

# 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 fifth 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

**Fixed Rates only**

### Interest Rates on Deposits upto ₹ 2 Crore

**Rate of Interest (p.a.)**

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	6.85%	6.90%	6.96%	7.08%	7.08%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

\* For cumulative option, Interest is compounded annually.

## HDFC PREMIUM DEPOSITS

**Fixed Rates only**

### Interest Rates on Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 Months	6.70%	6.75%	6.81%	-	6.93%
22 Months	6.80%	6.85%	6.91%	7.03%	7.03%
30 Months	6.75%	6.80%	6.86%	6.98%	6.98%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

\* For cumulative option, Interest is compounded annually.

## REGULAR DEPOSITS

**Fixed & Variable Rates**

### Interest Rates on Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23 Months	6.65%	6.70%	6.76%	-	6.88%
24 - 36 Months	6.65%	6.70%	6.76%	6.88%	6.88%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

### Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore

12 - 23 Months	6.70%	6.75%	6.81%	-	6.93%
24 - 36 Months	6.70%	6.75%	6.81%	6.93%	6.93%

### Interest rates on Deposits exceeding ₹ 5 Crore upto ₹ 10 Crore

12 - 23 Months	6.50%	6.55%	6.61%	-	6.73%
24 - 36 Months	6.50%	6.55%	6.61%	6.73%	6.73%

### Interest rates on Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore

12 - 23 Months	6.45%	6.50%	6.56%	-	6.68%
24 - 36 Months	6.45%	6.50%	6.56%	6.68%	6.68%

\* For cumulative option, Interest is compounded annually.

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

### Senior Citizen (60 years and above)

Additional Interest Rate  
(for Deposits upto ₹ 2 crore only) 0.25% p.a.

### Online Deposits

Additional Interest Rate  
(for Deposits upto ₹ 10 lakhs only) 0.05% p.a.

**RATES EFFECTIVE FROM  
MAY 21, 2020**

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

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



**HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED**

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

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

CIN: L70100MH1977PLC019916

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 lakh or more, the depositor must intimate HDFC latest by 12 noon on the day of remittance and ensure that funds are credited to our bank account before 1 p.m. so that interest shall accrue from that date; else interest shall accrue from the next working day.

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

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 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.

### VARIABLE RATE DEPOSIT

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

### 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.
Albania	10%	11	Italy	15%	12	Romania	10%	11
Armenia	10%	11	Japan	10%	11	Russian Federation	10%	11
Australia	15%	11	Jordan	10%	11	Saudi Arabia	10%	11
Austria	10%	11	Kazakhstan	10%	11	Serbia	10%	11
Bangladesh	10%	12	Kenya	10%	11	Slovenia	10%	11
Belarus	10%	11	Korea	10%	11	Singapore	15%	11
Belgium	15%	11	Kuwait	10%	11	South Africa	10%	11
Bhutan	10%	11	Kyrgyz Republic	10%	11	Spain	15%	12
Botswana	10%	11	Latvia	10%	11	Sri Lanka	10%	11
Brazil	15%	11	Libyan Arab	20%	10	Sudan	10%	11
Bulgaria	15%	12	Jamahiriyah(*)			Sweden	10%	11
Canada	15%	11	Lithuania	10%	11	Switzerland	10%	11
China	10%	11	Luxembourg	10%	11	Syria	10%	12
Colombia	10%	11	Macedonia	10%	11	Tajikistan	10%	11
Croatia	10%	11	Malaysia	10%	11	Tanzania	10%	11
Cyprus	10%	11	Malta	10%	11	Thailand	10%	11
Czech Republic	10%	11	Mauritius	7.5%	11	Trinidad and Tobago	10%	11
Denmark	15%	12	Mongolia	15%	11	Turkey	15%	11
Estonia	10%	11	Montenegro	10%	11	Turkmenistan	10%	11
Ethiopia	10%	11	Morocco	10%	11	Uganda	10%	11
Fiji	10%	11	Mozambique	10%	11	Ukraine	10%	11
Georgia	10%	11	Myanmar	10%	11	United Arab Emirates	12.50%	11
Germany	10%	11	Namibia	10%	11	United Arab Republic	20%	12
Finland	10%	12	Nepal	10%	11	(Egypt)(*)		
France	10%	12	Netherlands	10%	11	United Kingdom	15%	12
Greece (*)	20%	9	New Zealand	10%	11	United Mexican	10%	11
Hong Kong	10%	11	Norway	15%	12	State		
Hungary	10%	11	Oman	10%	12	United States	15%	11
Iceland	10%	11	Philippines	15%	12	Uruguay	10%	11
Indonesia	10%	11	Poland	10%	12	Uzbekistan	10%	11
Ireland	10%	11	Portuguese Republic	10%	11	Vietnam	10%	11
Israel	10%	11	Qatar	10%	11	Zambia	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 acceptance. In case of request for premature withdrawal after the expiry of 3 months, the rates given in the following table shall apply.

