Mauritius(*)	20%	11	Tanzania	12.50%	12
Cyprus	10%	11	Montenegro	10%	11	Thailand	25%	11
Czeck Republic	10%	11	Morocco	10%	11	Trinidad and Tobago	10%	11
Denmark	15%	12	Mozambique	10%	11			
Estonia	10%	11	Myanmar	10%	11	Turkey	15%	11
Ethopia	10%	11	Namibia	10%	11	Turkmenistan	10%	11
Georgia	10%	11	Nepal	10%	11	Uganda	10%	11
Germany	10%	11	Netherlands	10%	11	Ukraine	10%	11
Finland	10%	12	New Zealand	10%	11	United Arab Emirates	12.50%	11
France	10%	12	Norway	15%	12			
Greece (*)	20%	9	Oman	10%	12	United Arab Republic (Egypt)(*)	20%	12
Hungary	10%	11	Philippines	15%	12			
Iceland	10%	11	Poland	15%	12			
Indonesia	10%	11	Portuguese Republic	10%	11	United Kingdom	15%	12
Ireland	10%	11				United Mexican State	10%	11
Israel	10%	11	Qatar	10%	11			
Italy	15%	12	Romania	15%	12	United States	15%	11
Japan	10%	11	Russian Federation	10%	11	Uzbekistan	15%	11
Jordan	10%	11				Vietnam	10%	11
Kazakstan	10%	11	Saudi Arbaia	10%	11	Zambia	10%	11
Kenya	15%	12	Serbia	10%	11			

Please refer DTAA between India & Govt. of the Country of residence of respective NRI depositor or www.hdfc.com for more details.

* Surcharge of 10% is applicable on income above Rs. 1 crore

* Health & Education cess at 4% will be applicable.

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 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 brokerage is paid upfront for the entire period of deposit to our authorised agent. In case of premature withdrawal the brokerage is payable for the period completed and excess brokerage 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 3 months from the date of renewal and premature withdrawal is 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.

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 liabilty 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)' COMPLIANCE

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC (Know Your Customer) Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC requirements by submitting the following documents. Power of Attorney holder or any person acting in representation capacity as holder of an office or otherwise is also required to comply with KYC guidelines :

a) Latest photograph b) Certified copy of the proof of identify c) 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 or deposit number.

All photocopies have to be attested by your Banker/Notary/Indian Embassy official/Yourself(Self attestation).All photocopies have to be signed by the applicant in full as 'True Copies".

DEPOSITS FOR SENIOR CITIZENS

Senior citizens will be eligible for an additional rate of 0.25% p.a. for all schemes. Individuals who have completed 60 years of age should be the first depositor. Proof of age must be submitted along with the application form.

GENERAL

In the event of death of the first / sole depositor the 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 as decided by management from time to time. 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 Rs. 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 brokerage. Application Forms received without your name and code number will not be considered for payment of brokerage. Brokerage will be paid to Authorised Agents at the rate decided by the management.

HDFC

WITH YOU, RIGHT THROUGH

www.hdfc.com

PROVISIONAL RECEIPT

Date: ____/____/_____

Received from _____ cheque/HDFC Deposit Receipt No. _____ for

₹ _____ dated _____ drawn on _____ Bank _____ Branch towards

❑ *Deposit for Senior Citizens* ❑ *Monthly Income Plan* ❑ *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

HDFC DEPOSITS

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. CIN: L70100MH1977PLC019916
Email: deposits@hdfc.com Website: www.hdfc.com

Agent's Name: SMC GLOBAL SEC. LTD
Code No.: DE/15833

DEPOSIT APPLICATION FORM (Non Resident Individuals)

PLEASE USE BLOCK LETTERS AND TICK ☑ IN APPROPRIATE PLACES

Agents are not permitted to accept cash with application form and issue receipt. HDFC will in no way be responsible for such or other wrong tenders.

Date : _____

I/We apply for placement/renewal of deposit for a period of ____ months and will earn interest @ _____ % p.a.

☑ **FIXED RATE INTEREST** ☐ **VARIABLE RATE INTEREST**

PAYMENT DETAILS

Amount ₹ _____ Cheque/RTGS/NEFT (UTR) No. _____ Date: D D M M Y Y

Bank Name _____ Branch _____

Bank Account No. _____ MICR Code : _____ IFSC Code : _____

Interest on this deposit may be credited to above bank account directly through NACH/NEFT/RTGS/ECS/direct credit facility. Redemption proceeds may also be credited to above bank account on receipt of discharged FDR from me/us.

