

Date

Employee signature

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

Please fill the information in BLOCK Letters and 🗸 in appropriate places WITH YOU, RIGHT THROUGH The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and NHB's guidelines on Know Your Customer and Anti Money Laundering. For existing Depositor, the information furnished herein will supersede the information available in the records of HDFC. Customer Details (as appearing in your supporting identification document) **CKYC** Identifier Gender Date of Birth (Compulsory) (Skip if not alloted) (Prefix) (Name) (Middle Name) (Last Name) Name **Guardian's Name** (in case of Minor)
Guardian's Customer No. f available) (in case of Minor) Maiden Name (if any) Father/Spouse Paste latest passport size photograph with signature (DO NOT STAPLE) **Mother Name** Address IGNORF if already submitted earlier Line 2 Line 3 Citv Pin Country D Ν I A City of Birth Country of Birth D PAN No. Nationality Citizenship 1 Ν D Fmail ID Mobile Annual Income ☐ Below ₹ 2 Lacs ☐ ₹ 2 Lacs < ₹ 5 Lacs ☐ ₹ 5 Lacs < ₹ 10 Lacs < ₹ 25 Lacs ☐ ₹ 25 Lacs < ₹ 50 Lacs < ₹ 10 Crore ☐ ₹ 1 Crore & above Occupation Service [Private Sector Public Sector Govt. Sector Others [Professional Self Employed Retired Housewife Student] Business Not Categorised Marital Status: ☐ Single ☐ Married ☐ Others Nature of Business: Qualification: Please tick (✔) If the following is additionally applicable to you ☐ Politically Exposed Person (PEP) ☐ Relative of PEP **Proof of Identity & Address** Proof of possession of Aadhaar number XX Passport No. **Driving Licence No.** Voter ID Card No. **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. I hereby give my consent to HDFC Ltd. for sending OTP (One Time Password) on my mobile number to facilitate processing of my deposit transactions using OTP authentication. I hereby submit voluntarily at my own discretion, the proof of possession of Aadhaar to HDFC Ltd. for the purpose of establishing my identity/address. I voluntarily give my consent in connection with me placing deposits with HDFC Ltd. and processing instructions for the said purpose and hereby give consent to HDFC Ltd. for verification of my Aadhaar to establish its genuineness through such acceptable manner as 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 Ltd. has informed me that my Aadhaar submitted to HDFC Ltd. herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. HDFC Ltd. has informed me that this consent and my Aadhaar will be stored with HDFC Ltd. I hereby authorise HDFC Ltd. to search, download and store my KYC details from CERSAI Registry for the purpose of KYC compliance. 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, a certify that Lam not a syregistent of any country of the recognition of the account as a Rough. 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 relating to the Account and all transactions therein, by HDFC Ltd. and any of its affiliates wherever situated including sharing, transfer and I permitratimonse 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 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 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 to HDFC 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: Signature: Date: Attestation/For Office Use Only Scan Sr. No. Checked by **Documents Received Certified Copies KYC VERIFICATION CARRIED OUT BY INSTITUTION DETAILS** HOUSING DEVELOPMENT FINANCE Emp. Name Name : CORPORATION LIMITED Emp. Code IN2294 Code: Designation Emp. Branch:

Institution stamp

HDFC DEPOSITS

INDIVIDUALS

HIGHEST SAFETY

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

	HDFC	SPECIAL D	EPOSITS	F	ixed Rates only
	Interest rat	es 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	5.75%	5.80%	5.85%	5.95%	5.95%
66 Months	6.20%	6.25%	6.30%	6.40%	6.40%
99 Months	6.25%	6.30%	6.35%	6.45%	6.45%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

^{*} For cumulative option, Interest is compounded annually.

	HDFC	PREMIUM I	DEPOSITS	F	ixed Rates only
	Interest rat	es on Deposits	upto ₹ 2 Crore		
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 Months	5.55%	5.60%	5.65%	-	5.75%
22 Months	5.65%	5.70%	5.75%	5.85%	5.85%
30 Months	5.65%	5.70%	5.75%	5.85%	5.85%
44 Months	5.90%	5.95%	6.00%	6.10%	6.10%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

^{*} For cumulative option, Interest is compounded annually.

