HDFC DEPOSITS

INDIVIDUALS

HIGHEST SAFETY

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

QUICK LOAN FACILITY

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

FROM

HDFC SPECIAL DEPOSITS UPTO ₹ 20 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	7.50%	7.55%	7.60%	7.75%	7.75%		
66 Months	7.50%	7.55%	7.60%	7.75%	7.75%		
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	7.40%	7.45%	7.50%	-	7.65%	
22 Months	7.45%	7.45% 7.50% 7.55%	7.55%	7.70%	7.70%	
30 Months	7.40%	7.45%	7.50%	7.65%	7.65%	
44 Months	7.45%	7.50%	7.55%	7.70%	7.70%	
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000	

For cumulative option, Interest is compounded annually.

INTEREST RATES ON DEPOSITS UPTO ₹ 2 CRORE							
	Rate o	Rate of Interest (p.a.)					
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*		
12 - 23 Months	7.30%	7.35%	7.40%	-	7.55%		
24 - 84 Months	7.30%	7.35%	7.40%	7.55%	7.55%		
Minimum Amount (₹)	40,000	0 20,000 20,000	20,000	20,000	20,000		
INTEREST	RATES ON	S EXCEEDI	EXCEEDING ₹ 2 CRORE				
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*		
12 - 23 Months	7.35%	7.40%	7.45%	-	7.60%		
24 - 84 Months	7.35%	7.40%	7.45%	7.60%	7.60%		
* For cumulative option, Interest is compounded annually.							

Senior Citizen (60 years and	RATES EFFECTIVE	
Additional Interest Rate (for Deposits upto ₹ 2 crore only)	0.25% p.a.	MAY 21, 2018

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

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



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Phones: 022-67546060 (for Deposits only) Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones) CIN: L70100MH1977PLC019916 Email: deposits@hdfc.com Website: www.hdfc.com

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

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY

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

MODE OF ACCEPTANCE

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

b) Remittance of funds through RTGS, NEFT or fund transfer into HDFC's bank account on any working day (other than Saturday). In case the deposit amount is Rs. 25 lacs or more, the depositor must intimate HDFC latest by 12.30 pm on the day of remittance so that interest shall accrue from that date; else interest shall accrue from the next working day.

Bank Account details for remittance of funds:

Beneficiary Name: HDFC LTD.

Account No.: HDFCFD+Depositor's PAN (i.e. if PAN of the depositor is ABCDE1234Z then account number should be mentioned as HDFCFDABCDE1234Z) IFSC Code: HDFC0000060

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

INTEREST

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

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

Cumulative Interest Option & Recurring Deposits Plan: Interest will be compounded annually and accrued every year after deducting tax, wherever applicable. The principal along with interest will be paid on maturity once the discharged deposit receipt is received by us. In case of MIP and Non-Cumulative deposits, if the first interest due date falls within a week from the deposit date, then the interest for the first broken period will be paid in the next interest cycle.

Interest amount (net of TDS - where applicable) will be paid through NACH/ECS at all centres where this facility is available. Where this facility is not available, interest will be paid through "Account payee" cheque drawn in favour of the first named depositor along with his bank account details furnished. In case of Monthly Income Plan, post-dated interest cheques for every financial year will be issued in advance. Interest on Monthly Income Plan under Variable Rate Deposit will be credited to the depositor's bank account on the last day of the month.

VARIABLE RATE DEPOSIT

Interest Rate on variable rate deposit is linked to the benchmark rate and will vary from time to time with the benchmark rate. Benchmark Rate is the rate of interest applicable on HDFC fixed rate deposit product for the corresponding period. Interest Reset Date - Rate of interest (ROI) will be reset at the beginning of each interest period. ROI prevailing on the first day of the interest period will be applicable for the entire interest period. Deposit placed under the variable rate deposit cannot be changed to fixed rate deposit cannot be changed to fixed rate deposit before the maturity date.

ELECTRONIC CLEARING SERVICE (ECS)

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

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

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

Section 139A(5A) of the Income-tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his PAN to the person responsible for deducting such tax. Further, 139A(5B) requires the person deducting such tax to indicate the PAN on the TDS certificate. In case PAN is not mentioned, the rate of TDS would be 20% as per section 206AA(1) of the Income-Tax Act, 1961. In case of deposits of ₹ 50,000 and above, it is mandatory to furnish PAN.