HDFC Deposit Receipt No. _____ (In case of Renewal) Maturity Date D D M M Y Y

SCHEME :
☐ MONTHLY INCOME PLAN ☐ NON-CUMULATIVE (Quarterly)
☐ NON-CUMULATIVE (Half-Yearly) ☐ ANNUAL INCOME PLAN
☐ CUMULATIVE

CATEGORY : ☐ Member of Public ☐ Director/Relative of a Director
☐ Shareholder (DP/Client ID_____) ☐ Employee

DEPOSIT REPAYABLE TO : ☐ First Depositor ☐ First Depositor or Survivor/s

SENIOR CITIZENS (60 years & above) ☐ **YES** ☐ **NO**

First / Sole Depositor's Details (as appearing in your supporting identification document)

CKYC Identifier *(Skip if not alloted)* _____

Name _____

Power of attorney holder *(in case of Minor)* _____

Mobile _____ **Aadhaar No.** _____

Customer No. (If KYC is already complied) _____ **PAN** _____

Email ID _____

Nationality: _____ **Place/Country of Birth** _____

Country/Countries of Tax Residence i) _____ ii) _____ iii) _____

Tax Payer Identification Number or functional equivalent: i) _____ ii) _____ iii) _____

Second Depositor's Details (as appearing in your supporting identification document)

CKYC Identifier *(Skip if not alloted)* _____ **Aadhaar** _____

Name _____

Customer No. (If KYC is already complied) _____ **PAN** _____

Nationality: _____ **Place/Country of Birth** _____

Country/Countries of Tax Residence i) _____ ii) _____ iii) _____

Tax Payer Identification Number or functional equivalent: i) _____ ii) _____ iii) _____

I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under Section 195 of the Income Tax Act,1961. I/We hereby agree to abide by the attached terms and conditions governing deposits. I/We further declare that the amount kept in deposit has been placed through the credit amount lying in my/our Non Resident Ordinary (NRO) Account only and it does not represent inward remittances or transfer of funds from NRE/FCNR accounts into the NRO Account.

I/We 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/We have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We permit/authorise HDFC Ltd. to collect, store, communicate and process information relating to the account and all transactions therein, by HDFC Ltd. and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign. I/We undertake to inform you immediately of any changes that may take place in the information provided above as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide revised self-certification along with documentary evidence. I/We also agree that my/our failure to disclose any material fact known to me/us, now or in future, may invalidate my/our application and HDFC Ltd. would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI)/RBI for the purpose or take any other action as may be deemed appropriate by HDFC Ltd. If the deficiency is not remedied by me/us within the stipulated period, thereby accept and acknowledge that HDFC Ltd. shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to HDFC Ltd. It shall be my/our responsibility to educate myself/ourselves and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder. I/We also agree to furnish such information and/or documents as HDFC Ltd. may require from time to time on account of any change in law either in India or abroad in the subject matter herein. I/We shall indemnify HDFC Ltd. for any loss that may arise to HDFC Ltd. on account of providing incorrect or incomplete information.

I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (HDFC Deposit) and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by the Corporation in accordance with the applicable Law. I/We further affirm that the information/details provided by me/us is/are true and correct in all respect and nothing has been concealed. I/we hereby authorise HDFC to send Email/SMS alerts for all transactions relating to my/our deposits.

I/We have gone through the financial and other statements/particulars/representations furnished/made by the Corporation and after careful consideration I/we am/are making the deposit with the Corporation at my/our own risk and volition.

SIGNATURE OF DEPOSITOR(S)#

FIRST/SOLE : _____

SECOND : _____

FOR OFFICE USE ONLY

Document Reference No.	Date of Receipt	Verified by

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 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

Mobile Aadhaar No.

Relationship with Depositor (If any) Age Date of Birth of Nominee D D M M Y Y

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 the minority of the nominee.

* Leave out if nominee is not a minor.

\# Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

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

☐ Please tick if nominee's name should not be printed on Deposit Receipt.

