

FOR NON-RESIDENT INDIVIDUALS

0.25% p.a. more for Senior Citizens



HIGHEST SAFETY

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

ELECTRONIC CLEARING SERVICE (ECS)

Payment of interest will be made only through ECS.

VARIABLE RATE DEPOSIT

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

TAX DEDUCTION AT SOURCE (TDS)

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

| HDF | C SPECIAL | DEPOSITS | S UPTO ₹ 5 | CRORE | |
|--------------------|------------------------|---------------------|-----------------------|-----------------------|-----------------------|
| | Fix | xed & Variabl | e Rates | Rate of | f Interest (p.a.) |
| Period | Monthly Income Plan | Quarterly Option | Half-Yearly Option | Annual Income Plan | Cumulative Option* |
| 33 Months | 7.30% | 7.35% | 7.40% | 7.55% | 7.55% |
| Minimum Amount (₹) | 40,000 | 20,000 | 20,000 | 20,000 | 20,000 |

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

| HDF | C PREMIUN | I DEPOSIT | S UPTO ₹ 2 | CRORE | |
|--------------------|------------------------|---------------------|-----------------------|-----------------------|-----------------------|
| | | Fixed Rates | only | Rate of | f Interest (p.a.) |
| Period | Monthly Income Plan | Quarterly Option | Half-Yearly Option | Annual Income Plan | Cumulative Option* |
| 15 Months | 7.25% | 7.30% | 7.35% | - | 7.50% |
| 22 Months | 7.25% | 7.30% | 7.35% | 7.50% | 7.50% |
| 30 Months | 7.20% | 7.25% | 7.30% | 7.45% | 7.45% |
| Minimum Amount (₹) | 40,000 | 20,000 | 20,000 | 20,000 | 20,000 |

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

| | INTERES | T RATES O | N DEPOSIT | rs | |
|--------------------|------------------------|---------------------|-----------------------|-----------------------|-----------------------|
| | Fix | ked & Variabl | e Rates | Rate of | f Interest (p.a.) |
| Period | Monthly Income Plan | Quarterly Option | Half-Yearly Option | Annual Income Plan | Cumulative Option* |
| 12 - 23 Months | 7.15% | 7.20% | 7.25% | - | 7.40% |
| 24 - 36 Months | 7.10% | 7.15% | 7.20% | 7.35% | 7.35% |
| Minimum Amount (₹) | 40,000 | 20,000 | 20,000 | 20,000 | 20,000 |

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

Senior Citizen (60 years and above)

Additional Interest Rate (for Deposits upto ₹ 2 crore only)

0.25%

RATES EFFECTIVE FROM JANUARY 11, 2018

Cheque should be drawn in favour of "Housing Development Finance Corporation Ltd." or "HDFC Ltd." and marked "Account Payee only"

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



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 www.hdfc.com

TERMS & CONDITIONS

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

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

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

MODE OF ACCEPTANCE

a) Through an account payee cheque favouring "HDFC Ltd"; or b) Remittance of funds through RTGS, NEFT or net banking into HDFC's bank account on any working day (other than Saturday). In case the deposit amount is Rs. 25 lacs or more, the depositor must intimate HDFC latest by 12.30 pm on the day of remittance so that interest shall accrue from that date.

The amount placed in deposit should be placed through the credit amount lying in depositor's Non Resident

Ordinary (NRO) Account only and should not represent inward remittances or transfer of funds from NRE/FCNR accounts into the NRO Account.

Bank Account details for remittance of funds

Beneficiary Name: HDFC LTD.

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

IFSC Code: HDFC0000060

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

INTEREST

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

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

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

Interest will be paid through NACH/ECS crediting your designated NRO bank account only. Where this facility is not available, interest will be paid through "Account payee" cheque drawn in favour of the first named depositor along with his bank account details furnished. In case of Monthly Income Plan, post-dated intest cheques for every financial year will be issued in advance. Interest on Monthly Income Plan under Variable Rate Deposit will be credited to the depositor's bank account on the last day of the month.

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

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

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

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

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

Sub-section 5A of Section 139A of the Income Tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his Permanent Account Number (PAN) to the person responsible for deducting such tax. Further, sub-section 5B of section 139A requires the person deducting such tax to indicate the PAN on the TDS certificate. Please mention your PAN in the application form.

Withholding Tay Pates (Tay rates applicable in India under ADT Agreement)

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

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

* Surcharge of 10% is applicable on income above Rs. 1 crore
* Education cess at 2% and Secondary and Higher Education Cess at 1% will be applicable.