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

The 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 at least 1 week beyond the actual date of renewal of such overdue deposits and premature withdrawal will not be permitted for 3 months from the actual date of renewal.

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

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

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

### NOMINATION FACILITY

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

### 'KNOW YOUR CUSTOMER (KYC)' 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) Self-certified copy of the proof of identity and 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 in lieu of commission as decided by management from time to time. The benefit of additional ROI may be availed through a single option only. In case such deposits are generated through our authorised agents, commission on such deposits would be adjusted appropriately.

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

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

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

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

The deposits solicited by the Corporation are not insured.

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

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

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

The financial position of the corporation as disclosed and the representations made in the application form are true and correct and that the corporation and its Board of Directors are responsible for the correctness and veracity thereof.

The housing finance company is within the regulatory framework of the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the corporation or for the correctness of any of the statements or the representations made or opinions expressed by the corporation, and for repayment of deposit/discharge of liabilities by the corporation. HDFC Deposits programme is designed in accordance with NHB Regulations with the objective to channelise resources for housing.

### FOR AUTHORISED AGENTS

Agents are not authorised to accept cash from depositors or issue receipt on behalf of HDFC for deposits. Please ensure that your name and code number is clearly mentioned in the box provided in the Application Form to enable payment of 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.



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

Phone: 022-67546060

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory



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:

Code No.:

## 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:

Bank Name  Branch

Bank  MICR Code :  IFSC

Account No.  Code :

Interest on this deposit and redemption proceeds may be credited to above bank account directly through NACH/NEFT/RTGS/direct credit facility.

HDFC Deposit Receipt No.  Maturity Date

(In case of Renewal)

### 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 allotted)

Name

#### Power of attorney

holder (in case of Minor)

Mobile

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 allotted)

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.

On Maturity of the deposit, I/We hereby give my/our explicit consent to HDFC Limited to

☐ Renew principal and interest

☐ Renew principal

☐ Pay the principal and interest to my/our designated Bank Account mentioned herein.

### SIGNATURE OF DEPOSITOR(S)#

FIRST/SOLE :

SECOND :

### FOR OFFICE USE ONLY

Document Reference No.

Date of Receipt

Verified by

**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.**

nominate the following person to whom in the event of my / our death the amount of this deposit may be returned by HDFC Ltd.

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

SECOND : \_\_\_\_\_



**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:

- 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.
- I am not a resident of India in terms of the Treaty for the financial year 20 \_\_\_\_\_.
- Accordingly, I am attaching a copy of the 'Tax Residency Certificate' issued by the Tax/Government authority of \_\_\_\_\_ < mention country> for the period \_\_\_\_\_ to \_\_\_\_\_.
- 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.
- I am the beneficial owner of the investments made by me in India/ income receivable by me from such investments in India.
- The amount receivable is towards interest and falls under the head "Interest" under Article \_\_\_\_\_ of the Treaty.
- The place of assessment of my world income is \_\_\_\_\_.
- 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.
- 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.
- 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.
- 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 \_\_\_\_\_

Place: \_\_\_\_\_

Signature of the person providing the information

**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.



**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: L70100MH1977PLC010916)
- (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 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; • GRUIH 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 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 Life Insurance Company Limited is engaged in the business of offering life reinsurance capacity to the insurers in the UAE and other GCC nations; and

\* Proposed to be merged with Bandhan Bank Limited, subject to receipt of necessary approvals.