PREMATURE WITHDRAWAL

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

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

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

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

RENEWAL / REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC atleast a week before the date of maturity. In case of renewal, the prescribed application form signed by all depositors is also required to be submitted simultaneously. 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 thumbi impression of the depositor/s, nomination has to be attested by two witnesses. In such cases, separate Form DA-1 may be downloaded from our website.

KNOW YOUR CUSTOMER (KYC)

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC requirements by submitting the following documents :

a) Latest photograph b) Self-certified copy of the proof of identify c) Self-certified copy of the proof of address and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961. In case the depositor has already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number. In case of deposits of Rs. 50,000 and above, it is mandatory to furnish Aadhaar number.

GENERAL

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

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

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate 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 on 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-creditquality 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, 2017 was Rs. 9,572.45 crore.

The deposits solicited by the Corporation are not insured.

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

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

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

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

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

FOR AUTHORISED AGENTS

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

PROVISIONAL RECEIPT

WITH YOU, RIGHT THROUGH	www. hdfc .com		Date:	_//
Received from			cheque/HDFC Deposit Receipt No	for
₹	dated	drawn on	Bank	Branch towards
Deposit for Senior	r Citizens 🛛 🗅 Mo	onthly Income Plan	□ Non-Cumulative (□ Quarterly □ Half-Yearly) □ Annual Income Plan	Cumulative
for a period of	_ months @	% per annum.	For HOUSING DEVELOPMENT FINANCE C	ORPORATION LIMITED

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

Authorised Signatory

We also accept Deposits from Religious Trusts, Educational Institutions & Charitable Trusts



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 Website: www.hdfc.com

DEDOCIT ADDI ICATION FORM

LEASE USE BLOCK LETTERS AND TICK 🔽 IN APPROPRIATE PLACE	_					
gents are not permitted to accept cash with application form and issue receipt. HDFC w						
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	r (UTR) No. Date: D D M M Y Y					
Bank Name	Branch					
Bank Account No.	MICR IFSC Code:					
Interest on this deposit may be credited to above bank account may also be credited to above bank account on receipt of disc	directly through NACH/NEFT/RTGS/ECS/direct credit facility. Redemption proceeds charged FDR from me/us.					
HDFC Deposit Receipt No. (In case of Renewal)	Maturity Date D M M Y Y					
SCHEME : STATUS : Image: MONTHLY INCOME PLAN Image: Resident Individual Image: NON-CUMULATIVE (Quarterly) Image: Hindu Undivided Family	CATEGORY : Member of Public Director/Relative of a Director Shareholder (DP/Client ID) Employee					
□ NON-CUMULATIVE (Half-Yearly)	DEPOSIT REPAYABLE TO : D First Depositor D First Depositor or Survivor/s					
ANNUAL INCOME PLAN CUMULATIVE	SENIOR CITIZENS (60 years & above)					
First / Sole Depositor's Details (as appearing in your supporting CKYC Identifier (Skip if not alloted)	identification document)					
Name						
Guardian's Name (in case of Minor)						
Mobile	Aadhaar No. (Mandatory)					
Customer No. (If KYC is already complied)	PAN					
Email ID						
Second Depositor's Details (as appearing in your supporting ide	atification document)					
CKYC Identifier (Skip if not alloted)	Aadhaar No. (Mandatory)					
Name						
Customer No. (If KYC is already complied)	PAN					
Third Depositor's Details (as appearing in your supporting identification document)						
CKYC Identifier (Skip if not alloted)	Aadhaar No. (Mandatory)					
Name						
Customer No. (If KYC is already complied)	PAN					
Tax to be deducted □ Yes □ No. If No, Please su	bmit Form 15G OR Form 15H (for 60 years of age and above).					
	my/our application is the beneficial owner of this deposit and as such he/she should be on 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms					

and conditions governing the deposit. I/we am/are not a tax-resident of any country other than India.