PREMATURE WITHDRAWAL

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

Premature withdrawal will not be allowed before completion of 3 months from the date of deposit. In case of

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

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

RENEWAL / REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC 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 designated NRO bank account directly through NEFT/ RTGS/NACH or paid through account payee cheque favouring the first depositor.

NOMINATION FACILITY

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

'KNOW YOUR CUSTOMER (KYC)' COMPLIANCE

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

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

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

DEPOSITS FOR SENIOR CITIZENS

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

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

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

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate as decided by management from time to time. In case such deposits are generated through our authorised agents, commission on such deposits would be adjusted appropriately.

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

CRISIL has reaffirmed "FAAA/Stable" rating 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-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, 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 brokerage. Application Forms received without your name and code number will not be considered for payment of brokerage. Brokerage will be paid to Authorised Agents at the rate decided by the management.

| ☐ HDFC | | PROVI | SIONAL 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 Senio | or Citizens 🗆 Monthly | ncome Plan 🛭 Non-Cumulat | tive (🗆 Quarterly 🗅 Half-Yearly) 🗅 Annual | Income Plan 🗆 Cumulative |
| for a period of m | onths @% per and | num. | For HOUSING DEVELOPMENT | T FINANCE CORPORATION LIMITED |



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

| Agent's Name: | |
|---------------|--|
| Code No.: | |
| | |

DEPOSIT APPLICATION FORM (Non Resident Individuals)