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

AGRA Tel: 252676970. AHMEDABAD (Navrangpura) Tel: 66307000 (Ext. 110117 for Deposits Only). AHMEDABAD (Maninagar) Tel: 7227011281 (64501859 for Deposits Only). AHMEDABAD (Nikol) Tel: 7227011287. AHMEDABAD (Science City) Tel: 7227011287. AHMEDABAD (Satellite) Tel: 7227011293. AHMEDNAGAR Tel: 6605222. AJMER Tel: 2641164 (5102888 for Deposits Only). AKOLA Tel: 2442454, 2430244. ALAPPUZHA Tel: 226946070. ALIGARH Tel: 2408541. ALLAHABAD Tel: 2260325. ALMORA Tel: 235556. ALWAR Tel: 270273940. AMBALA Tel: 2630801, 2601762. AMRAVATI Tel: 2666099387. AMRITSAR Tel: 2500851, 5095458. ANAND Tel: 2975523/34. ANGUL Tel: 7205000448. ANKLESHWAR Tel: 2557112. AURANGABAD Tel: 2349300. BARAMATI Tel: 220150160. BAREILLY Tel: 2477496, 2451169. BEANAR Tel: 251691. BELGAUM Tel: 2427091, 2427093. BENGALURU (Kasturba Road) Tel: 4118300 (411822112/3214 for Deposits Only). BENGALURU (Electronic City) Tel: 28523953. BENGALURU (Jayanagar) Tel: 26592838 (26592839 for Deposits Only). BENGALURU (Kalyan Nagar) Tel: 42200034. BENGALURU (Kanakapura Road) Tel: 26861501. BENGALURU (Kengeri) Tel: 28425353. BENGALURU (Koramangala) Tel: 25501083. BENGALURU (Marathahalli) Tel: 25400232. BENGALURU (Rajajinagar) Tel: 23506416. BENGALURU (Sahakar Nagar) Tel: 48540161. BENGALURU (Sarjapur Road) Tel: 25748772. BENGALURU (Whitefield) Tel: 28451020. BENGALURU (Yelahanka) Tel: 28460911. BERAHPUR Tel: 2220844. BHANITAWALA Tel: 241 2233, 241 2233. BHARUCH Tel: 238444555. BHATINDA Tel: 501221819. BHAVNAGAR Tel: 7227011289. BHILAI Tel: 4075203. BHIMADI Tel: 224041. BHLILWARA Tel: 232902. BHOPAL (ISBT) Tel: 2780000. BHOPAL (Sonagiri) Tel: 4229590. BHOPAL (Kolar Road) Tel: 242200108. BHUBANESHWAR Tel: 22555260 (2531350 for Deposits Only). BHUBANESHWAR (Patia) Tel: 7205000236. BIKANER Tel: 2260671 (5130716 for Deposits Only). BILASPUR Tel: 423300. BULANDSHAHAR Tel: 22555260. CALICUT Tel: 26765607. CHANDIGARH Tel: 6761000 (172-3011324 for Deposits Only). CHANDIGARH (Call Centre) Tel: 6761000. CHANDRAPUR Tel: 271563. CHENNAI (Anna Sala) Tel: 2659300 (Ext. 32252 for Deposits Only). CHENNAI (Adyar) Tel: 2345200123 (24403324 for Deposits Only). CHENNAI (Ambattur) Tel: 2345207789. CHENNAI (Anna Nagar) Tel: 234519985. CHENNAI (Egmore) Tel: 234520701. CHENNAI (DLF) Tel: 495852167. CHENNAI (Kodambakkam) Tel: 2345300112. CHENNAI (Madhavaram) Tel: 25557430450. CHENNAI (Maraimalai Nagar) Tel: 27456430. CHENNAI (Medavakkam) Tel: 22770401. CHENNAI (Tambaram) Tel: 23454007. CHENNAI (OMR) Tel: 23454003. 23454004. CHENNAI (Porur) Tel: 267937113281. CHENNAI (Ramanujan IT Park) Tel: 98401 44001, 98408 28894. CHENNAI (Vandalur) Tel: 65531150. CHENNAI (Veliachery) Tel: 224537113712. COMBATORE (Karnataka Road) Tel: 6543500 (4343915 for Deposits Only). COMBATORE (Rameswaram) Tel: 42002114. COMBATORE (Sai Baba Colony) Tel: 4208812. COCH BEHAR Tel: 222505086. CUTTACK Tel: 72350002878 (2332109 for Deposits Only). DAVANAGERE Tel: 22294 / 4. DEHRADUN (Rajpur Road) Tel: 6672222, 305222. DEHRADUN (Vasant Vihar) Tel: 2769869 (305222295 for Deposits Only). DEWAS Tel: 42620002. DHANBAD Tel: 233324925. DHULE Tel: 277500600. DINDIGUL Tel: 243304012. DURGAPUR Tel: 25497768. ELURU Tel: 222400. ERODE Tel: 224082209. FAIZABAD (Vaishali) Tel: 