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/ GUARDIAN	:			
SECOND	:			
THIRD	:			

FOR OFFICE USE ONLY

Document Reference No.	Date of Receipt	Verified by

	FORM DA 1	-	-	1 Rule 2(1)		
	of the Banking Companies (Nomination)	•	,	• • •		
I/We						
nominate the following	person to whom in the event of my / our / min	or's death the	amount of this depo	osit may be return	ed by Hi	DFC Ltd.
Name & Address						
of Nominee						
				Pin Code		
Email ID				1 m oodo		
	is alwards a semaliad)		DAN			
Customer No. (If KYC	is aiready complied)		PAN			
Mobile Relationabia with		Aa	dhaar No.			
Relationship with Depositor (If any)		Age	Date of Birth	of Nominee		
1 1 1	on this date, I/We appoint (Name, address & age)*					
to receive the amount of the	e deposit on behalf of the nominee in the event of my / our /	minor's death				
during the minority of the n			SIGNATU	RE OF DEPOSIT	OR(S)*	
* Leave out if nominee is r			FIRST/SOLE/			
# Where deposit is made in entitled to act on behalf	the name of a minor, the nomination should be signed by a p		GUARDIAN :			
	e attested by 2 witnesses. (use separate form DA 1)					
	· · · · · · · · · · · · · · · · · · ·		SECOND :			18/
	name should not be printed on Deposit Receipt/Application for ren range to print the nominee name on the renewal application.	ewal of deposit	THIRD :			G061/05/18/
	PARTICULARS AS REQUIRED		the management of the Corporation:			
HDEC	UNDER NON-BANKING	direction and control	nanaged by the Board of Directors comprising of the Board of Directors, substantial powers of Executive Officer, Ms. Renu Sud Karnad, Mar	of management are vested in three of	its Executive Direct	tors, viz., Mr. Keki M. Mistr
DEDOCITC	FINANCIAL COMPANIES AND		and occupations of the Directors:	laging Director and wit. v. Simivasa Kanç	Jan, Executive Direc	.01.
DEPOSITS	MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT)	NAME Mr. Deepak S. Parekh	ADDRESS Housing Development Finance Corporal	tion Ltd. UDEC Hourse H. T. Darakh	Mara	OCCUPATION
FOR INDIVIDUALS	RULES, 1977.	(Chairman)	165-166, Backbay Reclamation, Church	gate, Mumbai 400 020.	marg,	Professional Director
HOUSING DEVELOPMENT FI	NANCE CORPORATION LIMITED	Mr. B. S. Mehta	Bansi S Mehta & Company, Chartered A New Marine Lines, Mumbai 400 020.			Practising Chartered Accountant
0	Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.	Mr. D. M. Sukthankar	Flat No. 5, Priya Co-op. Hsg. Soc. Ltd., Worli Sea Face, Mumbai 400 030.			Professional Director
Phone: 022-6754 6060 (for deposits only),	ekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. 66316000, 22820282. Fax: 22821366.	Mr. D. N. Ghosh	The Peerless General Finance and Inve 5th Floor, Kolkata 700 016.	stment Co. Ltd., Anuj Chambers, 24	3 Park Street,	Professional Director
	HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)	Dr. S. A. Dave	Bldg. No.17, Flat No.31, MHB Colony, C Bandra (W), Mumbai 400 050.	Opp Lilavati Hospital, Bandra Reclam	lation,	Professional Director
c) Business carried on by the Company and its subsidiarie	October 17, 1977 s with details of branches: HDFC is a public limited company primarily engaged in the business of providing housing	Mr. Nasser Munjee Dr. Bimal Jalan	Benedict Villa, House No. 471, Saudeva 4, Babar Road, Near Bengali Market, No.		3 102.	Professional Director Professional Director