	REC	GULAR DE	POSITS	Fixed 8	& Variable Rates
	Interest ra	ites on Deposits ι	ıpto ₹ 2 Crore		
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23 Months	5.50%	5.55%	5.60%	-	5.70%
24 - 35 Months	5.55%	5.60%	5.65%	5.75%	5.75%
36 - 59 Months	5.75%	5.80%	5.85%	5.95%	5.95%
60 - 83 Months	6.00%	6.05%	6.10%	6.20%	6.20%
84 - 120 Months	6.15%	6.20%	6.25%	6.35%	6.35%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
ļ,	nterest rates on De	oosits exceeding	₹ 2 Crore upto ₹ 5	Crore	
12 - 23 Months	5.25%	5.30%	5.35%	-	5.45%
24 - 35 Months	5.35%	5.40%	5.45%	5.55%	5.55%
36 - 59 Months	5.65%	5.70%	5.75%	5.85%	5.85%
60 - 83 Months	5.75%	5.80%	5.85%	5.95%	5.95%
84 - 120 Months	5.85%	5.90%	5.95%	6.05%	6.05%
In	terest rates on Dep	osits exceeding ₹	5 Crore upto ₹ 10) Crore	
12 - 23 Months	5.00%	5.05%	5.10%	-	5.20%
24 - 35 Months	5.15%	5.20%	5.25%	5.35%	5.35%
36 - 59 Months	5.45%	5.50%	5.55%	5.65%	5.65%
60 - 83 Months	5.55%	5.60%	5.65%	5.75%	5.75%
84 - 120 Months	5.65%	5.70%	5.75%	5.85%	5.85%
Inte	rest rates on Depos	its exceeding ₹ 1	0 Crore & below ₹	25 Crore	
12 - 23 Months	4.95%	5.00%	5.05%	-	5.15%
24 - 35 Months	5.10%	5.15%	5.20%	5.30%	5.30%
36 - 59 Months	5.40%	5.45%	5.50%	5.60%	5.60%
60 - 83 Months	5.50%	5.55%	5.60%	5.70%	5.70%
84 - 120 Months	5.60%	5.65%	5.70%	5.80%	5.80%

^{*} For cumulative option, Interest is compounded annually.

- Additional ROI of 0.10% p.a. will be applicable on Individual deposits upto ₹ 25 Lakh per month per customer (other than RD) placed/renewed through our Online system and auto-renewed deposits.
- 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 a	ınd above)	Online Depos	its	RATES EFFECTIVE FROM
Additional Interest Rate (for Deposits upto ₹ 2 crore only)	0.25% p.a.	Additional Interest Rate (for Deposits upto ₹ 25 lakh per month per customer)	0.10% p.a.	FEBRUARY 13, 2021

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

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) RTGS/NEFT: Remit to our following account on any working day (other than Saturday).

Beneficiary Name HDFC LTD Account No. 00600350003778 HDFC0000060 **IFSC** Bank & Branch HDFC Bank, Fort Branch.

Effective Deposit Date: Same day if amount is credited to our account before the cut off time (currently 1 p.m.); else next working day. For amounts upto ₹ 10 lakhs cut off time is 4 p.m.

Application can be submitted through the ONLINE system after 3 working hours.

(b) CHEQUE: Deposit cheque favouring "HDFC LTD" (marked account payee) at any branch of HDFC Bank using the specially designed CMS Payslip (available at our office or printing through the Key Partner Portal).

Cheque drawn on HDFC Bank (favouring "HDFC Ltd - A/c 00600350003778") may be deposited into our account

with HDFC Bank using the regular pay-in-slip.

Post Office Savings Bank cheques: We do not accept cheques drawn on Post Office Savings Bank as POSB does not participate in electronic payment systems (RTGS/NEFT/NACH).

Effective Deposit date: Date of realisation (except for HDFC Bank cheques credited after the cut off time, which will be similar to RTGS/NEFT), excluding Saturdays & Holidays.

Application can be submitted through ONLINE System one working day after the debit in customer's bank account (in case of HDFC Bank 3 hours after the debit in customer's bank account).

(c) PAYMENT GATEWAY: Currently, 22 Banks are available in the Payment Gateway integrated to our ONLINE eposits System

Effective Deposit date: For SBI, HDFC Bank, ICICI Bank and Axis Bank (same as RTGS). For other banks, T+2 working days (excluding Saturdays & Holidays). For these banks, it's advisable to remit through RTGS/NEFT. (d) Payment can also be made through (i) Debit Card powered by RuPay; (ii) Unified Payments Interface (UPI) (BHIM-UPI); and (iii) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code).

Note: 1) If the amount is ₹2 crore or more, please inform us at least one hour in advance to the cut off time and ensure that funds are credited to our account before the cut off time.

2) Please ensure KYC is complied before remittance. Deposit Application has to be submitted immediately on credit of the amount to our bank account. If Deposit application is not submitted within 1 month of remittance, the deposit date will be from the date of submission of the application form, or as amended from time to time.

