# HDFC DEPOSITS INDIVIDUALS

HIGHEST SAFETY

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

QUICK LOAN FACILITY

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

	F	ixed Rates only			
Interest Rates on Deposits upto ₹ 2 Crore Rate of Interest					
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	7.25%	7.30%	7.37%	7.50%	7.50%
66 Months	7.25%	7.30%	7.37%	7.50%	7.50%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

For cumulative option, Interest is compounded annually.

	F	ixed Rates only					
Interest Rates on Deposits upto ₹ 2 Crore							
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*		
15 Months	7.10%	7.15%	7.22%	-	7.35%		
22 Months	7.20%	7.25%	7.32%	7.45%	7.45%		
30 Months	7.15%	7.20%	7.27%	7.40%	7.40%		
44 Months	7.20%	7.25%	7.32%	7.45%	7.45%		
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	7.05%	7.10%	7.17%	-	7.30%	
24 - 84 Months	7.05%	7.10%	7.17%	7.30%	7.30%	
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000	
Int	erest rates on Dep	osits exceeding	₹ 2 Crore upto ₹ 5	Crore		
12 - 23 Months	7.10%	7.15%	7.22%	-	7.35%	
24 - 84 Months	7.10%	7.15%	7.22%	7.35%	7.35%	
Inte	erest rates on Dep	osits exceeding ₹	5 Crore upto ₹ 10	) Crore		
12 - 23 Months	6.90%	6.95%	7.02%	-	7.15%	
24 - 84 Months	6.90%	6.95%	7.02%	7.15%	7.15%	
Interest rates on Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore						
12 - 23 Months	6.85%	6.90%	6.97%	-	7.10%	
24 - 84 Months	6.85%	6.90%	6.97%	7.10%	7.10%	

\* 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		RATES EFFECTIVE FROM				
Additional Interest Rate (for Deposits upto ₹ 2 crore only) 0.25% p.a.			<b>DECEMBER 24, 2019</b>			
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.						

**DEPOSITS** 

### HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

**Regd. Office**: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Phones: 022-67546060 (for Deposits only) 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

#### **DEPOSIT CAN BE PLACED BY**

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

#### **MODE OF ACCEPTANCE**

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

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

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

Beneficiary Name: HDFC LTD.

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

IFSC Code: HDFC0000060

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

#### INTEREST

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

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

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

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

#### **ELECTRONIC CLEARING SERVICE**

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

#### DEDUCTION OF INCOME TAX AT SOURCE (TDS)

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

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

#### PREMATURE WITHDRAWAL

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

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

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

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

#### **RENEWAL / REPAYMENT OF DEPOSIT**

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

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

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

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

#### NOMINATION FACILITY

As per Section 36B of the National Housing Bank Act, 1987 & Rule 2(1) of the Banking Companies (Nomination) Rule, 1985, only individual depositor/s, singly or jointly, can nominate a single person 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 depositors, nomination has to be attested by two witnesses. In such cases, separate Form DA-1 may be downloaded from our website.

#### KNOW YOUR CUSTOMER (KYC)

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

#### **GENERAL**

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

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

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

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

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

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

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, 2019 was ₹ 19,459.30 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.cor	n	Date:	//
Received from			cheque/HDFC Deposit Receipt No	for
₹	dated	drawn on	Bank	Branch towards
Deposit for Senie	or Citizens	Monthly Income Plan	Non-Cumulative ( Quarterly Half-Yearly) Annual Income Plan	n 🔲 Cumulative
for a period of	months @ _	% per annum.	For HOUSING DEVELOPMENT FINANCE C	ORPORATION LIMITED

#### Phone: 022-67546060

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory



Code No.: AD/19432 .