SIGNATURE OF DEPOSITOR(S)#

FIRST/SOLE : _____

SECOND : _____

G126/10/18/---

FORM NO. 10F

[See sub-rule (1) of rule 21AB]

Information to be provided under sub-section (5) of section 90 or sub-section (5) of section 90A of the Income-tax Act, 1961

I _____ *son/daughter of Shri_____ in the capacity of _____ (designation) do provide the following information, relevant to the previous year_____ *in my case/in the case of _____for the purposes of sub-section (5) of *section 90/section 90A:-

Sl.No.	Nature of information		Details#
(i)	Status (individual, company, firm etc.) of the assessee	:	
(ii)	Permanent Account Number (PAN) of the assessee if allotted	:	
(iii)	Nationality (in the case of an individual) or Country or specified territory of incorporation or registration (in the case of others)	:	
(iv)	Assessee's tax identification number in the country or specified territory of residence and if there is no such number, then, a unique number on the basis of which the person is identified by the Government of the country or the specified territory of which the assessee claims to be a resident	:	
(v)	Period for which the residential status as mentioned in the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A is applicable	:	
(vi)	Address of the assessee in the country or territory outside India during the period for which the certificate, mentioned in (v) above, is applicable	:	

2. I have obtained a certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A from the Government of _____ (name of country or specified territory outside India)

Signature: _____

Name: _____

Address: _____

_____

Permanent Account Number: _____

DECLARATION

(For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Clause.)
(Valid only if accompanied along with Tax Residency Certificate and Form 10F.)

To,
HDFC Limited, India

I, _____ son / daughter of _____

aged _____ years, presently residing at _____

_____(Complete overseas residential address) do hereby solemnly declare and affirm on oath as follows:

1. I am a resident/domiciled in _____ as referred to under Article 4 of the Double Taxation Avoidance Agreement entered into between India and _____ which is my country of residence & I do not have any permanent establishment in India as per DTAA entered.
2. I am not a resident of India in terms of the Treaty for the financial year 20_____.
3. Accordingly, I am attaching a copy of the 'Tax Residency Certificate' issued by the Tax/Government authority of _____ < mention country>for the period _____ to _____
4. I understand that the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' is received and updated in HDFC ltd's records and will be valid only for the financial /calendar year in which it is received.
5. I am the beneficial owner of the investments made by me in India/ income receivable by me from such investments in India.
6. The amount receivable is towards interest and falls under the head "Interest" under Article _____ of the Treaty.
7. The place of assessment of my world income is_____.
8. I undertake to promptly inform HDFC Ltd. in writing should there be any change in the facts given above, including but not limited to change in tax residential status, nature of holding of income, etc.
9. I grant irrevocable exclusive right to HDFC Ltd. to recover the tax and other charges arising on account of change in facts mentioned in point 8/ change in tax laws or interpretations thereof from any amounts due to me, or, otherwise, at the discretion of HDFC Ltd. I undertake to pay on demand by HDFC Ltd. any shortfall between the amounts recovered by HDFC Ltd. and the amount payable by me and indemnify and hold HDFC Ltd. harmless from any loss on account of the change of facts.
10. In the event there is any income tax demand (including interest, charges or levies) raised in India in respect of these amounts we undertake to pay the demand forthwith and indemnify and hold HDFC Ltd. harmless from any income tax demand (including interest, penalty, charges or levies) raised in India on the HDFC Ltd. on account of any Misstatement / misrepresentation/ errors of omission or commission by me or any other person, and provide HDFC Ltd. with all information/documents that may be necessary for any proceedings before Income-tax / Appellate Authorities in India.
11. I will not hold HDFC ltd. responsible for any additional deductions made due to non availability of the Tax Residency Certificate. I also undertake to provide, if applicable, a fresh certificate (on change in residential status) to the HDFC ltd. for every financial year, positively on or before April 10. My claim, for refund of excess Indian income tax, if any, will lie directly against the Indian income tax department, Ministry of Finance, Government of India and HDFC Ltd. will not be liable for the same in any manner.

I confirm that, I have read and understood the provisions of the Double Taxation Avoidance Agreement between India and _____(country of residence) including the Articles 1, 2, 4 and _____(Article on Interest) of the Treaty.

I, _____

_____(name and address), hereby declare that the contents above are correct, complete and truly stated.

Name & signature of Non-resident Indian investor

Indian Income Tax Permanent Account Number (PAN): _____

Signed this _____ day of _____, 20____

Place: _____

VERIFICATION

I _____ do hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated.

Verified today the _____ day of _____

_____
Signature of the person providing the information

Place: _____

Notes : 1. *Delete whichever is not applicable. 2. #Write N.A. if the relevant information forms part of the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A.