he Corporation has seventeen wholly owned and	eeds of people for long-term finance for purchase/construction of residential houses anywhere in India. nine other subsidiaries viz.: rial for new real estate projects = UDPC Investments Limited carries on the business of investments in stocks, shares,	Dr. J. J. Irani	No. 7 Beldih Lake, Northern Town, Jam			Professional Director
lebentures and other securities HDFC Holdings Limited carries Is a Trustee for HDFC Mutual Fund HDFC Realty Limited is en 	on the business of investments in stocks, shares, debentures and other securities HDFC Trustee Company Limited acts gaged in the business of real estate broking and related services HDFC Ventures Trustee Company Limited acts as a	Mr. V. Srinivasa Ranga (Executive Director)	165-166, Backbay Reclamation, Church	gate, Mumbai 400 020.	5.	Company Executive
HDFC Education and Development Services Private Limited is e	gaget in advisory services = HDFC Sales Private Limited acts as a distributor of home hans and other financial products magaed in the provision of education services ● Windermere Properties Private Limited is engaged in monetising value of ed in monetising value of properties owned ● Winchester Properties Private Limited is engaged in monetising value of	Ms. Renu Sud Karnad (Managing Director)	Housing Development Finance Corpora Outer Ring Road, Olof Palme Marg, Ner	tion Ltd., The Capital Court, Munirka v Delhi 110 067.	,	Company Executive
roperties owned • Pentagram Properties Private Limited is eng	ea in monitorising value of properties owned • withoutside roupenties rivide time to sengage in monetsing value of aged in monetsing value of properties owned • Haddock Properties Private Limited is engaged in monetsing value of advisory services • HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund • HDFC	Mr. Keki M. Mistry (Vice Chairman &	Housing Development Finance Corporat 165-166, Backbay Reclamation, Church		Marg,	Company Executive
Mandard Life Insurance Company Limited is engaged in the busin MDFC Asset Management Company Limited carries on the busin	ess of life insurance HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance ess of managing Mutual Fund schemes GRUH Finance Limited is engaged in the business of providing housing finance	Chief Executive Officer (f & g) Profits and Divid				
inancial Services Private Limited is engaged in providing educa	ps Limited acts as an investment manager to HLREF International LLC and its subsidiaries in Mauritus® +UDFC Credita alton loan for higher education ● HDFC Pension Management Company Limited, a wholly owned subsidiary of HDFC manager ● Critina Pie. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset	Financial Year Ended 31.03.2017	Profit before tax (₹ in crores) 10,726.64	Profit after tax (₹ in crores) 7,442.64		Id Per share (₹)
und management/investment advisory services • HDFC Interna	International Control of Company Limited a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited is insurers in the UAE and other GCC nations; and HDFC General Insurance Limited is a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited is not support to the term of t	31.03.2016 31.03.2015	10,108.10 8,624.14	7,093.10	17.	.00