22810228200. FARIDABAD Tel: 4315120. GANDHIDHAM Tel: 7227011272. GANDHINAGAR Tel: 7227011275. GHAZIABAD (Lohia Nagar) Tel: 27214463116. GHAZIABAD (Nehru Park) Tel: 2234172. GOA (Margao) Tel: 27004723. GODHRA Tel: 26504383. GORAKHPUR Tel: 2200167. GREATER NOIDA (Parichowk) Tel: 415109293. GREATER NOIDA (West) Tel: 423055556. GULBARGA Tel: 24196697. GUNTUR Tel: 2247301. GURGAON (Mehrauli - Gurgaon Road) Tel: 40617723. GURGAON (Sector 66) Tel: 43678053. GURGAON (Sector 66) Tel: 4370337. GUWAHATI (Six Mile) Tel: 7101800 (2683878915 for Deposits Only). GUWAHATI (Khenkhu) Tel: 2666490. GUWAHATI (Jorhat) Tel: 7578001700. GUWAHATI (Slicker) Tel: 221399. GWALIOR Tel: 401197013. HALDWINI Tel: 28495657. HARDWAR Tel: 265335. HISSAR Tel: 233383. HOSUR Tel: 244888. HUBLI Tel: 2352138. HYDERABAD (Bastheer Bagh) Tel: 67699000, 66475011 (67699040 for Deposits Only). HYDERABAD (Gachibowli) Tel: 23005100 (64637301 for Deposits Only). HYDERABAD (Jubilee Hills) Tel: 23116000 (69009091 for Deposits Only). HYDERABAD (Kamplly) Tel: 27940900. HYDERABAD (Kothapet) Tel: 48663000. HYDERABAD (Kukatpally) Tel: 48532000 (64532501 for Deposits Only). HYDERABAD (Madhapur) Tel: 68138000. HYDERABAD (RC Puram) Tel: 40220900. HYDERABAD (Uppal) Tel: 40220700. INDORE (MG Road) Tel: 4230300, 4252400 (4252432 for Deposits Only). INDORE (Prabhu Nagar) Tel: 4264303. INDORE (Vijay Nagar) Tel: 4756401. IRINJALAKUDA Tel: 2821589. JABALPUR Tel: 42002001. JALPUR (Bhagwandas Road) Tel: 4140888 (515080405 for Deposits Only). JAIPUR (Indrapur) Tel: 2755778. JAIPUR (for Deposits Only). JAIPUR (Mansarovar) Tel: 27309899 (2781981 for Deposits Only). JAIPUR (Vaishali Nagar) Tel: 49199939495 (510410 for Deposits Only). JAIPUR (Vidhyadhar Nagar) Tel: 2232432. JAIPUR Road Tel: 22157. JALANDHAR Tel: 227744445. JALGAON Tel: 2207062, 2230215. JAMMU Tel: 47707708. JAMNAGAR Tel: 722011278. JAMSHEDPUR Tel: 2321493 (2321387645733 for Deposits Only). JHANSI Tel: 2333384. JODHPUR Tel: 2644448. KADAPA Tel: 259600. KATHAL Tel: 235603 (47346907. KAKINADA Tel: 2380000. KANCHIPURAM Tel: 2726720123. KANHANGA Tel: 220059900. KANPUR Tel: 276859000. KANPUR Tel: 230074460 (for Deposits Only). KANPUR (Ashok Nagar) Tel: 2663000. KARIMNAGAR Tel: 2228900. KARNAI Tel: 26653331. KASHIPUR Tel: 270333. KHAMMAM Tel: 233000. KHARAR Tel: 7580002227590002220. KUCHI (Ravipuram) Tel: 6661200. KOCHI (Trigonithura) for Deposits Only). KOCHI (Aluva) Tel: 226593566. KOCHI (Kakkanad) Tel: 6493000. KOLKATA (Kalamassery) Tel: 2555700. KOLKATA (Palarivati) Tel: 260304383. KOLKI (Trigonithura) Tel: 27854923. KOLHAPUR Tel: 226040435. KOLKATA (Shakespeare Sarani) Tel: 23018300, 22801980, 2281549194. KOLKATA (Jeevandeepi) (Ops-Call Centre & CRM) Tel: 22316000300. 2288258045. KOLKATA (Behala) Tel: 24468392. KOLKATA (BT Road) Tel: 257456162. KOLKATA (Chandannagar) Tel: 2683005 (2683005 for Deposits Only). KOLKATA (Coolite & Kelyat) Tel: 2248181. (6606200 for Deposits Only). KOLKATA (Deshapriya Park) Tel: 46033096. KOLKATA (Garia) Tel: 243510827011. KOLKATA (Salt Lake City) Tel: 4606150123. KOLKATA (VP Road) Tel: 460229592960. KOLLAM Tel: 27265112. KOTA Tel: 2428622. KOTTARAKKARA Tel: 2600000, 2459800. KOTTAYAM (Sait Lake City) Tel: 2304985, 2566136. KUNJAMKULAM Tel: 22798082. KURNOOL Tel: 259200. KURUKSHETRA Tel: 2703867. LATUR Tel: 244223333. LONAVLA (CHP) Tel: 273812, 273820, 275012. LUCKNOW (Ashok Marg) Tel: 6668800, 4272727 (6602632304 for Deposits Only). LUCKNOW (Aigami) Tel: 2745249. LUCKNOW (Gomti Nagar) Tel: 23037070107. LUCKNOW (Raebareilly Road) Tel: 2443353636. 