HDFC DEPOSITS

FOR NON-RESIDENT INDIVIDUALS

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

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.:

• HDFC 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/Trusts • HDFC Property Ventures Limited is engaged in advisory services • HDFC Sales Private Limited acts as a distributor of home loans and other financial products • HDFC Education and Development Services Private Limited is engaged in the provision of education services • HDFC Capital Advisors Limited is engaged in advisory services. • HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund • HDFC Standard Life Insurance Company Limited is engaged in the business of life 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 • Griha Investments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritius • HDFC Credila Financial Services Private Limited is engaged in providing education loan for higher education • HDFC Pension Management Company Limited, a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited acts as a pension fund manager • Griha Pte. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset/fund management/ investment advisory services • HDFC International Life and Re Company Limited a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited is engaged in the business of offering life reinsurance capacity to the insurers in the UAE and other GCC nations.

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

AGRA Tel: 2526769/70. AHMEDABAD (Navrangpura) Tel: 6630 7000 Ext. 110/117 (for Deposits only). (Maninagar) Tel: 72270 11280-81 (Home Loans & Deposits). (Prahlad Nagar) Tel: 72270 11292-93. (Nikol) Tel: 72270 11286-87. AHMEDNAGAR Tel: 660 5222/5. AJMER (Vaishali Nagar) Tel: 264 1164 (Home Loans & Deposits). (Beawar) Tel: 251691. AKOLA Tel: 244 2454/243 0244. ALAPPUZHA Tel: 234 4411-12. ALLAHABAD Tel: 226 0325 (for Deposits only). ALMORA Tel: 235556. ALWAR Tel: 270 2740. (Bhiwadi) Tel: 224041. AMBALA Tel: 263 0880/711, 260 1762. AMRAVATI Tel: 266 6009/ 987-88. AMRITSAR Tel: 250 0851 (for Deposits only), 509 5458. ANAND Tel: 297552-54. ANGUL Tel: 605080. AURANGABAD Tel: 234 9300, 661 6510 (for Deposits only). BANGALORE (Yelahanka) Tel: 2846 0911, 4118 3000. (Kengeri) Tel: 4118 3000, 2842 5353/58. (Kasturba Road) Tel: 4118 3000/232 Ext. 2211/13/14 (for Deposits only). (Jayanagar) Tel: 2659 2839 (for Deposits only), 411 8300. (Koramangala) Tel: 2550 1083, 4118 3000. (Rajajinagar) Tel: 2350 6416/446. (Sahakaranagar) Tel: 2362 6362. (Marathahalli) Tel: 2540 0232, 4118 3000. (Doddatoguru Village, Begur Hobli) Tel: 4118 3000, 2852 3955. (Kaikondanahalli, Varthur Hobli) Tel: 2574 6772-73. (Whitefield) Tel: 2845 1020, 4118 3000. BAREILLY Tel: 245 1169. BARODA (Dahod Road) Tel: 265043. BATHINDA Tel: 501 2218-19. BELGAUM Tel: 242 7091/93. BHARUCH Tel: 238444/555. BHARUCH (Anklesh war) Tel: 255771-72. BHILAI Tel: 407 5203. BHILWARA Tel: 232902. BHOPAL (Kasturba Nagar) Tel: 404 7700/1 Ext 20 (for Deposits only), 425 1151. (Kamla Bhavan) Tel: 422 9990, 490 4252. (Chunna Bhatti) Tel: 242 2001/06. BIKANER Tel: 220 6677, 513 0716 (for Deposits only). BILASPUR Tel: 432300. BULANDSHAHAR Tel: 255526. BURDWAN (Durgapur) Tel: 254 9776 (for Deposits only). CHANDIGARH (SCO 153-155) Tel: 272 4860. (SCO 143-144) Tel: 398 9123, 396 2724, 301 1324 (for Deposits only). CHANDRAPUR Tel: 271563-64. CHENNAI (Taramani) Tel: 98406 26884. (Adyar) Tel: 2345 2001-03/08, 2440 3324 (for Deposits