| LEASE USE I | | | | | | | | | | | av be res | ponsible for s | uch or oth | ner wrong | tenders. | Date : | | | |
|--|----------|-------|------------|-----------|-------------|--------------|-----------|----------------|----------------------|---------------|-----------|----------------|----------------|-----------|---------------|-------------------------------|-------------------|-------------------|--------|
| I/We apply | | | | | | | | | | | | for a perio | | | | will earn int | erest @ | | % p.a |
| PAYMENT DETAILS | | | | | | T. | | | T (UTR) No | | | | | | | D | ate: D D | | v v |
| DETAILS Amount ₹ | | | 0. | | | | | Bank Nai | | | | | | | Branch | | ato. | | |
| HDFC Der | | · Ro | coir | nt No | | | | Dariik Hai | | | | | | | Branon | | RATE INT | FREST | |
| (In case of Re | | | CCIL | ot INO. | | | | | N | /laturit | ty Date | D D | | | | | | INTERES | Т |
| SCHEM | E : 0 | ı A | NN | JAL II | 1CO | ME | PLAN | Г □ МО | NTHLY | С | ATEGO | | lember o | | □ Share | nolder 🗖 D | irector/Rela | tive of a Dir | ector |
| INCOME | E PL | AN | | NON | -CUI | MUL | ATIV | E (Quart | terly) | D | EPOSIT | | | ` | st Deposito | <i>)</i> r □ First De | epositor or | Survivor/s | |
| □ NON- | CUN | /IUL | _ATI | VE (F | lalf \ | Year | ly) 🗆 | CUMU | LATIVE | _ | | CITIZENS | | | | □ NO | | | |
| First / So | le D | epc | sito | or's De | etail | S (as | appear | ina in vour | supplied ide | entificat | tion docu | ıment) | | | | Gende M / F | r Date of Bi | rth (Compulso | ory) |
| Name | | | | | | - (| | | | | | | | | | | | | |
| Power of A | Attori | nev | holo | ler | | | | | | | | | | | | | | | |
| Address | | , | | | | | | | | | | | | | | | | | |
| Addicas | | | | | | | | | | | | | | | | | | | _ |
| | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | Affix a | latest | |
| City | | | | | | | | | | | | Pin Cod | de | | | | photo with sig | graph | |
| Nationality | | | N | DI | | | | | Country of | | | | | | | | (DO NOT | | |
| Country/C | ount | ries | of T | ax Res | siden | ice i |) | | ii | i) | | | | | | | IGNORE | if already | |
| Tax Identif | ficati | on I | Num | ber | | ij |) | | ii | i) | | | iii) | | | | submitte | | |
| Email ID | | | | | | | | | | | | | | | | | | | |
| Mobile | | | | | | | | A | adhaar No | | | | | | | | | | |
| Customer | No. | (If K | YC is | already | comp | olied) | | | | | PAN | | | | | | | | |
| Annual Incor | me 🗆 | Belo | ow₹2 | Lacs [| ⊐ ₹2 | Lacs | <₹5 Lac | s □ ₹51 | Lacs < ₹ 10 La | acs 🗆 | ₹ 10 Lacs | s < ₹ 25 Lacs | □ ₹ 25 | Lacs < ₹ | 50 Lacs | ₹ 50 Lacs < ₹ | 1 Crore \square | ₹1 Crore & abo | ve |
| | | | | | | | | | ess \square Profes | | | | | | | | | | |
| Please tick (| ✓) If ti | he fo | llowir | ıg is add | itional | lly app | licable 1 | to you 🗖 P | olitically Expo | sed Pers | son (PEP) | ☐ Relative | of PEP | | | | | | |
| Second I | Depo | osit | or's | Detai | ls (a | s app | earing i | n vour supr | olied identifi | cation o | documen | nt) | | | | Gende M / F | r Date of Bi | rth (Compulso | ory) |
| Name | | | | | (| | | . , | | | | | | | | | | | |
| Address | | | | | | | | | | | | | | | | | | | |
| Addicoo | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | _ |
| C:4 | | | | | | | | | | | | Din Co. | la. | | | | | | |
| City | | | | | - | | | D1 /4 | | . D. 4 | | Pin Cod | ie | | | | Affix a | latest | |
| Nationality | | | N | DI | | N | | | Country of | | | | | | | | | graph Inature. | |
| Country/C | ount | ries | of 1 | ax Res | siden | | | | | , | | | , | | | | (DO NOT | | |
| Tax Identif | ficati | on I | Num | ber | | ij |) | | ii | i) | | | iii) | | | | IGNORE | if already | |
| Email ID | | | | | | | | | | | | | | | | | submitte | | |
| Mobile | | | | | | | | A | adhaar No |). | | | | | | | | | |
| Customer | No. | (If K | YC is | already | comp | olied) | | | | | PAN | | | | | | | | |
| Annual Incor | me 🗆 | Belo | ow₹2 | Lacs [| ⊐ ₹2 | Lacs | <₹5 Lac | s □ ₹51 | Lacs < ₹ 10 La | acs \square | ₹ 10 Lacs | s < ₹ 25 Lacs | □ ₹ 25 | Lacs < ₹ | 50 Lacs | ₹ 50 Lacs < ₹ | 1 Crore \square | ₹1 Crore & abo | ve |
| | | | | | | | | | ess 🗖 Profes | | | | | ent 🗆 O | thers (Please | specify) | | | |
| Please tick (| ✓) If ti | he fo | llowir | ig is add | itional | lly app | licable 1 | o you 🗖 P | Politically Expo | sed Pers | son (PEP) | ☐ Relative | of PEP | | | | | | |
| | Pro | of c | of Id | entity | to b | e pr | ovide | d by App | licant. | | | | Proof o | f Addr | ess to be | provided | by Applic | cant. | |
| (Please | subr | nit 🌶 | ANY | ONE | of the | e foll | owing | self-certi | fied docur | nents) |) (| (Please su | bmit AN | IY ONE | of the follo | owing self-o | certified late | est docume | nts) |
| • UID/Aadh | | | | | | | | | | | | | | | | | | oter's Identity | |
| Indian Pasto satisfactio | | | | OCI Card | • Ai | ny oth | er Ident | ification wit | h Photograp | h (Subj | | | | | | sank/Demat A (Subject to s | | ment • Regis | stered |
| to satisfactio | 11 01 1 | וטו כ | <i>'</i>) | | | DET | . A II C | OFRA | NIK ACC | | | | | | | | alisiaction of | TIDI O) | |
| Interest on | mylo | ur c | lano | cit/c wi | | | | | NK ACC | | | | | | | | ntion proce | eeds may al | so ho |
| credited to | | | | | | | | | | | | IS. | · · | | | • | | • | so be |
| Bank Acco | - | | | | | | | | | | | N | ame of | Bank | : | | | | _ |
| MICR Cod | de . | | | | | | | | | | | | ! | | | | | | |
| | | | | | - | | ++ | | | | | Ві | anch: | | | | | | _ |
| IFSC Cod | | 10= | 6 | 1 1/ | | 1 | | | | | | | | | | | | | |
| FOR OFFICE Docum | | | | | | | Date | e of Receip | ıt | | | Verified by | | | | D | emarks | | |
| Doodii | | .0101 | 31700 | . 10. | | | Duit | - 51 1 (0001p | • | | | voiliou by | | | | - 11 | 5.7IGI NO | | |

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

I/We 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 previsions 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

SECOND

SECOND

and when required by the Corporation in accordance to the applicable Law. I/We further affirm that the information/details

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

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

provided by me/us is/are true and correct in all respect and nothing has been concealed.