991943545. LUDHIANA (Pakhawad Road) Tel: 5201300 (2432347 for Deposits Only). LUDHIANA (Chandigarh Road) Tel: 2680434542. MADURAI (KK Nagar) Tel: 2559000. MADURAI (West First Street) Tel: 2350715 (2350720 for Deposits Only). MAHABUBNAGAR Tel: 273300. MALAPPURAM Tel: 2738873. MANESAR Tel: 228024024425. MANGALORE Tel: 2440582, 2445220. MARTHANDANAM Tel: 271744, 272744. MATURHA Tel: 2423017. MAULIKKARA Tel: 244442. MEERUT Tel: 40879334. MEHSANA Tel: 22271284. MODASA Tel: 277442422, 2774421522. MOGA Tel: 221892526. MORDADABAD Tel: 2485100. MUMBAI (Churghatga) Tel: 61766000. MUMBAI (Churghatga) Tel: 67546060. MUMBAI (Andheri East) Tel: 676548701123 (2683996860 for Deposits Only). MUMBAI (Andheri West) Tel: 6174230134567 (617413552 for Deposits Only). MUMBAI (Andheri-Kurla Road) Tel: 67423018192021. MUMBAI (Bandra Kurla Complex) Tel: 61668700123. MUMBAI (Borivali) Tel: 28907153, 2893715255. MUMBAI (Borivali - L Road - Deposits) Tel: 289370001. MUMBAI (Borivali-East) Tel: 2870541711819. MUMBAI (Boisar) Tel: 66636000. MUMBAI (Chembur) Tel: 25291188838383. MUMBAI (Ghatkopar - Deposits) Tel: 25011284. MUMBAI (Goregaon) Tel: 284971023456. MUMBAI (CPH-Jogeshwar) Tel: 67546111. MUMBAI (Lower Parel) Tel: 66152350. MUMBAI (Malad) Tel: 66636000. MUMBAI (Malad - Deposits) Tel: 28813676. MUMBAI (Mira Road) Tel: 28555056567. MUMBAI (Mulund) Tel: 2565472621311920 (25675733 for Deposits Only). MUMBAI (Parel-Credit Risk Management) Tel: 66113000. MUMBAI (Parel-Deposits) Tel: 67546060, 1800222022. MUMBAI (Vikhroli) Tel: 2518662456. MUMBAI (Vasai) Tel: 22411323334. MUMBAI (Virar) Tel: 2500162, 250151617. AMBARNATH Tel: 26031899. BADLAPUR Tel: 2671123435. DOMBIVLI Tel: 28614143754374474383. THANE (Gokhale Road) Tel: 66636000 (25330700 for Deposits Only). THANE (Vikas Complex) Tel: 66636000. THANE (Ghodhodur Road) Tel: 611303300. KALYAN Tel: 220158035. KARJI Tel: 22030123. VASHI (Navi Mumbai) Tel: 62933100. 66636000 (2789291 for Deposits Only). KHARGHAR - Sec-8 (Navi Mumbai) Tel: 27746813447. KHARGHAR - Sec. 34C (Navi Mumbai) Tel: 66636000. KOPARKHAIRANE (Navi Mumbai) Tel: 275250151617. SEAWOODS (Navi Mumbai) Tel: 277181878690. PANVEL Tel: 2749083334. DND PANVEL Tel: 8657528157-61. MUWATTAPUZHA Tel: 2835333. MUZZAFARNAGAR Tel: 2615224. MUZZAFARPUR Tel: 2248033. MYSORE Tel: 254615. NAGERCOLD Tel: 237193. NAGPUR (Civil Lines) Tel: 2566000, 6025000 (602051819 for Deposits Only). NAGPUR (Central Avenue Road) Tel: 2767539. NAGPUR (2712392. NAGPUR (Kadhi Chowk) Tel: 2542218. NAGPUR (Khamia Ring) Tel: 2289220. NALGONDA Tel: 2244500. NASHIK (Sharnpur Link Road) Tel: 6600000 (Ext. 808 for Deposits Only). NASHIK (Indira Nagar) Tel: 2320286. NASHIK (Nashik Road) Tel: 2458926 (245892425 for Deposits Only). NASEEMCHAU (Panchavati) Tel: 2510055. NEEMUCH Tel: 7415000283. NELLORE Tel: 2359000. NEW DELHI (Munirka) Tel: 4115111 (4159526 for Deposits Only). NEW DELHI (Connaught Place) Tel: 4151483607 (42512181 for Deposits Only). NEW DELHI (Dwarka) Tel: 45572406. NEW DELHI (Lodhi