only). (Ambattur) Tel: 2345 2077-79. (Anna Nagar) Tel: 2345 1991-02/08. (Manapakkam) Tel: 4959 5216-17. (Egmore) Tel: 2345 2072-75. (Anna Salai) Tel: 2859 9300 Ext 22 (for Deposits only). (Kodambakkam) Tel: 2345 3001-02. (Karapakkam) Tel: 2345 4003-04. (Iyyappanthangal) Tel: 2679 3371/281. (Tambaram) Tel: 2345 3008/06-07. (Pallikaranai) Tel: 2246 3711-14. (Gandhi Nagar) Tel: 224 1261-63. (Dindigul) Tel: 243 3040-42. COIMBATORE (Race Course) Tel: 434 3900 Ext 13 (for Deposits only). (Saibaba Colony) Tel: 430 1100/11. (Ganapathy) Tel: 420 0211/0411. (Pollachi) Tel: 221224-25. CUTTACK Tel: 233 2093/61 Ext. 109 (for Deposits only). DAKSHIN KANNADA (Mangalore) Tel: 244 5220 (for Deposits only), 244 0582. DANAPUR Tel: 522 2267-69. DAVANAGERE Tel: 222394. DEHRADUN (Rajpur Road) Tel: 667 2222, 305 2222/58 (for Deposits only). (Vasant Vihar) Tel: 276 9869. NEW DELHI (Munirka) Tel: 4111 5111, 4159 6526 (for Deposits only). (CP) Tel: 4251 2180-81 (for Deposits only), 4151 4835-37. (Dwarka) Tel: 4238 1538, 4111 5111. (Lodhi Road) Tel: 4379 2100/124/106. (Vikas Puri) Tel: 2854 0989-90 (for Deposits only), 4111 5111. (Netaji Subhash Place) Tel: 4729 2032-34 Ext 2042 (for Deposits only). DEWAS Tel: 402600. DHANBAD Tel: 230 0630-31. DHARWAD Tel: 235 2138. DHULE Tel: 273500/600. EAST GODAVARI (Rajahmundry) Tel: 249 0900. (Tirupati) Tel: 664 5831. (Kakinada) Tel: 238 0800. EAST SINGHBHUM (Jamshedpur) Tel: 232 1387 (for Deposits only), 232 1493. ERNAKULAM (M G Road, Kochi) Tel: 301 1200 Ext. 28/32 (for Deposits only). (Padivattom, Kochi) Tel: 280 3043/83. (Kakkanad, Kochi) Tel: 241 5555. (Thottakkattukara) Tel: 260 9555/9666. (Muvattupuzha) Tel: 283 3533, 285 5633. (Tripunithura) Tel: 278 5492-93. ERODE Tel: 224 0930. FAIZABAD Tel: 822 8180/8280. FARIDABAD Tel: 431 5120/25. GANDHINAGAR Tel: 72270 11274-75. GHAZIABAD Tel: 272 1446 (for Deposits only), 272 3116. GORAKHPUR Tel: 220 0167. MUMBAI (Andheri East) Tel: 6663 6000, 2683 9958/60 (for Deposits only). (Andheri West) Tel: 6663 6000, 6741 3552 (for Deposits only). (Andheri-Kurla Road) Tel: 6663 6000. (Bandra Kurla Complex) Tel: 6663 6000, 2650 0960. (Borivali (East)) Tel: 2870 5417-19 (for Deposits only). (Borivali West- Shangrila Apt.) Tel: 2893 7000-01 (for Deposits only). (Borivali West) Tel: 2890 7153, 2893 7152/55. (Chembur) Tel: 2529 1188/8838/0417 (for Deposits). (Churchgate) Tel: 6176 6000/100, 6176 6245 (for Deposits only). (Ghatkopar-East) Tel: 2501 1284 (for Deposits only). (Goregaon East) Tel: 2849 7102-06. (Lower Parel) Tel: 6663 6000, 6615 2356. (Lower Parel) Tel: 6611 3020 (for CRM only). (Malad (West)) Tel: 2881 3676 (for Deposits only). (Malad West) Tel: 2878 5624-27. (Mulund (West)) Tel: 2565 4726/2131/ 1920, 2567 5733 (for Deposits only). (Oshiwara) Tel: 6754 6111. (Parel) Tel: 6754 6060 (for Deposits only). (Vikhroli West) Tel: 2518 6624-26. GULBARGA Tel: 241966/988. GUNTUR Tel: 224 7301. GURGAON (Mehrauli - Gurgaon Road) Tel: 406 1775. (Sector 14) Tel: 436 7801-02. (Golf Course Extension Road) Tel: 92130 21725/21610. GUWAHATI Tel: 222 1399, 266 3878 (for Deposits only). GWALIOR Tel: 401 1970-73. HARDWAR Tel: 225019. (Roorkee) Tel: 272211, 274411. HISSAR Tel: 233383. HOOGHLY (Chandannagore) Tel: 2683 0058 Ext. 59 (for Deposits only). HYDERABAD (Madhapur) Tel: 4853 4200. (Mahboobnagar) Tel: 273300. (Kompally) Tel: 2794 0900. (Pothireddypally) Tel: 298450. INDORE (M.G.Road) Tel: 422 3300/33 (for Deposits only). (Prabhu Nagar) Tel: 4264303. (Scheme