(3) Interest rate prevalent on the effective deposit date will be applicable.

INTEREST

Interest will be payable on the deposit from the effective deposit date. 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.

	1,7,7,0,11,7
Months completed from the date of deposit	Rate of Interest Payable
Minimum lock in period	3 months
After 3 months but before 6 months	The interest payable shall be 3% 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 under this facility. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attorney holder or any person acting in representative capacity as holder of an office or otherwise cannot nominate. In the event of the death of the sole depositor or the death of all the depositors, the nominee shall have the right to receive the amount due in respect of the deposit and payment by HDFC to the nominee shall constitute full discharge to HDFC of its liabilty in respect of the deposit. Nominees' name will be printed on the Deposit Receipt, unless mentioned otherwise. In case of thumb impression of the depositor/s, nomination has to be attested by two witnesses. In such cases, separate Form DA-1 may be downloaded from our website.

KNOW YOUR CUSTOMER (KYC)

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016, 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 comply with the Customer Due Diligence (CDD) Procedure stipulated thereunder, 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.

Corporation may offer an additional ROI on deposits placed through the Online System and on auto-renewal of deposits from time to time

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 ₹ 3,715.12 crore (Total exposure less equity investments) and the total amount of exposure to such entities is ₹ 23,103.28 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. 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.

Authorised Signatory

HDFC	www. hdfc .co	m	PROVISIONAL RECEIPT Date: _	
Received from			cheque/HDFC Deposit Receipt No	for
₹	dated	drawn on	Bank	_ Branch towards
Deposit for Senion	or Citizens	■ Monthly Income Plan	□ Non-Cumulative (□ Quarterly □ Half-Yearly) □ Annual Income Plan	Cumulative
for a period of	months @ _	% per annum.	For HOUSING DEVELOPMENT FINANCE CO	RPORATION LIMITED

Phone: 022-67546060

VALID SUBJECT TO REALISATION OF CHEQUE



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

Agen's Name: Investment Interrmediates Ltd

Code No.: AD/19432

DEPOSIT APPLICATION FORM (Resident Individuals)