DEPOSIT A	PPLICATION FO	RM (Reside	ent Individuals	s)		
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.						
	TE INTEREST					
PAYMENT DETAILS						
Amount ₹ Cha	eque/RTGS/NEFT (UTR) No.			Date: D D M M Y Y		
Bank Name			Branch			
Bank Account No.						
Interest on this deposit and redemption proceeds		account directly th		RTGS/direct credit facility.		
HDFC Deposit Receipt No. (In case of Renewal)	Matu	rity Date	M M Y Y			
SCHEME : STATUS :	CATECODY	Member of Public	Director/Relative of	o Director		
MONTHLY INCOME PLAN     Resident I	ndividual		) Director/Relative of			
□ NON-CUMULATIVE (Quarterly) □ Hindu Und	livided Family		, '			
ANNUAL INCOME PLAN			rst Depositor D First De	positor or Survivor/s		
		ENS (60 years & abov	re) □ YES □ NO			
First / Sole Depositor's Details (as appearing in CKYC Identifier (Skip if not alloted)	your supporting identification document	)				
Name						
Guardian's Name (in case of Minor)						
Mobile						
Customer No. (If KYC is already complied)		PAN				
Email ID						
Second Depositor's Details (as appearing in your	supporting identification document)					
CKYC Identifier						
(Skip if not alloted) Name						
Customer No. (If KYC is already complied)		PAN				
Third Depositor's Details (as appearing in your sup	oporting identification document)					
CKYC Identifier						
(Skip if not alloted)						
Name Customer No. (If KYC is already complied)		PAN				
I/We hereby declare that the first named depositor mentioned in my/our a	unlication is the heneficial surror of this dans		ld he treated as the payor for t	he surpass of tax deduction under Section		
194A of the Income Tax Act, 1961. I/We hereby agree to abide by the a I/We certify that the information provided above is in accordance with se tax-resident of any country other than India. I/We have not withheld any r Ltd. to collect, store, communicate and process information relating to th them and to the authorities in and/or outside India of any confidential info take place in the information provided above as well as in the document I/We also agree that my/our failure to disclose any material fact known t account or close it or report to any regulator and/or any authority designs is not remedied by me/us within the stipulated period, thereby accept a confirming the information provided by me/us to HDFC Ltd. It shall be n Act read with the Rules thereunder. I/We also agree to furnish such info matter herein. I/We shall indemnify HDFC Ltd. for any loss that may aris I/We further declare that, I/We am/are authorized to make this deposit in or indirectly any proceeds of schedule of offence and/or is not designed Notifications, Guidelines or Directions thereunder, as amended from time with the applicable Law. I/We further affirm that the information/details p has been concealed. I/we hereby authorise HDFC to send Email/SMS al I/We have gone through the financial and other statements/particulars/re consideration I/we am/are making the deposit with the Corporation at my On Maturity of the deposit, I/We hereby give my/or Renew principal and interest Pay the principal and interest to my/our design	action 285BA of the Income Tax Act, 1961 re naterial information that may affect the assess le account and all transactions therein, by HL ormation for compliance with any law or reguli tary evidence provided by me/us or if any cer o me/us, now or in future, may invalidate my, ated by the Government of India (GOI)/RBI fo ind acknowledge that HDFC Ltd. shall have i ny/our responsibility to educate myself/oursel provident of documents as HDFC Ltd. ma se to HDFC Ltd. on account of providing inco to the above-mentioned scheme (HDFC Depos for the purpose of any contravention or eva to time. I/We shall provide any further inform- rovided by me/us is/are true and correct in a lerts for all transactions relating to my/our de epresentations furnished/made by the Corpor //our own risk and volition.	ad with Rules 114F to 114H- ment/categorization of the a IFC Ltd. and any of its affili ation whether domestic or fo tification becomes incorrect our application and HDFC I r the purpose or take any o he right and authority to cz ves and to comply at all tim y require from time to time rrect or incomplete informat it) and that the amount kep sion of the provisions of the ation and fully co-operate in III respect and nothing posits. ation and after careful <b>nited to</b>	count as a Reportable account ates wherever situated including reign. I/We undertake to inform and to provide revised self-cert t.d. would be within its right to j ther action as may be deemed arry out investigations from the les with all relevant laws relatin on account of any change in la ion. t in the deposit is through legiti revention of Money Launderi any investigation as and when	or otherwise. I/We permit/authorise HDFC sharing, transfer and disclosure between you immediately of any changes that may ification along with documentary evidence. put restrictions in the operations of my/our appropriate by HDFC Ltd. If the deficiency information available in public domain for g to reporting under section 285BA of the aw either in India or abroad in the subject mate source and does not involve directly		
FOR OFFICE USE ONLY	Data of Dessity			Vorified by		
Document Reference No.	Date of Receipt			Verified by		