No.74-C) Tel: 443 3333, 475 6401. JABALPUR Tel: 409 2000-01, 409 2004 (for Deposits only). JAIPUR (C - Scheme) Tel: 414 0888, 515 0804-05 (for Deposits only). (Jagatpura) Tel: 275 5778, 514 1888 (for Deposits only). (Mansarovar) Tel: 278 0989/1981 (for Deposits only). (Vaishali Nagar) Tel: 224 6059, 511 0410 (for Deposits only). (Vidhyadhar Nagar) Tel: 223 2432. Tel: 222157. JALANDHAR Tel: 227 7444 (for Deposits only). JALGAON Tel: 222 0762, 223 2015. JALPAIGURI Tel: 264 0716-17. JAMMU Tel: 2477 7707-08. JAMNAGAR Tel: 72270 11278. JHANSI Tel: 233 3844. JODHPUR Tel: 264 4448 (for Deposits only). JORHAT Tel: 98640 16557. KAMRUP (Six Mile) Tel: 710 1800. (Chenikuthi) Tel: 266 6915. KANCHIPURAM Tel: 2726 7201-03. KANCHIPURAM (Maraimalai Nagar) Tel: 2745 6430. KANNUR Tel: 276 5850/90. KANPUR Tel: 230 6760/44 (for Deposits only). KARIMNAGAR Tel: 222 8900. KARNAL Tel: 645 1231-32. KASARGOD Tel: 220 0599/699. KASHIPUR Tel: 260333. KHAMMAM Tel: 233000-01. KHURDHA Tel: 663 3300/29/13/15. (Patia) Tel: 72050 00236. KOCHI (Kalarcode) Tel: 226 9460/70. (Kalamasserry) Tel: 255 5070. KOLHAPUR Tel: 266 4034-35 (for Deposits only). KOLKATA (Brooke House) Tel: 2301 8300, 2280 1980, 2281 5491/94. (Jeevandeep) Tel: 2288 5700. (Cooke & Kelvey) Tel: 6608 6205/00 (for Deposits only). (Salt Lake City) Tel: 4602 1501-02. (Garia Main Road) Tel: 2435 7011. (Behala) Tel: 2446 8392. (B T Road) Tel: 2557 4561-62. (Cooch Behar) Tel: 222050/66. (VIP Road) Tel: 4602 2960. KOLLAM (Chinnakada, Kollam) Tel: 276 2551-52. KOTA Tel: 242 8922, 243 6981 (for Deposits only). KOTTARAKARA Tel: 245 8600/9800. KOTTAYAM Tel: 256 6136, 230 4985. (Pala) Tel: 315757/67. KOZHIKODE Tel: 236 7658. KRISHNAGIRI Tel: 244888, 247444. KUCHCHI Tel: 72270 11272. KURNOOL Tel: 259200. KURUKSHETRA Tel: 270386. LONAVALA Tel: 273812/20. LUCKNOW (Ashok Marg) Tel: 398 9123/2623 (for Deposits only). (Gomti Nagar) Tel: 230 3770. (Aliganj) Tel: 274 5249. (Aligarh) Tel: 240 8541. (Kanpur) Tel: 255 6776/68. LUDHIANA (Pakhowal Road) Tel: 520 1300, 243 2347 (for Deposits only). (Chandigarh Road) Tel: 268 0042-45. MADURAI (West Veli Street) Tel: 235 0715-16 Ext 20 (for Deposits only). (K K Nagar) Tel: 255 9000. MALAPPURAM (Middle Hill) Tel: 273 8873-74. (Perinthalmanna) Tel: 222015, 227015. MARTHANDAM Tel: 271744, 272744. MATHURA Tel: 242 3017. MEERUT Tel: 405 8793-94, 262 1213. MEHSANA Tel: 72270 11284. MOGA Tel: 238100-01. MOHALI Tel: 221 8925-26. MORADABAD Tel: 248 5100/ 23. MUZAFFARNAGAR Tel: 261 5223-24. MUZAFFARPUR Tel: 224 8032-33. MYSORE Tel: 254 5615-16/14 (for Deposits only). NAGERCOIL Tel: 237193. NAGPUR (Civil Lines) Tel: 662 0500, 252 2123, Ext. 518-19 (for Deposits only). (Khamla) Tel: 228 9220. (Kadbi Chowk) Tel: 254 2918. (Central Avenue Road) Tel: 276 7559, 277 1273/92. NAINITAL Tel: 284956. NASIK (Sharanpur) Tel: 660 6000, Ext 808 (for Deposits only). (Indira Nagar) Tel: 661 1938. (Panchavati) Tel: 251 0055, 2351 1324. (Off Nashik Pune Road) Tel: 245 9926 (for Deposits). NAVI MUMBAI (Vashi) Tel: 6721 6313, 6663 6000, 2789 2911 (for Deposits only). (Seawoods) Tel: 2771 8787-90. (Koparkhairane) Tel: 2755 0615-17. (Kharghar) Tel: 2774 6813-17. NELLORE Tel: 235 9000. NOIDA (Sector-18) Tel: 435 1302-03, 431 2559-60. (Sector-62) Tel: 611 1900/06. NORTH GOA (Panaji) Tel: 223 4172 (for Deposits only). PALAKKAD Tel: 253 6481. PANCHKULA Tel: 255 6426/64. PAONTA SAHIB Tel: 225022/122. PATHANAMTHITTA (M.C. Road Thiruvalla) Tel: 260 0051. (Ring Road, Pathanamthitta) Tel: 