LEASE LISE DI CON LETTERS AND TICK WIN ARREDO	DIATE DI ACCO													
LEASE USE BLOCK LETTERS AND TICK IN APPROP gents are not permitted to accept cash with application form and issue		no way he reenoneih	le for such	or other w	rona ta	ndere		D	ate ·					
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I/We apply for placement/renewal of deposit for a per		months and will	earn int	erest @			%	p.a.						
	EINTEREST													
PAYMENT DETAILS														
Amount ₹ Che	eque/RTGS/NEFT ((UTR) No.								Date:	D [D M	M	Y
Bank Name						Branc	h							
Bank Account No.		MICR Code:					SC ode:				Т			
Interest on this deposit and redemption proceeds	may be credite		k accou	ınt direc	tly th			H/NE	FT/F	RTGS/	direc	ct cred	it faci	lity.
HDFC Deposit Receipt No.		Matu	rity Da	te D	D	ММ	Υ	Υ						
(In case of Renewal)		Widta	nty Du	.0										
SCHEME: STATUS:		CATECORY	□ Mam	har of Du	مناط	П р:	rootor	/Dalati	vo of	a Dira	ata r			
☐ MONTHLY INCOME PLAN ☐ Resident In	ndividual	CATEGORY : I ☐ Shareholder			IDIIC	ווט 🗀	rector		ve or Emplo	a Dire	CIOF			
□ NON-CUMULATIVE (Quarterly) □ Hindu Undi	ivided Family						/							
ANNUAL INCOME PLAN		DEPOSIT REI	PAYABI	LE TO :	☐ Fir	st Dep	ositor	☐ Fir	st De	positor	or S	urvivor	/s	
CUMULATIVE		SENIOR CITIZ	ZENS (6	60 years &	abov	e) 🗆	YES		NO					
First / Sole Depositor's Details (as appearing in)	your supporting ide	ntification document	t)											
CKYC Identifier														
(Skip if not alloted) Name													Т	
Guardian's Name														
(in case of Minor) Customer No. (If KYC is already complied)			F	PAN										
Castollici No. (in N. 10 to anoday complica)														
Second Depositor's Details (as appearing in your	supporting identific	ation document)												
CKYC Identifier (Skip if not alloted)														
Name						т								
Customer No. (If KYC is already complied)			F	PAN										
Third Depositor's Details (as appearing in your sup	porting identification	an document)												
CKYC Identifier	porting identification	on document)												
(Skip if not alloted)														
Name														
Customer No. (If KYC is already complied)			F	PAN										
I/We hereby declare that the first named depositor mentioned in my/our					he/she	should b	e treate	ed as th	e paye	e for the	purpo	se of tax	c deduc	tion under
Section 194A of the Income Tax Act, 1961. I/We hereby agree to abide I/We certify that the information provided above is in accordance with	section 285BA of the	Income Tax Act, 196	1 read with	h Rules 114										
not a tax-resident of any country other than India. The information provi and complete and that I/we have not withheld any material information t	that may affect the as	ssessment/categorizati	on of the a	account as	a Repo	rtable ac	count o	or other	vise. I/	We pern	nit/auth	orise HD	FC Ltd	to collect
store, communicate and process information relating to the Account are and to the authorities in and/or outside India of any confidential inform														
may take place in the information provided above as well as in the doc evidence. I/We also agree that my/our failure to disclose any material	cumentary evidence p	rovided by me/us or if	any certifi	ication beco	omes in	correct a	and to p	provide i	revised	l self-cer	tificatio	on along	with do	cumentary
operations of my/our account or close it or report to any regulator and by HDFC Ltd. If the deficiency is not remedied by me/us within the sti	I/or any authority des	signated by the Govern	nment of I	ndia (GOI)/I	RBI for	the purp	pose or	take ar	ny othe	er action	as ma	ay be de	emed a	ppropriate
information available in public domain for confirming the information prelating to reporting under section 285BA of the Act read with the Rule	rovided by me/us to I	HDFC Ltd. It shall be	my/our re	sponsibility	to edu	cate mys	self/ours	selves a	ind to	comply a	at all tii	imes with	all rele	evant laws
change in law either in India or abroad in the subject matter herein. I/N	We shall indemnify H	IDFC Ltd. for any loss	that may	arise to HD	OFC Ltd	d. on acc	count o	f providi	ing inc	orrect or	rincom	nplete info	ormatio	n.
I/We further declare that, I/We am/are authorized to make this deposit directly or indirectly any proceeds of schedule of offence and/or is not	designed for the purp	pose of any contraven	tion or eva	asion of the	provis	ions of t	he Pre	vention (of Mon	iey Ľaun	dering	Act, 200	2 and a	any Rules
Regulations, Notifications, Guidelines or Directions thereunder, as am Corporation in accordance with the applicable Law. I/We further affirm														
HDFC to send Email/SMS alerts for all transactions relating to my/our deposit transactions using OTP authentication.	r deposits. I hereby	give my consent to H	DFC for s	ending OTF	P (One									
I/We have gone through the financial and other statements/particulars/consideration, I/we am/are making the deposit with HDFC Ltd. at my/o			Ltd. and a	fter careful					KE (וט זכ	<u> </u>	SITO	K(5)	*
			mitad ta	,		IRST. UARI								
On Maturity of the deposit, I/We hereby give my/o Renew principal and interest	ur explicit cons	SELIC TO HOPE LI	illed to	,				•						
Renew principal					S	ECOI	ND	:						
Pay the principal and interest to my/our design	ated Bank Acc	ount mentioned	herein.		Т	HIRD)	:						
, , ,														
FOR OFFICE USE ONLY		Deta of D								Ve -'C	ما اد			
Document Reference No.		Date of Receip	l							Verifie	u by			

FORM DA 1: NOMINATION Nomination under Section 36B of the National Housing Bank Act, 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect of HDFC deposits. I/We nominate the following person to whom in the event of my / our / 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) PAN Relationship with Gender Date of Birth of Nominee D D M M Y Y Age Depositor (If any) As the nominee is a minor on this date, I/We appoint (Name, address & date of birth)* to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during SIGNATURE OF DEPOSITOR(S)# the minority of the nominee. * Leave out if nominee is not a minor. FIRST/SOLE/ # Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled **GUARDIAN** to act on behalf of the minor. Thumb impression shall be attested by 2 witnesses. (use separate form DA 1) SECOND /02/2021/



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

Please tick if nominee's name should not be printed on Deposit Receipt/Application for renewal of deposit -

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Corporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. Phone: 022-6754 6060 (for deposits only), 66316000, 22820282. Fax: 22821366.

(a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)
(b) Date of Incorporation: October 17, 1977

(c) Business carried on by the Company and its subsidiaries with details of branches: HDFC is a public limited company primarily engaged in the business of providing housing finance by creating an institutional facility for meeting the needs of people for long-term finance for purchase/construction of residential houses anywhere in India.