FORM DA 1 : Nomination under Section 36B of the Nat of the Banking Companies (Nomination	ional Housing Ba	ank Act, 1987 and Rule 2(1)	
I/We			
nominate the following person to whom in the event of my / our / minor's	death the amount	of this deposit may be returned by HDFC Ltd.	
Name & Address of Nominee			
		Pin Code	
Email ID			
Customer No. (If KYC is already complied) Mobile		PAN	
Deletionelia cuitte	ender Age	Date of Birth of Nominee D M	
As the nominee is a minor on this date, $I/We$ appoint (Name, address & date of birth)*			
to receive the amount of the deposit on behalf of the nominee in the event of my / our / min the minority of the nominee.	or's death during	SIGNATURE OF DEPOSITOR(S)#	
<ul> <li>Leave out if nominee is not a minor.</li> <li>Where deposit is made in the name of a minor, the nomination should be signed by a perso to act on behalf of the minor.</li> </ul>	n lawfully entitled	FIRST/SOLE/ GUARDIAN :	oval
<ul> <li># Thumb impression shall be attested by 2 witnesses. (use separate form DA 1)</li> </ul>		SECOND :	G061/12/19/for approval
Please tick if nominee's name should not be printed on Deposit Receipt/Application for renew We will accordingly arrange to print the nominee name on the renewal application.	val of deposit -	THIRD :	G061/12/
<b>HDFC</b> DEPOSITS	The Corporation is manage and control of the Board of	anagement of the Corporation: ed by the Board of Directors comprising of eminent persons with wide experience and knowledge. Subject to Directors, substantial powers of management are vested in three of its Executive Directors, viz., Mr. Keki M. N u Sud Karnad, Managing Director and Mr. V. Srinivasa Rangan, Executive Director.	
DEPOSITS MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT)	NAME	ADDRESS	OCCUPATION
FOR DUI EC 1077	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
INDIVIDUALS	Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa- 403102.	Professional Director
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED	Dr. J. J. Irani	No. 7 Beldih Lake, Northern Town, Jamshedpur, Jharkhand 831 001.	Professional Director
Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.	Mr. U. K. Sinha	K-94, 2nd Floor, Hauz Khas Enclave, New Delhi - 110 016	Professional Director
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.	Mr. Jalaj Dani Dr. Bhaskar Ghosh	Home Villa Co-op. Hsg. Soc. Ltd., 48, Krishna Sanghi Path, Gamdevi, Mumbai – 400 007 Villa No. 443, Adarsh Palm Retreat, Phase 2, Bellandur, Doddakanahalli, Bengaluru - 560103	Professional Director Professional Director
(a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)	Dr. Bnaskar Ghosh Ms. Ireena Vittal	Villa No. 443, Adarsh Palm Retreat, Phase 2, Bellandur, Doddakananalii, Bengaluru - 560103 A2, 1202, World Spa East, Sector 30/41, Gurugram - 122001	Professional Director Professional Director
(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	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
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.:	Ms. Renu Sud Karnad	Housing Development Finance Corporation Ltd., The Capital Court, Munirka, Outer Ring Road,	Company Executive