227 1371-72. PATHANKOT Tel: 222 0453-54, 223 0452. PATIALA Tel: 220 9166, 500 2768. PATNA Tel: 669 0669 (for Deposits). PITHAMPUR Tel: 252127, 402855. PONDICHERY Tel: 220 5421/31. PUNE (Wakdewadi) Tel: 2550 5000. (Shivajinagar) Tel: 2550 5000/5283 (for Deposits only). (Kothrud) Tel: 2545 3592-93 (for Deposits). (Baner) Tel: 6605 7077-78. (Chinchwad) Tel: 2737 0219/190. (Chakan) Tel: 278100-01. (Magarpatta City) Tel: 2689 8395. (Yerwada) Tel: 2668 5345. (Lullanagar) Tel: 2683 6738/1728. (Sinhagad Road) Tel: 2435 0084/0151. (Alandi Road) Tel: 87932 80500-01. (Wakad) Tel: 87932 80565/68. (Baramati) Tel: 220150/160. RAIGAD (New Panvel) Tel: 2748 3546/48, 2749 0833-34. (Karjat) Tel: 220301-03. RAIPUR (Shankar Nagar) Tel: 424 3100, Ext. 127 (for Deposits only). (Sunder Nagar) Tel: 420 1600. RAJKOT Tel: 72270 11290. RANCHI Tel: 233 1055/0823. RANGA REDDY (Basheerbagh) Tel: 6647 5011, 6769 9040 (for Deposits only). (Gachibowli) Tel: 2300 5100, 6463 7301 (for Deposits only). (Nagole Road) Tel: 4022 0700. (Kukatpally) Tel: 4853 9200, 6463 2501 (for Deposits only). (Jubilee Hills) Tel: 2311 6000, 6900 0901 (for Deposits only). (Dilsukhnagar) Tel: 6769 9400. (R C Puram) Tel: 4022 0900. (A S Rao Nagar) Tel: 4853 9400, 6900 0455 (for Deposits only). RATLAM Tel: 407375, 406 666. RATNAGIRI Tel: 224022-23. REWARI Tel: 221112. RISHIKESH Tel: 243 2222/424. ROHTAK Tel: 255467-69. ROPAR Tel: 224986. SAHARANPUR Tel: 276 0200. SALEM Tel: 231 4486-87. SANGLI Tel: 232 9892-93. SAS NAGAR Tel: 96466 63715-16. SATARA Tel: 226400, 227901. SHIMLA Tel: 262 6711/8711. SIKAR Tel: 270 888, 271 888. SOLAPUR Tel: 231 6804-06. SONEPAT Tel: 223 2111/5112-13. SOUTH GOA Tel: 270 0473. SRI GANGANAGAR Tel: 248 5900. SRINAGAR. SUNDERGARH Tel: 240 1061, 240 0861. SURAT (Adajan) Tel: 671 1800, Ext. 934 (for Deposits only). (Majuragate) Tel: 247 1870/5954. (City light Road) Tel: 221 3201-02. THANE (Virar) Tel: 250 0162/1315-17. (Old Castle Mill Compound) Tel: 2547 1568/ 70/26, 2583 1702. (Gokhale Road) Tel: 6663 6000, 2533 0070 (for Deposits only). (Mira Road East) Tel: 6599 0265-67. (Kalyan (W)) Tel: 220 1580/83/ 85, 220 1574. (Dombivili) Tel: 286 1473-74 (For Deposits). (Boisar(W)) Tel: 6663 6000. (Ambarnath (East)) Tel: 260 3168-69. (Ghodbunder Road) Tel: 6103 3300. (Badlapur (West)) Tel: 267 1712-15. THIRUVANANTHAPURAM (Vazhuthacaud) Tel: 302 0300 (for Deposits only), 232 4224. (Technopark) Tel: 270 0701-02. (Kazhakuttam) Tel: 241 7708/07. (Medical College PO) Tel: 255 5515-16. THOOTHUKUDI Tel: 230 0707/807. THRISSUR (M G Road) Tel: 238 9790-91. THRISSUR (Irinjalakuda) Tel: 282 1589. (Thrissur Road) Tel: 227980/82. TIRUCHIRAPALLI Tel: 240 1744, 241 4744. TIRUNELVELI Tel: 257 7822. TIRUPUR Tel: 424 2901-02. TUMKUR Tel: 4118 3000, 225 2202. UDAIPUR Tel: 252 9783. UDHAM SINGH NAGAR Tel: 244422. UJJAIN Tel: 253 3684/83, 255 2393. VADODARA (Race Course) Tel: 230 8400, 235 6837 (for Deposits only). (Waghodia Road) Tel: 251 4164/2364. VAISHALI Tel: 423 3253-55. VALSAD Tel: 240 2573/34/80. VARANASI Tel: 222 4033, 242 0485 (for Deposits only). VASAI ROAD Tel: 234 1132-34. VIJAYAWADA (Eluru Road) Tel: 242 9100. (Ongole) Tel: 280299. VISAKHAPATNAM (Siripuram) Tel: 679 9500/555/599 (for Deposits). (Gajuwaka) Tel: 2570120. WARRANGAL Tel: 245 1000. YAMUNA NAGAR Tel: 260024/16. CORPORATE OFFICE: MUMBAI (Churchgate) Tel: 6631 6000, 2282 0282. INTERNATIONAL OFFICE: DUBAI Tel: 971 (4) 3961825. LONDON Tel: (+44) 0 2078725562. SINGAPORE Tel: (+65) 65367000.