| | N | ! (! - | | | 04 | | _ | | | | | _ | INA | | | A - 1 | 400 | . | | l. (| \/4\ | | | | | |
|--|---------|---------|--------|--------|---------|---------|-------|--------|--------|-------|-------|-------|------|-------|-------|-------|---------|----------|------|------------------|------|-----|-------|-------|----|---|
| | | | | | | | | | | | | | | _ | | | | | | Rule 2 posits | | | | | | |
| I/We | | | | | | | ` | | | | | | | | | | | | | ' | | | | | | |
| nominate the follow | wing p | erson | to wl | hom | in the | ever | nt of | my | / ou | ır de | ath | the a | amou | nt of | this | dep | osit r | may | be i | eturne | ed b | у Н | DFC | : Ltc | l. | |
| Name & Address of Nominee | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | Pin | Code | | | | | | |
| Email ID | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Customer No. (If K | YC is | alread | ly con | nplied | d) | | | | | | | | | | | F | PAN | | | | | | | | | |
| Mobile | | | | | | | | | | | | | Aa | dhaa | ar No | | | | | | | | | | | |
| Relationship with Depositor (If any) | | | | | | | | | | | Age | 9 | | | Da | te o | f Birtl | h of | Non | ninee | | | | | | |
| As the nominee | is a r | ninor | on th | nis d | ate, I | /We | арр | oint | (Na | ame, | ad | dres | s & | age) | * | | | | | | | | | | | |
| to receive the amou our / minor's death | | | | | | | | nee | in th | e ev | ent o | of my | ′ / | | | SIG | NAT | URE | OF | DEP | OSI | TOR | R(S)# | 1 | | |
| * Leave out if nomi | _ | | | | | | | | | | | | | | | | | | | | | | | | | |
| # Where deposit be signed by a po | erson I | awfully | entit | led to | act c | n beh | alf o | of the | e mii | nor. | | | ld | FIR | ST/S | SOL | E :. | | | | | | | | | - |
| # Thumb impression | shall b | e atte | sted b | y 2 v | ritness | es. (us | se se | epara | ate fo | orm [| OA 1) | | | | | | | | | | | | | | | |

Declaration and Undertaking

I/ We certify that:

- a) 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.
- b) The information provided by me/us above as well as in the documentary evidence provided by me/us are, to the best of my/our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- c) I/We permit/authorise HDFC Ltd to collect, store, communicate and process information relating to the Account and all transactions therein, by the HDFC 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.
- d) I/We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided above as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide fresh self certification along with documentary evidence.
- e) I/We also agree that my/our failure to disclose any material fact known to me/us, now or in future, may invalidate my/our application and HDFC Ltd. would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by HDFC Ltd. if the deficiency is not remedied by me/us within the stipulated period.
- f) I/We hereby accept and acknowledge that HDFC Ltd shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to HDFC Ltd.
- g) It shall be my/our responsibilities to educate myself/ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- h) I/We also agree to furnish such information and/or documents as HDFC Ltd may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- i) I/We shall indemnify HDFC Ltd for any loss that may arise to HDFC Ltd on account of providing incorrect or incomplete information.

| Signature of the account holder : |
|-----------------------------------|
| Name : |
| Place : |
| Date: (dd/mm/yyyy) |

FORM NO. 10F [See sub-rule (1) of rule 21AB]