Ine Corporation has ten wholly owned and eight other subsidiaries viz.: HDPC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities; 
HDPC Investments in stocks, shares, debentures and other securities; 
HDPC Trustee Company Limited acts as a Trustee for HDPC Mutual Fund; 
HDPC Ventures Trustee Company Limited acts as a Trustee for Funds Trusts; 
HDPC Property Ventures Limited acties as a distribution of home learns and other financial products; 
HDPC Capetly Ventures Limited is engaged in divisory services; 
HDPC Capetly Tende Limited acts as a distribution of home learns and other financial products; 
HDPC Capetly Ventures Capet Limited carries on the business of managing HDPC Property Fund; 
HDPC Capetla Advisors Limited is engaged in advisory services; 
HDPC Venture Capital Limited carries on the business of managing HDPC Property Fund; 
HDPC Limited acts as a Distribution; 
HDPC Capetla Limited carries on the business of managing HDPC Property Fund; 
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HDPC Limited carries on the business of managing HDPC Property Fund; 
HDPC Limited carries on the business of managing HDPC Property Fund; 
HDPC Limited carries o Advisors Limited is engaged in advisory services • HDFC Venture Capital Limited carries on the business of instances 10-BPC property Fund, • HDFC Life Insurance Company Limited is engaged in the business of iterasurance; • HDFC ERGO General Insurance; Company Limited is engaged in the business of pervaviding • HDFC Asset Management Company Limited carries on the business of managing Mutual Fund schemes; • GRUH Finance Limited is engaged in the business of providing busing finance\*, • of Hurstments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment imarager to H1-HEF International LIC and its subsidiaries in Mauritus; • HDFC Credita Financia Services Private Limited is engaged in privding education lean for higher education; • HDFC Persinic Management Company Limited, a wholly owned subsidiary of HDFC Life Insurance Company Limited acts as a pension fund management, if Chemational Life and Re Company Limited actaries out private equity asset (Hum damagement Interstinent advisory services; • HDFC International Life and Re Company Limited avoid on the business of order and wholly owned subsidiary of HDFC Investments Limited carries out private equity asset (Hum damagement Interstinent advisory services; • HDFC International Life and Re Company Limited actaries out private equity asset (Hur damagement (Humetinent advisory services; • HDFC Life Insurance Company Limited avoid) 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 <sup>1</sup>Proposed to be merged with Bandhan Bank Limited, subject to receipt of necessary approvals.

#### The Con tion has Branch Offices/Service Centers at the following places

(Vice Chairman & Chief Executive Officer

Mr. Keki M. Mistry

r & g)	& 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.						

Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.

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

Note: Effective April 1. 2018. the Company has adopted all the Indian Accounting Standards (Ind AS) and the adoption was carried out in accordance with Ind AS 101 The character spin 1, 2010, the company has adopted at the index eccounting distribution (in 2-5) and the adopted in the counting distribution in a counting the counting distribution in a counting distribution of the co

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 ₹ 1,060.88 crore (Previous ere ₹ 1,182.87 crore), in respect of corporate undertakings provided for securitisation directively as 1,152.87 crore), in respect of corporate 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 ie. ₹ 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 ie. ₹ 8,58,236.40 crore whereas the aggregate deposits as on March 31, 2019 was ₹ 3,65,265.68 crore. (i) There are no overdue deposits other than unclaimed deposits.

(k) We declare that:

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

2) The compliance with the said Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank

The deposits accepted by the Corporation are unperiod and any part of page parts of optimized by the received balance and an 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 (NHE) under Section 29A of the National Housing Bank (Act, 1967. 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.