Road) Tel: 43792100. NEW DELHI (Netaji Subhash Place) Tel: 427202023/4 (Ext. 42 for Deposits Only). NEW DELHI (Vikas Puri) Tel: 2354089900. Noida (Sec-18) Tel: 431259302303304. NOIDA (Sec-62) Tel: 61119100. ONGOLE Tel: 280299. PALA Tel: 315757, 315767. PALAKKAD Tel: 2536481, 2536482. PANCHKULA Tel: 25564264. PANIPAT Tel: 26710404. PAONITA SHAR Tel: 225022, 225122. PATHANAMITHTTA Tel: 2271372. PATHANKOT Tel: 2230452, 2220463. PATIALA Tel: 2502766, 5002768. PATNA Tel: 6600609 (2502622/23 for Deposits Only). PATNA (Danapur) Tel: 22226768. PERINTHALMANUR Tel: 2202159, 227015. PITHAMPUR Tel: 252127, 40285455. POLLACHI Tel: 2212245. PUDUCHERRY Tel: 220542122. PUNE (Financial Road) Tel: 25505000 (Ext. 283 for Deposits Only). PUNE (Baner) Tel: 660570778. PUNE (Tel: 2681728678. PUNE (Chakan) Tel: 2781001. PUNE (Chinchwad) Tel: 2717360219. PUNE (Hadapsar - Magarpatta) Tel: 26899412395. PUNE (Kothrud) Tel: 245559233. PUNE (Nagar Road) Tel: 26699149. PUNE (Wakdevnagar) Tel: 2550 5000. PUNE (Wakdevnagar) Tel: 275328395558. PUNE (Vikhroli) Tel: 27532839558. PUNE (Sinhagad Road) Tel: 24350151. RAIPUR Tel: 24350151. RAIPUR Tel: 4031127 for Deposits Only). RAIPUR (Bunder Nagar) Tel: 4216036. RAJAHMUNDRU Tel: 2490300. RAJOKOT Tel: 7227011290. RANCHI Tel: 2331055, 2330233. RATILAM Tel: 4037015. RATNAGIRI Tel: 22402222. RAURICHA Tel: 22112123. RISHIKESH Tel: 2432424. ROHTAK Tel: 25546788. ROORKEE Tel: 272211, 1860420422. ROSARAI Tel: 249386, 50010. ROURLAKE Tel: 720500283. RUDEHARA Tel: 24422. SAGARAPUR Tel: 2769200. SALEEM Tel: 23144667. SANGAREDDY Tel: 286450. SANGLI Tel: 23269923. SATARA Tel: 225400, 22701. SECUNDERABAD (As Rao Nagar) Tel: 4853400. SHIMLA Tel: 268271. SIKAR Tel: 27188, 27086. SILIGURI Tel: 2647016. SINGUR Tel: 22384225, 82540924. SOLAPUR Tel: 23168045. SONEPAT Tel: 223112. SRI GANGANAGAR Tel: 2489500. SRINAGAR (Medical) Tel: 9696442345. SURAT (Adajan) Tel: 411212 (Ext. 9345 for Deposits Only). SURAT (City Light) Tel: 22132012. SURAT (Majura Gate) Tel: 2479554. SURAT (Vachhali) Tel: 63876601 to 05. THIRUVALLA Tel: 265005. THIRUVANANTHAPURAM (Vazhuvhal) Tel: 6170300, 2329922. THIRUVANANTHAPURAM (Kashakkottam) Tel: 24717078. THIRUVANANTHAPURAM (Medical College) Tel: 25555156 (9446015145 for Deposits Only). THIRUVANANTHAPURAM (Nemom) Tel: 2391120. THIRUVANANTHAPURAM (Technopark) Tel: 2700701, 7736534793. THIRISSUR Tel: 23893901. THIRUCHIRAPPALLI Tel: 241274444444. THIRUPATI Tel: 6645831. THIRUPUR Tel: 4243912. THIRUNELVELI Tel: 227822033. TUMKUR Tel: 2252022. TUTUCORIN Tel: 2300770807. UDAIPUR Tel: 2529783. ULJAIN Tel: 443333. 2536385. UNNAO Tel: 2882022. VADODARA (RaceCourse) Tel: 2308400, 2366397 (Ext. 837 for Deposits Only). 220204. VADODARA (Waghodra Road) Tel: 2514164, 2512364. VAPI Tel: 2462580, 240257334. VARANASI Tel: 222403334 (2420485 for Deposits Only). VELLORE Tel: 224126123. VIJAYAWADA Tel: 2429100. VISAKHAPATNAM (Sripuram) Tel: 6799500 (6637689 for Deposits Only). VISAKHAPATNAM (Gajuwaka) Tel: 2570120. VISAKHAPATNAM (Gopalapatnam) Tel: 6670163. WARDHA Tel: 232200400800. WARANGAL Tel: 2451000. YAMUNA NAGAR Tel: 26002416. ZIRAKPUR Tel: 9466637516. Representative offices outside India: DUBAI Tel: +971 (4) 3961825. LONDON Tel: +44 (0) 20 7872 5545 / 147 / 142 / 62. SINGAPORE Tel: +65 6367000.