RGO General Insurance Company Limited is engaged in the but the Corporation has Branch Offices/Service Centre	es at the following places:	* Subject to shareholders' a	approval in the AGM to be held on July 26, 2017. ial position of the Corporation as in the ty	This includes interim dividend of ₹ 3 per sh	are paid during the ye	ear.
AGRA.Tel: 252 6769-70. AHMEDABAD (Navrangpura) Tel: 6630 7000 E> 0888 (for Deposits Only), 264 1164. AKOLA.Tel: 244 2454, 243 0244. ALI/ AMRAVATI Tel: 266 6009/987. AMRITSAR Tel: 250 0851 (for Deposits O	1 101171 (Pro Dupesite, Only) Manningani Tei 4650 1955 (Sastille) Tei 270 273 Mathata Tei 280 2011 (Sastille) Tei 255 1957 (Sastille) Tei 2557 (Sast		a position of the corporation as in the to			(₹ in crores
Deposits Only)/232 (Rajaji Nagar) Tel: 2350 6446 (Electronic City) Tel: 21 0232 (Sahakarananar) Tel: 2362 6361-62 (Sarianur Road) Tel: 2574 677	352 3953 (Jayanagar) Tel: 2659 2839 (for Deposits Univ), 2689 2838 (Koramangala) Tel: 4118 3000 (Marathahalli) Tel: 4118 3000/2540 2-74 (Whitefield): Tel: 2845 1020-22/24-25 (Yelahanka) Tel: 2846 0911-16. BHARIICH Tel: 238444/555. BHATINDA Tel: 501 2218-19	Liabilities Paid-up Equity Share	Canital	As at March 31, 2017 317.73		at March 31, 2016 315.97
(Chunnahhatti) Tel: 242 2001/06 Evt. 007 (for Denosits Only) RHURANES	39898 BIOPAL (JP Napp) Tel: 44 3333, 440 7720 (bro Deposito Chy) (Xamia Bhanan) Tel: 44 3333, 268 8000 (bro Deposito Chy) WART Iei: 295 900, 255 5530 (bro Deposito Chy) (Baya) Tel: 725 72/1262-89 BMARET Tel: 531076 (bro Deposito Chy)) HART Iei: 255 556, CALLOUT Tel: 28 766-57. CHANDGARH Tel: 398 9123 (bro Deposito Chy), 373 100, 396 272. CHANDBAPUR Septis Chy), 237 940 (April) Tel: 326 7001 32, 440333 (bro Deposito Chy) (Amar Bag) Tel: 236 1998 (PG (Cadmatkan)) Tel:	Reserves and Surplu Money received again	S	39,276.55 51.10	5	33,753.99 51.10
2345 3001-02 (OMR) Tel: 2345 4003-04 (Porur) Tel: 2679 3371/281 (Tam 2345 2077-79 (Taramani) Tel: 98401 44800 98406 28884 (Maraimalai N	ibaram) Tel: 2345 3006-07 (Velacherry) Tel: 2246 3711-12 (DLF IT Park) Tel: 4959 5216-17 (Egmore) Tel: 2345 2070-71 (Ambattur) Tel: Janar) Tel: 2745 6430 (Sholinganallur) Tel: 2345 4003-04 COMBATORE (Kamarai Road) Tel: 430 1100, 434 3913 (for Denosits Only)	Secured Loans Unsecured Loans		1,30,860.20 1,48,871.95	5	1,23,100.89 1,14,662.05
Tel: 2549778 Ext. 776 (for Deposits Only). ERODE Tel: 224.0928-29. EA	ACK Tei 23 2109 (nr Doyoss tonju92 DANAPIR Tei 522 2286/07 DAVANÁGERE Tei 222 44/394 DEHBADIUN (Röpur Road) an Vinan Tei 27, 6989/1031 DEWAS Tei 44 3333 DAVANARAD Tei 230 00313 DHULE Tei 73 500/00. DURAPUR BIDABAD Tei 431 5120/55 GADHDIDNAN Tei, 447 3433 DAVARAD Tei 240 00313 DHULE Tei 73 500/00. DURAPUR 27 2317 Drie Monsioli Narvoni Tai 2007/25 GOBARTURE Tei 23 2010, III BRABCA Tei 42, 804, CHITUR TEi 44, 68 901	Current Liabilities an Deferred Tax Liability	a Provisions T	14,591.78 2,388.58 3,36,357.89	8	16,090.41 902.21 2,88,876.62