(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.

(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. B. S. Mehta	Bansi S Mehta & Company, Chartered Accountants, Merchant Chamber, 41, New Marine Lines, Mumbai 400 020.	Practising Chartered Accountant
Mr. D. M. Sukthankar*	Flat No. 5, Priya Co-op. Hsg. Soc. Ltd., 9, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400 030.	Professional Director
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#	Home Villa Co-op. Hsg. Soc. Ltd., 48, Krishna Sanghi Path, Gamdevi, Mumbai 400 007.	Professional Director
Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa 403 102.	Professional Director
Dr. Bimal Jalan	4, Babar Road, Near Bengali Market, New Delhi 110 001.	Professional Director
Dr. J. J. Irani	No. 7 Beldih Lake, Northern Town, Jamshedpur, Jharkhand 831 001.	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

*Resigned w.e.f. April 30, 2018 #Appointed w.e.f. April 30, 2018

(f & g) *Profits and Dividends:

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.

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

	As at March 31, 2018	As at March 31, 2017
Liabilities		
Paid-up Equity Share Capital	335.18	317.73
Reserves and Surplus	61,016.98	39,276.55
Money received against share warrants	50.38	51.10
Secured Loans	1,56,580.14	1,30,860.20
Unsecured Loans	1,63,331.97	1,48,871.95
Current Liabilities and Provisions	18,026.20	15,539.93
Deferred Tax Liability	2,333.58	2,388.58
Total	**4,01,674.43**	**3,37,306.04**
Assets		
Loans	3,59,442.01	2,96,471.84
Fixed Assets	644.50	642.34
Investments	30,532.51	20,410.10
Current Assets, Loans and Advances	11,055.41	19,781.76
Misc. Expenditure, Profit & Loss account	0.00	0.00
Total	**4,01,674.43**	**3,37,306.04**

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 511.88 crore (Previous year ₹ 628.09 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 corporate undertakings provided for securitisation of receivables ₹ 1,838.21 crore (previous year ₹ 1,838.21 crore) and in respect of disputed dues towards sales tax, wealth tax, interest on lease tax, and payments towards employer's contribution to ESIC not provided for by the Corporation, amounts to ₹ 0.15 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 5 times of the net owned funds i.e. ₹ 2,65,356.73 crore whereas the total Public Deposits as on March 31, 2018 was ₹ 65,445.76 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 8,49,141.53 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.

(k) We declare that:

i) The Corporation has complied with the provisions of the Directions as applicable to it;

ii) 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.

iii) 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 April 30, 2018 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
Sd/-
AJAY AGARWAL
Company Secretary

Date: April 30, 2018
Place: MUMBAI