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

**(f & g) \*Profits and Dividends:**

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

\* Subject to shareholders' approval in the AGM to be held on August 2, 2019. This includes interim dividend of ₹ 3.50 per share paid during the year.

\* Figures for financial year ended 31.03.2017 are as per erstwhile GAAP.

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

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

**Note:** Effective April 1, 2018, the Company has adopted all the Indian Accounting Standards (Ind AS) and the adoption was carried out in accordance with Ind AS 101 "First time adoption of Indian Accounting Standards", with April 1, 2017 being the transition date. Accordingly, figures pertaining to March 31, 2018 have been restated as per Ind AS for comparability.

**Brief particulars of Contingent Liabilities:** Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 534.98 crore (Previous year ₹ 511.88 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 1,806.08 crore (Previous year ₹ 1,528.78 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,838.13 crore (previous year ₹ 1,838.21 crore) and in respect of disputed dues towards wealth tax, interest on lease tax, and payments towards employer's contribution to ESIC not provided for by the Corporation, amounts to ₹ 0.13 crore (Previous year ₹ 0.15 crore).

(i) The amount of Public Deposits which the Corporation can raise under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 3 times of the net owned funds i.e. ₹ 1,83,907.80 crore whereas the total Public Deposits as on March 31, 2019 was ₹ 76,360.65 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 14 times of the net owned funds i.e. ₹ 8,58,236.40 crore whereas the aggregate deposits as on March 31, 2019 was ₹ 3,65,265.68 crore.

(j) There are no overdue deposits with other than unclaimed deposits.

(k) We declare that:

- 1) The Corporation has complied with the provisions of the Directions as applicable to it;
- 2) The compliance with the said Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank.
- 3) The deposits accepted by the Corporation are unsecured and rank pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987.

The Corporation is having a valid Certificate of Registration dated 31-07-2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Corporation or for the correctness of any of the statements or representations made or opinion expressed by the Corporation and for repayment of deposits/discharge of liabilities by the Corporation.

The above text has been approved by the Board of Directors of the Corporation at its meeting held on May 13, 2019 and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy signed by all Directors of the Corporation has been filed with the National Housing Bank, New Delhi.

By Order of the Board

Sd/-

Date: May 13, 2019

Place: MUMBAI