	ež 223 4172 (pr. beposite) (Margan) Tel: 270 0472-75. GORAKHPUR Tel: 224 8100. CULLBARGA Tel: 241 966. CUVITUR Tel: 645 9690. 434 2708 4120 Cerci Defici - 92130 21725016 CUVANATI (SLMM) Fel: 710 1800. 6383 816 probeposito hovi) (Cheniumi Dir 1: 245 63 284 96-55. THARIDWAR Tel: 265 325, 1860/204222. HISSAR Tel: 313 106, 223 383. HOSUR Tel: 244 688/274 444. HUBLI 040 (pr. beposito hovi) (Disubandga pT. el: 6476 9400 (Cathuno) Tel: 643 700 cerci 301 (pr. Deipastic) hovi), Kosé 30147	Total Assets				
(Kukatpally) Tel: 6463 2500 Ext. 508 (for Deposits Only) (Jubilee Hills) Tel: Tel: 6900 0450, Mob: 98662 49949. INDORE (M G Road) Tel: 443 3333 JABALPUR Tel: 443 3333, 409 2004 (for Deposits Only). JAIPUR (Bhagw	4400 000 3149 0101 (to Eposeta Gright) (to E-parami Tak 4022000 (tigen) Tak 4022000 (tigen) Tak 472000 (tigen) Tak 4720000 (tigen) Tak 4720000 (tigen) Tak 4720000 (tigen) Tak 4720000 (Loans Fixed Assets Investments		2,95,733.83 642.34 20,410.10	4	2,58,658.24 664.53 15,345.43
(tor Deposits) (Vaishail Nagar) 1ei: 5110410 (tor Deposits Only)(11 (Vidhy) JAMNAGAR Tei: 645 0156/58. JAMSHEDPUR Tei: 232 1387, 645 8733 (t Tei: 656 8001. KANCHIPURAM Tei: 272 67201-03. KANHANGAD T	thar Nagar) let 223 2432. JALANDHAR let: 227 1444-45 (or Upposits). JALGAON let: 222 0162, 223 2015. JAMMU let 247 1707-08. or Opposits). JAMST TE-233 344. JODHPU RT: et: 513 4888. 264 448 (or Deposits). GNAPU ALE 17500 0100. KAKINADA et: 220 0599/699. KANNUR Tet: 276 5850. KANPUR Tet: 230 6760/44 (for Deposits), KARIMNAGAR Tet: 690 0090. KARNAL	Current Assets, Loan Total	s and Advances	19,571.62	2	2,88,876.62
Tel: 040 1231-32, 220 0431. KASHIPUR Tel: 200 333. KHAMMAM Tel: 1 (Palarivatiom) Tel: 280 3043/83 (Tripunithura) Tel: 278 5492-93. KOLHA	2470 00497, KOCHI (Rahoyuam) Tei 301 1200 Est. 228222 (for Deposito /hyl (Álwa) Tei: 240 555666 (Ráklanad) Tei: 449 3030 PUBT I: 246 340-355, SOLKATAI (Coles & Kelvi) Tei (33-366 8020 (for Deposito /hyl (Shakspaser Sama) Tei: 231 800, 2280 3959, 6458 9933 (for Deposito Publ) (101 Court House Street) Tei: 2248 1306, 6408 6200 (Casita) Tei: 2435 1302/7011 (Satt Laio: Chi) Tei 7. 5551 - 554 CN1 At 1: 51 3068, 243 649 (for Deposito Inhyl); KOTTANKARAF Lei 245 6300(900. NOTTAVAMI Tei: 230 4485, 56	Brief particulars of Conti	ngent Liabilities: Contingent liabilities in respect of ands, net of amounts provided for and disputed by	of guarantees provided by the Corporation i	is ₹ 628.09 crore (Pre	evious year ₹ 500.32 crore), i
6136 KUNNAMKULAM Tel: 227 980/82 KURNOOL Tel: 699.000 KUR	17 2551-22, KOTA II el: 31 3088; 24 6981 (br. Deposits Onys)EX, KOTLARAKARA II el: 24, 26 8007900, KOTLARAN II el: 230 498; 256 KUSEFIRA TE: 46: 650, BULCOKOW (Abradi Te: 399 712322) (D. Deposits Com) (J. Mong) Te: 23, 393; 272, 2497 (Com siste) 505 154, 243 2347 (Candigan Read) Te: 280 CAUSHAC, MADURA Te: 253 (T5 16 E at 720 (for Deposits Only) (MALAPPIRAN MARTHANDAM Te: 271 744, 272 744, MATHURA Te: 242 031555511566, MAVELIKKARA Te: 45 97666 12584, 234 4411-122. MEERUT HALL Te: 222 TOF5774, MARADABAD TE: 245 10072, MIMAR AT LE: 253 (FLORING TE) (STATE) LE MEERUT HALL TE: 222 TOF5774, MARADABAD TE: 245 10072, MIMAR AT LE: 253 (FLORING TE) (STATE) (undertakings provided for se	and, net of amounts provided for and disputed of ecuritisation of receivables ₹ 1,838.21 crore (previc s towards employer's contribution to ESIC not provi	us year ₹ 1,889.83 crore) and in respect of	disputed dues toward	ds sales tax, wealth tax, interes