| | *son/daughter of Shri in the capacity | / of | |
|---|--|--|--|
| (designa | tion) do provide the following information, relevant to the previous year | | *in my case/in the case of |
| | for the purposes of sub-section (5) of *section 90/section 90A:- | | |
| SI.No. | Nature of information | | Details# |
| (i) | Status (individual, company, firm etc.) of the assessee | : | |
| (ii) | Permanent Account Number (PAN) of the assessee if allotted | : | |
| (iii) | Nationality (in the case of an individual) or Country or specified territory of incorporation or registration (in the case of others) | : | |
| (iv) | Assessee's tax identification number in the country or specified territory of residence and if there is no such number, then, a unique number on the basis of which the person is identified by the Government of the country or the specified territory of which the assessee claims to be a resident | : | |
| (v) | Period for which the residential status as mentioned in the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A is applicable | : | |
| (vi) | Address of the assessee in the country or territory outside India during the period for which the certificate, mentioned in (v) above, is applicable | : | |
| Signatur Name: _ | e obtained a certificate referred to in sub-section (4) of section 90 or sub-section (4) or sub-secti | | |
| | | | |
| Perman | ent Account Number: | | |
| | son / daughter of |) | |
| | (For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Claus (Valid only if accompanied along with Tax Residency Certificate and Form 10F.) a son / daughter of years, presently residing at | | nereby solemnly declare and affirm on oath as |
| · | (For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Claus (Valid only if accompanied along with Tax Residency Certificate and Form 10F, a son / daughter of years, presently residing at (Complete overseas residential addressed in as referred to under Article 4 of the Double Taxation | ss) do h | nereby solemnly declare and affirm on oath as dance Agreement entered into between Ir |
| n a reside | (For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Claus (Valid only if accompanied along with Tax Residency Certificate and Form 10F, a son / daughter of years, presently residing at (Complete overseas residential address) | ss) do h | nereby solemnly declare and affirm on oath as dance Agreement entered into between Ir |
| n a reside n not a reside ordingly, I a derstand the d only for the n the benefit amount re | (For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Claus (Valid only if accompanied along with Tax Residency Certificate and Form 10F.) a son / daughter of years, presently residing at (Complete overseas residential addresunt/domiciled in as referred to under Article 4 of the Double Taxation which is my country of residence & I do not have any permanent establishment in India as per DTAA dent of India in terms of the Treaty for the financial year 20 mattaching a copy of the 'Tax Residency Certificate' issued by the Tax/Government authority of at the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' in the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' in the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' in the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' in the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' in the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' in the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' in the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' in the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' in the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' in the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' in the DTAA benefit will be applicabl | ss) do h n Avoid d entere | nereby solemnly declare and affirm on oath as dance Agreement entered into between Ir d. |
| n a reside n not a reside ordingly, I a derstand th d only for th the benefi amount re place of as dertake to p dertake to p and indemr the event the harmless fi | (For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Claus (Valid only if accompanied along with Tax Residency Certificate and Form 10F.) a son / daughter of son / daughter of resently residing at (Complete overseas residential addresses a referred to under Article 4 of the Double Taxation which is my country of residence & I do not have any permanent establishment in India as per DTAA dent of India in terms of the Treaty for the financial year 20 mattaching a copy of the 'Tax Residency Certificate' issued by the Tax/Government authority of at the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' including at the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' including with a copy of 'Tax Residency Certificate' in | sss) do h n Avoid a enterer aange in point 8/ amount | nereby solemnly declare and affirm on oath as dance Agreement entered into between Ir d. _ <mention country="">for the period to eccived and updated in HDFC Itd's records are tax residential status, nature of holding of incompanies of the control of the country and the amount part of the demand forthwith and indemnify and holdingstatement / misrepresentation/ errors of ome</mention> |
| n a reside n not a reside ordingly, I a derstand th d only for th the benefi amount re place of as dertake to p and indemr and indemr and event the harmless f mission by I not hold H ssidential st artment, Mi n that, I hav | (Valid only if accompanied along with Tax Residency Certificate and Form 10F. a | ange in point 8/ amount of any befings befindertake come ta | nereby solemnly declare and affirm on oath as dance Agreement entered into between Ir d. _ <mention country="">for the period</mention> |
| n a reside n not a reside ordingly, I a derstand th d only for th the benefi amount re place of as dertake to p and indemr and indemr and event the harmless f mission by I not hold H ssidential st artment, Mi n that, I hav | (For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Clau (Valid only if accompanied along with Tax Residency Certificate and Form 10F.) a | sss) do h n Avoid a enterer aange in point 8/ amount ake to pa of any N ings bef | nereby solemnly declare and affirm on oath as dance Agreement entered into between Ir d. _< mention country>for the period to eceived and updated in HDFC ltd's records are tax residential status, nature of holding of incomercial for the period in tax laws or interpretations thereof its recovered by HDFC Ltd. and the amount part and the demand forthwith and indemnify and holdisstatement / misrepresentation/ errors of omfore Income-tax / Appellate Authorities in India to provide, if applicable, a fresh certificate (or ix, if any, will lie directly against the Indian income(country of residence) including the A |
| n a reside n not a reside ordingly, I a derstand th d only for th the benefi amount re- place of as dertake to p ant irrevoca unts due to and indemr he event the hemission by I not hold H esidential st artment, Min that, I hav | (For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Claus (Valid only if accompanied along with Tax Residency Certificate and Form 10F.) a | ange in point 8/ amount 8/ amount 8/ amount 8/ accome ta | nereby solemnly declare and affirm on oath as dance Agreement entered into between Ir d. _ <mention country="">for the period</mention> |
| n a reside n not a reside ordingly, I a derstand th d only for th the benefi amount re place of a detrake to p ant irrevoca unts due te and indemr ne event the harmless f imission by I not hold H ssidential st artment, M in that, I hav | (For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Claus (Valid only if accompanied along with Tax Residency Certificate and Form 10F.) a | sss) do h n Avoid a enterer ange in point 8/ amount ske to pa of any N ings bef addertake come ta | nereby solemnly declare and affirm on oath as dance Agreement entered into between Ir d. _< mention country>for the period to eceived and updated in HDFC ltd's records are tax residential status, nature of holding of incomercial for the second of the period in the period |
| n a reside n not a reside ordingly, I a derstand th d only for th the benefi amount re place of a detrake to p ant irrevoca unts due te and indemr ne event the harmless f imission by I not hold H ssidential st artment, M in that, I hav | (Valid only if accompanied along with Tax Residency Certificate and Form 10F. a | sss) do h n Avoid a enterer ange in point 8/ amount ske to pa of any N ings bef addertake come ta | nereby solemnly declare and affirm on oath as dance Agreement entered into between Ir d. _ <mention country="">for the period</mention> |
| n a reside n not a reside n not a reside derstand th d only for th amount re place of as dertake to p ant irrevoca bunts due to and indemr ee event the harmless f mission by I not hold H esridential st artment, Min that, I hav signature | (For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Claw (Valid only if accompanied along with Tax Residency Certificate and Form 10F. a son / daughter of | ange in point 8/ amount fings before take to part and the take to part amount finds before the take to part amount finds the take to part amount | nereby solemnly declare and affirm on oath as dance Agreement entered into between Ir d. _ <mention country="">for the period</mention> |
| n a reside n not a reside n not a reside derstand th d only for th in the benefi amount re place of as dertake to p ant irrevoca bunts due to and indemr the event the harmless fi mission by I not hold H ssidential st artment, Min that, I hav | (Valid only if accompanied along with Tax Residency Certificate and Form 10F. a | ange in point 8/ amount fings before take to part and the take to part amount finds before the take to part amount finds the take to part amount | nereby solemnly declare and affirm on oath as dance Agreement entered into between Ir d. _ <mention country="">for the period</mention> |