We will accordingly arrange to print the nominee name on the renewal application.

houses anywhere in India.

The Corporation has eleven wholly owned and seven other subsidiaries viz.:

HDPC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities; HDPC Holdings Limited carries on the business of investments in stocks, shares, debentures and other securities; HDPC Trustee Company Limited acts as a Trustee for HDPC What India of the PDPC Venture and in advisory services, Private India of the Securities of the PDPC Venture and in advisory services. HDPC Sales Private Limited is engaged in advisory services. Private Limited is engaged in the provision of education services. HDPC Ceptual Advisors Limited is engaged in the Business of private Limited acress on the business of managing HDPC Property Fund. HDPC Education services. Private Limited is engaged in the business of managing HDPC Property Fund. HDPC Education services. Private Limited acress on the business of managing HDPC Property Fund. HDPC Education services. HDPC Education services Private Limited is engaged in the business of the Investments of the business of managing HDPC Property Fund. HDPC Private Private Limited is engaged in the business of managing HDPC Property Fund. HDPC Private Private Limited is engaged in the business of the Investments, a wholly owned subsidiary of HDPC Holdings Limited acress an investment manager to HDPC Private Limited is engaged in providing education to an for higher education. HDPC Pension Management Company Limited as a sa nice as a pension fund manager. Format Pite Limited, a wholly owned subsidiary of HDPC Life Insurance Company Limited acress as a pension fund manager. Format Pite Limited, a wholly owned subsidiary of HDPC Life Insurance Company Limited acress as a pension fund manager. Format Pite Limited, a wholly owned subsidiary of HDPC Life Insurance Company Limited acress again the business of the Pite Limited, a wholly owned subsidiary of HDPC Life Insurance Company Limited acress again the business of the Pite Limited, a wholly owned

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

und management / Investment advisory services and • HDPC International Life and Re Company Limited a wholly owned subsidiary of HDPC Life Insurance programs of the Company Limited as engaged in the business of offering life insurance and the Company Limited as wholly owned as subsidiary of HDPC Life Insurance programs in 2017 AMERICAN (Investment and Company Limited as 2017 AME

(d) Brief particulars of the management of the Corporation

THIRD

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 & Chief Financial Officer.

(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, Chorao Island, Tiswadi, Goa - 403102.	Professional Director
Dr. J. J. Irani	No. 7, Beldih 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 & Chief Financial Officer)	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 (₹)
31.03.2020	20,350.92	17,769.65	21.00*
31.03.2019	13,118.77	9,632.46	21.00
31.03.2018	13,189.64	10,959.34	20.00

^{*} Subject to Shareholders' approva

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

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	As at March 31, 2020	As at March 31, 2019
Liabilities		
Paid-up Equity Share Capital	346.41	344.29
Reserves and Surplus	85,811.65	77,011.18
Money received against share warrants	0.00	0.00
Secured Loans	2,31,860.25	1,85,855.70
Unsecured Loans	1,87,241.39	1,80,358.69
Current Liabilities and Provisions	18,833.86	15,207.69
Total	5,24,093.56	4,58,777.55
Assets		
Loans	4,39,943.28	4,00,759.63
Fixed Assets	1,348.95	651.33
Investments	65,834.80	46,561.67
Current Assets, Loans and Advances	15,398.59	9,974.01
Deferred Tax Asset	1,567.94	830.91
Misc. Expenditure, Profit & Loss account	0.00	0.00
Total	5,24,093.56	4,58,777.55

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 384.86 crore (Previous year ₹ 534.98 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 2,064.18 crore (Previous year ₹ 1,806.08 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,152.72 crore (previous year ₹ 1,838.13 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 ₹ 0.13 crore).

- s and perplets summate purplets domination to LSO not provided in a first provided in the Comparation of the Most provided in the Comparation can raise under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 3 times of the net owner funds i.e. ₹ 1,93,747.38 crore whereas the total Public Deposits as on March 31, 2020 was ₹ 8,224.78 crore. The amount of aggregate deposits, including Public Deposits which the Corporation can raise is 14 times of the net owned funds i.e. ₹ 9,04,154.44 crore whereas the aggregate deposits as on March 31, 2020 was ₹ 4,19,101.64 crore
- (j) (j) 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 (other than secured deposits, if any, accepted under the provisions of the directions, the aggregate amount of which is nil) are unsecured and rank pair 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 July 30, 2020 and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy has been filled with the National Housing Bank, New Delhi.

By Order of the Board AJAY AGARWA