		(i) The amount of Public I funds i.e. ₹1,65,692.30	Deposits which the Corporation can raise under the D crore whereas the total Public Deposits as on Marc	Housing Finance Companies (NHB) Direct ch 31, 2017 was ₹ 62,938.02 crore. The amo	tions, 2010 is equivale	lent to 5 times of the net owner osits, including Public Deposits
[for Deposits) [Ğhatkopar (Deposits)] Tel: 2501 1284 (Goregaon - West) Te Risk Management) Tel: 6611 3020 (Malad) Tel: 6599 0487-90 (Malad - De 26 (Vasai) Tel: 234 1132-34 (Virar) Tel: 250 0162/215/1315-17. AMBERN/	Small - Early 16: 2019 511716 (etc. https://stational.internatioa.internatioa.international.international.internat	which the Corporation of	can raise is 16 times of the net owned funds i.e. ₹5, deposits other than unclaimed deposits.	30,215.36 crore whereas the aggregate dep	osits as on March 31,	, 2017 was ₹ 2,80,533.54 crore
0223-24. MUZAFFARPUR TEI: 224 8032-33. MTSURE TEI: 204 0014 (10	I DEPOSIS/15. NAGERCUIE TEI: 325 500, 237 192-93. NAGPUR (CIVILLINE) TEI: 256 6000, 252 7888, 662 0518-19 (101 DEPOSIS UTIV)	(k) We declare that:i) The Corporation has	as complied with the provisions of the Directions as	applicable to it;		
(Kadbi Chowk) Tel: 254 2918 (Khamla Ring Road) Tel: 228 9220. NAS 251 0055 (Nashik Road) Tel: 245 9924-25, Ext. 6 (for Deposits Only). NEL 2464 3755, 2460 1574 (Netaii Subhash Place) Tel: 4729 2032-34. Ext. 42 (HIK (Sharanpur Link Road) Tel: 660 6000 Ext. 808 (for Deposils Only) (Indira Nagar) Tel: 661 1938-39 (Panchaval) Tel: 645 217), LORE Tel: 235 9000. NEW DELHI (Munika) Tel: 4111 5111, 4159 6526 (for Deposils Only) (Dwarka) Tel: 4557 2405-06 (Lohh Road) Tel: To Deposils Only) (Vikas Puri) Tel: 2861 0989-90 (for Deposils) (Connaucht Place) Tel: 41843. 4251 2181 (for Deposits Only). NDIDA	ii) The compliance wi	th the said Directions does not imply that repaymer pted by the Corporation are unsecured and rank	t of deposits is guaranteed by the Reserve		
PATIALA Tel: 220 9273/166. 500 2768. PATNA Tel: 669 0669. 250 2522-2:	LAKKAD 712: 253 4481-82; PANCHKULA Tel: 255 642/64 FATHADAKTHITTÄ Tel: 221 7132; PATHADKOT Tel: 222 0452; 222 0453; (joi: Choposis): Couly): PROINTHALLANNIN Tel: 220 15; 227 0155; PHTAIAPURI TE 1443333; POLLCANT Lei: 212 22425 PUDICHCERPY sepsisis: Obly): (Bandy Tel: 6456): T077-18 (Camp) Tel: 2482 540017126/39 (Coltan) Tel: 281 0001 (Chinchwad) Tel: 271 7138/001 42 20 477 Objetisti (Dinore Dond): Tol: 4468 2016 (Chineso Adamo Tel: 1/31 0001); Chinchwad): Tel: 271 7138/001 42 20 477 Objetisti (Dinore Dond): Tol: 4468 2016 (Chineso Adamo Tel: 1/31 0001); Chinchwad): Tel: 271 7138/001 42 20 477 Objetisti (Dinore Dond): Tol: 4468 2016 (Chineso Adamo Tel: 1/31 0001); Chinchwad): Tel: 271 7138/001 42 20 477 Objetisti (Dinore Dond): Tol: 4468 2016 (Chineso Adamo Tel: 1/31 0001); Chinchwad): Tel: 575 000; Dinoliti Tel: 471 43 24 77 Objetisti (Dinore Dond): Tol: 4468 2016 (Chineso Adamo Tel: 1/31 0001); Chinchwad): Tel: 575 000; Dinoliti Tel: 471 43 24 77 Objetisti (Tel: 4468 2016); Chineso Adamo Tel: 1/31 0001; Chinchwad): Tel: 575 000; Dinoliti Tel: 471 44 24 77 Objetisti (Tel: 4468 2016); Chineso Adamo Tel: 1/31 0001; Chinchwad): Tel: 575 000; Dinoliti Tel: 471 44 25 77 