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



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

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

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

The Corporation has seventeen wholly owned and nine other subsidiaries viz.:

• HDFC Developers Limited carries on the business of online portal for new real estate projects • HDFC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities • HDFC Holdings Limited carries on the business of investments in stocks, shares, debentures and other securities • HDFC Trustee Company Limited acts as a Trustee for HDFC Mutual Fund ● HDFC Realty Limited is engaged in the business of real estate broking and related services ● HDFC Ventures Trustee Company Limited acts as a Trustee for Funds/Trusts • HDFC Property Ventures Limited is engaged in advisory services • HDFC Sales Private Limited acts as a distributor of home loans and other financial products • HDFC Education and Development Services Private Limited is engaged in the provision of education services • Windermere Properties Private Limited is engaged in monetising value of properties owned • Grandeur Properties Private Limited is engaged in monetising value of properties owned ● Winchester Properties Private Limited is engaged in monetising value of properties owned ● Pentagram
Properties Private Limited is engaged in monetising value of properties owned ● Haddock Properties Private Limited is engaged in monetising value of properties owned • HDFC Capital Advisors Limited is engaged in advisory services • HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund • HDFC Standard Life Insurance Company Limited is engaged in the business of life insurance • HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance • HDFC Asset Management Company Limited carries on the business of managing Mutual Fund schemes GRUH Finance Limited is engaged in the business of providing housing finance ● Griha Investments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritius ● HDFC Credita Financial Services Private Limited is engaged in providing education loan for higher education ● HDFC Pension Management Company Limited, a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited acts as a pension fund manager Griha Pte. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset/fund management/ investment advisory services • HDFC International Life and Re Company Limited a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited is engaged in the business of offering life reinsurance capacity to the insurers in the UAE and other GCC nations; and • HDFC General Insurance Limited is a wholly owned subsidiary of HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance.