Date: May 13, 2019 Place: MUMBAI

By Order of the Board ALIAY AGARWAI Company Secretary

Company Executive

**HDFC** 

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

Please fill the information in BLOCK Letters and 🖌 in appropriate places

WITH YOU, RIGHT THROUGH		Please	fill the i	nform	atio	n in B	LOC	CKL	etters an	۱d	V	in a	ppr	opri	iate places	
The information is sought under																
Anti Money Laundering. For exis				hed he	rein v	vill sup	oerse	de th	e informat	tio	n avai	ilable	e in t	he re	ecords of HDFC.	
Customer Details (as appearing	g in your supporting ident	ification do	cument)													
CKYC Identifier (Skip if not alloted)	(Nomo)		(Middlo	Nome)					(Loot Nom	2)					Gender Date of Birth (Compulsory)	
(Prefix)	(Name)		(Middle	Name)					(Last Nam	e)					M/F/T	
Guardian's Name																
(in case of Minor) Guardian's Customer No. (If available) (in case of Minor)																
Maiden Name (if any) Father/Spouse															Paste latest passport size	
Name Mother Name															photograph with signature (DO NOT STAPLE)	
Address															IGNORE if already	
Line 1															submitted earlier	
Line 2																
City				Pin					Country	y	I N	D	Т	Α		
City of Birth		Cou	untry of Birt	h I	Ν	DI	Α									
PAN No. (Mandatory)		Nat	ionality	1	Ν	DI	Α	Ν	Citizenship	b	I N	D	Т	Α		
Mobile		Ema	ail ID													
Annual Income  ☐ Below ₹ 2 Lacs	□₹2 Lacs <₹5 Lacs	<b>□</b> ₹5L	acs < ₹ 10	Lacs 🗖	<b>]</b> ₹10	Lacs < ₹	₹ 25 La	acs D	⊐ ₹ 25 Lacs	<₹	50 La	cs D	]₹5	i0 Lac	s<₹1 Crore □₹1 Crore & above	
Occupation 🛛 Private Sector Service 🗋 Public Sector Service 🗋 Business 🗋 Professional 🗋 Retired 🖾 Housewife 🗖 Student 🗖 Govt. Sector Service 🗖 Self Employed																
Qualification:	Nature of Busin										Marri	ed C	] Otł	ners		
Please tick () If the following is ad		you 🗅 Po	Diffically Exp	osed Pe	rson (F	<sup>2</sup> EP) <b>L</b>	I Rela	tive of	PEP							
Proof of Identity & Addres																
Aadhaar Card issued by UIDAI Expiry Date																
Passport No.																
Driving Licence No.																
Voter ID Card No.																
Tax to be deducted D Ye	es □ No. If No,	Please	submit F	orm 1	5G O	R For	m 15	iH (fo	or 60 years	of	age a	ind al	bove	;).		
DECLARATION																
I hereby declare that the information provided by me above as well as in the documentary evidence provided by me are to the best of my knowledge and belief, true, correct and complete. In case any of the above information is found to be false, untrue, misleading or misrepresenting, I am aware that I may be held liable for it. I hereby consent to receiving information from Central KYC Registry through SMS/																
Email on the above registered number/email address. Thereby submit voluntarily at my own discretion, the physical copy of Aadhaar card to HDFC for the purpose of establishing my identity/address.																
through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner stipulated by UIDAI or in terms of any applicable law for the same. The consent and purpose of collecting Aadhaar has been explained to me in local language. HDFC has informed me that my Aadhaar submitted to HDFC herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. HDFC has informed me that this consent and my Aadhaar will be stored with HDFC.																
I certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962. I also certify that I am not a tax-resident of any country other than India. I have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I permit/authorise HDFC Ltd to collect, store,																
communicate and process information relat	ting to the Account and all tra	nsactions th	erein, by the	HDFC ar	nd anv o	of its affilia	ates wh	erever	situated includ	dina	sharing	ı. transi	fer and	d discl	osure 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 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 or if any certification becomes incorrect and to provide revised self-certification along with documentary evidence. I also agree that my failure to disclose any material fact known to me, now or in future, may invalidate my application and HDFC Ltd. would be within its right to put restrictions in the operations of my 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 within the stipulated period, thereby accept and acknowledge that HDEC 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 to HDEC Ltd.																
It shall be my responsibility to educate myself 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 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 shall indemnify HDFC Ltd for any loss that may arise to HDFC Ltd																
on account of providing incorrect or incomplete information.  Place :																
Date:     D     M     M     Y     Y																
Attestation/For Office Use Only																
Documents Received	Certified Copies			Sca	n Sr.	No.							Che	ecke	ed by	
KYC VERIFICATION CARRIED OUT BY										INSTITUTION DETAILS						
Emp. Name :											Name : HOUSING DEVELOPMENT FINANCE					
Emp. Code       :         Designation       :											Code : IN2294					
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Emp. Branch : Date :										-	In	stituti	ion s	stam	p	
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Employee signature															//2019	
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