Objetisti (Tel: 4468 2016); Chineso Adamo Tel: 1/31 0001; Chinchwad): Tel: 575 000; Dinoliti Tel: 471 472 477 Objetisti (Tel: 4768 4016); Chineso Adamo Tel: 1/31 0001; Chinchwad): Tel: 575 000; Dinoliti Tel: 471 474 475 475 475 475 475 475 475 475 475	statutory liquid ass The Corporation is having a	ets maintained in terms of sub-sections (1) & (2) of valid Certificate of Registration dated 31-07-2001 i	Section 29B of the National Housing Bank ssued by the National Housing Bank (NHB)	Act, 1987. under Section 29A of	the National Housing Bank Ac
(nonopsiat-magaripatita city) Tet: 2009 841276395 (K00700) Tet: 2545 35 3110 Ext. 127 (for Deposits Only). RAJAHMUNDRY Tet: 657 813. RAJK 13. RISHIKESH Tet: 243 2424/222. ROHTAK Tet: 255 467-69. ROORK BAGM204275 SALABADHID Tet: 651 0020 SALETAL 2014 APR 2016 2016 SALABADHID Tet: 651 0020 SALETAL 2014 APR 2016 SALETAL 2014 APR 2016 SALABADHID Tet: 651 0020 SALETAL 2014 APR 2016 SALETAL 2014 APR 2016 SALABADHID Tet: 651 0020 SALETAL 2014 APR 2016 SALETAL 2014 APR 2016 SALETAL 2014 APR 2016 SALETAL 2014 APR 2016 SALETAL 2014 APR 2016 SALETAL 2014 APR 2014 APR 2014 APR 2014 APR 2014 APR 2014 APR 2014 APR 2014 APR 2014 APR 2014 APR 2014 APR 2014 APR 2014 APR 2014	eiposis Chrill, Barkin J Tei: 4667 (2017) 78 (Camp) Tei 2488 3060/1728/38 (Chalang Tei 28 1000) (Chinchung) Tei 223 1728/0219 22-93 (Br Diposis) (hoga Read) Tei 2669 9149 (Shahagal Read) Tei 245 008/0151 (Wiladewal) Tei 2550 5000. RAIPUR Tei 424 10 Tei 464 114-64 ARACHITei 233 1055023: RATLAMITei 44 033, and 235. RAINANGRI Tei 224022-23. REVBRI Tei 221 11 25 Tei 25 T2 11, 180/20422: ROPAR Tei 224 965, 500 100. ROURKELA Tei 240 100/61. RUDARUM Tei 241 422, 406 888. RAUTTEI 272 021 11 Statutei 234 1055027: RATLAMITei 44 032, 601 256, 601 266, 702 166, 702 166, 703 167, 703 167, 704 1	1987. However, the NHB do of the statements or represe	es not accept any responsibility or guarantee about entations made or opinion expressed by the Corpo	the present position as to the financial sound ration and for repayment of deposits/discha	dness of the Corporati arge of liabilities by the	tion or for the correctness of an e Corporation.
Tourise tazz, printment un recourtezz, Shelem recision 4480-87, S SOLAPUR Tel: 231 6804-05. SONEPAT Tel: 606 1002. SRI GANGANAG (Majura Gate) Tel: 247 9371/5954. THIRUVALLA Tel: 260 0051. THIRUV. Tel: 241.7707-08 (Medical College) Tel: 255 5515.16. THORSSID Tel: 240	11 til: OF 1944. ROBOTH STATE		pproved by the Board of Directors of the Corporatio prporation and a copy signed by all Directors of the		al Housing Bank, New	v Delhi.
Har 291 1707 60 (2014) (201	9 979-97 ITRUCHIRAPALLI Te. 2/1 2744/14/ ITRUNELVELI Te. 235 500, 257 72273. TRUPATI Te. 646 533. TRUPPUR Tel- 0094050. ULJAN Te 44 3333. 233 635 VADODARA (Rac Course) Tel: 239 0400, 235 637 DE. 187 (07 Deposits Only) (27 UARANASI Tel: 242 046) (07 Opeosits Only) (27 UARANASI Tel: 242 046) (27 Opeosits Only) (27 UARANASI Tel: 242 046) (27 Opeosits Only) (27 Opeosits Opeosits Opeosits Opeosits Opeosits Opeos	Dato: Mov 4 2017			By Order of t Sd/-	
INTERNATIONAL OFFICE: DUBAI Tel: +971 (4) 3961825. LONDON Tel		Date: May 4, 2017 Place: MUMBAI			AJAY AG/ Company S	

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