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

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

AGRA Tel: 252 6769-70. AHMEDABAD (Navrangoura) Tel: 6530 7000 Ext. 110/117 (for Deposits Only) (Maninagar) Tel: 6450 1855 (Satellile) Tel: 6450 1861-64. AHMEDNAGAR Tel: 660 5222. AJMER Tel: 512 0888 (for Deposits Only), 264 1164. AKOLA Tel: 244 2454, 243 0244. ALIGARH Tel: 420 8851-147. ALIGARH Tel: 640 881-64. AHMEDNAGAR Tel: 660 5222. AJMER Tel: 512 0888 (for Deposits Only), 2739. AJMEAL Tel: 263 0889/071. AMATAT Tel: 265 6009987. AJMETSAR Tel: 250 0855 (for Deposits Only), 250 5458. AMAND Tel: 255 514/17. AMGUL Tel: 201 555, 605 7074AT Tel: 265 6009987. AJMETSAR Tel: 250 771-72. AJMEAL AGRAD Tel: 61 5500 Ext. 160 (for Deposits Only), 238 5800 BABELLY Tel: 247 7459. BEAWARAT Tel: 265 13888/78. BELGALIM Tel: 242 2791/193. BEHGALIMRI (Kasturba Road) Tel: 418 3000 (Ext. 211/13)/24 (for Deposits Only)/232 (Rajaji Nagar) Tel: 2350 4466 (Electronic City) Tel: 2852 3953 (Jayanagar) Tel: 2652 2839 (for Deposits Only), 268 820 BABELLY Tel: 247 7469. BEAWARA Tel: 513 8887/78. BELGALIM Tel: 242 5450 (201-224-25 (Telahanka)) Tel: 244 0011-16. BHARIUCH Tel: 23944/555. BHARITINA Tel: 501 2218-19. BHILLA Tel: 400 6044-16. BHILLWARA Tel: 235 104 (Proposits Only), 2638 000 BABELLY Tel: 247 740-224-25 (Telahanka) Tel: 248 40011-16. BHARIUCH Tel: 23944/555. BHARITINA Tel: 501 2218-19. BHILLA Tel: 400 6044-16. BHILLWARA Tel: 235 902. BHIWADI Tel: 217 393849. BHOPAL (JAYANGA) Tel: 2434 5001-16. BHARIUCH Tel: 23945/565. BHARITINA Tel: 501 2218-19. BHILLA Tel: 400 6044-16. BHILLWARA Tel: 235 902. BHIWADI Tel: 247 24728-29. BHILLA Tel: 240 5470-16. BHARIUCH Tel: 23045/565-565. CHILLA Tel: 24045/566-57. CHANDIGARR Tel: 398 9123 (for Deposits Only), (2734-940) DEJUDIANA TEL: 245 5000-505 (For Deposits Only), (2734-940) DEJUDIANA TEL: 235 1000 (for Deposits Only) (Pala) Tel: 245 500-60-67. CHANDIGARR Tel: 398 9123 (for Deposits Only), 2373 4400 4404-yrl Tel: 245 500-01.03, 2440 3234 (For Deposits Only) (Pala) Tel: 245 500-60-67. CHANDIGARR Tel: 398 9123 (for D DAMMAGERE Fiel 222 49/39. DEHRADUN (Rapur Road) Tel: 667 2222, 1896/204222, 395 2222188 (for Deposits Only) (Vasant Vinar) Fiel 28869/1031. DEWAS Tel: 443 333 JANABAD Tel: 421 512025 GANDHIDHAM Tel: 647 727-75. GANDHINAGAR Tel: 6577 7726-23. GHAZARAD (Loha Rapur Tel: 272 1446 (for Deposits) DAMMAGAD Tel: 431 512025 GANDHIDHAM Tel: 647 727-75. GANDHINAGAR Tel: 6577 7726-23. GHAZARAD (Loha Rapur Tel: 272 1446 (for Deposits) 1/27 315 (Vasant) Tel: 425 495. GOV (Pranji) Tel: 223 417 (for Deposits) (Margo) Tel: 270 047-75. GORAKHPUR Tel: 32.4 810. GULBARGA Tel: 245 966. GUNTUR Tel: 645 9800. GURGAON (Mehrauli: Gurgaon Road) Tel: 405 1772-73 (Sector 14) Tel: 43 7801-02 (Sector 66) Tel: 29130 21725610. GUNTUR Tel: 645 9800. GURGAON (Mehrauli: Gurgaon Road) Tel: 405 1772-73 (Sector 14) Tel: 43 7801-02 (Sector 66) Tel: 29130 21725610. GUNTUR Tel: 645 9800. GURGAON (Mehrauli: Gurgaon Road) Tel: 405 1772-73 (Sector 14) Tel: 43 7801-02 (Sector 66) Tel: 405 1797-71 (Tel: 405 1797-71 (Gentor) (Gentor) (Gentor) (Gentor) (Tel: 405 1797-71 (Gentor) Deposis Oliny (was Puri) rei 295 4095 (i) to Eposis Olinegin reise) rei 4-19 1-809, 425 (21 to (ii) to Eposis Oliny) multa fei. 315 75767. PALAKKAD Tei: 255 641-82 PANOHULA fei. 255 56266.4 PARHAMNETTEI 276 (iii) 227 1372. PATHANKOT Tei: 220 545, 222 0455, PATIALA fei. 220 9273/166, 500 2768. PATIVA Tei: 669 0689, 250 2522-23 (for Deposis Oliny) REPRINTHALMAMAN Tei: 220 15, 227 015. PITHAMPUR fei. 443 333. POLLACH fei. 221 242/46. PUDUCHERRY Tei: 250 542/131. PUNE (University Road) Tei: 2550 5000 Ext. 233 (for Deposis Tonly) (Banen) Tei: 6605 7077-78 (Camp) Tei: 2683 8002/1728/6738 (Chakan) Tei: 278 1000/1728/6738 (Chak

(d) Brief particulars of the management of the Corporation:

The Corporation is managed by the Board of Directors comprising of eminent persons with wide experience and knowledge. Subject to superintendence, direction and control of the Board of Directors, substantial powers of management are vested in three of its Executive Directors, viz., Mr. Keki M Mistry, Vice Chairman & Chief Executive Officer, Ms. Renu Sud Karnad, Managing Director and Mr. V. Srinivasa Rangan, Executive Director

(e) Names, addresses and occupations of the Directors:

| NAME | ADDRESS | OCCUPATION |
|---|--|------------------------------------|
| Mr. Deepak S. Parekh (Chairman) | Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. | Professional Director |
| Mr. B. S. Mehta | Bansi S Mehta & Company, Chartered Accountants, Merchant Chamber, 41, New Marine Lines, Mumbai 400 020. | Practising Chartered Accountant |
| Mr. D. M. Sukthankar | Flat No. 5, Priya Co-op. Hsg. Soc. Ltd., 9, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400 030. | Professional Director |
| Mr. D. N. Ghosh | D. N. Ghosh The Peerless General Finance and Investment Co. Ltd., Anuj Chambers, 24B Park Street, 5th Floor, Kolkata 700 016. | |
| Dr. S. A. Dave | Bldg. No.17, Flat No.31, MHB Colony, Opp Lilavati Hospital, Bandra Reclamation, Bandra (W), Mumbai 400 050. | Professional Director |
| Mr. Nasser Munjee | fr. Nasser Munjee Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa 403 102. | |
| Dr. Bimal Jalan | 4, Babar Road, Near Bengali Market, New Delhi 110 001. | Professional Director |
| Dr. J. J. Irani | No. 7 Beldih Lake, Northern Town, Jamshedpur, Jharkhand 831 001. | Professional Director |
| Mr. V. Srinivasa Rangan (Executive Director) Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 | | Company Executive |
| Ms. Renu Sud Karnad (Managing Director) | or read out rearries Troubing Development I mande corporation Etc., | |
| 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 crores) | Profit after tax (₹ in crores) | Equity Dividend Per share (₹) |
|-------------------------|------------------------------------|-----------------------------------|----------------------------------|
| 31.03.2017 | 10,726.64 | 7,442.64 | 18.00* |
| 31.03.2016 | 10,108.10 | 7,093.10 | 17.00 |
| 31.03.2015 | 8,624.14 | 5,990.14 | 15.00 |

^{*} Subject to shareholders' approval in the AGM to be held on July 26, 2017. This includes interim dividend of ₹3 per share paid during the year.

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

| ļ. | As at March 31, 2017 | |
|------------------------------------|----------------------|-------------|
| Liabilities | | |
| Paid-up Equity Share Capital | 317.73 | 315.97 |
| Reserves and Surplus | 39,276.55 | 33,753.99 |
| Money received against share warr | ants 51.10 | 51.10 |
| Secured Loans | 1,30,860.20 | 1,23,100.89 |
| Unsecured Loans | 1,48,871.95 | 1,14,662.05 |
| Current Liabilities and Provisions | 14,591.78 | 16,090.41 |
| Deferred Tax Liability | 2,388.58 | 902.21 |
| Total | 3,36,357.89 | 2,88,876.62 |
| Assets | | |
| Loans | 2,95,733.83 | 2,58,658.24 |
| Fixed Assets | 642.34 | 664.53 |
| Investments | 20,410.10 | 15,345.43 |
| Current Assets, Loans and Advance | es 19,571.62 | 14,208.42 |
| Total | 3,36,357.89 | 2,88,876.62 |

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 628.09 crore (Previous year ₹ 500.32 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹1,241.88 crore (Previous year ₹ 1,290.84 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,838.21 crore (previous year ₹ 1,889.83 crore) and in respect of disputed dues towards sales tax, wealth tax, interest on lease tax, and payments towards employer's contribution to ESIC not provided for by the Corporation, amounts to ₹ 0.15 crore (Previous year ₹ 0.15 crore).

- (i) The amount of Public Deposits which the Corporation can raise under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 5 times of the net owned funds i.e. ₹ 1,65,692.30 crore whereas the total Public Deposits as on March 31, 2017 was ₹ 62,938.02 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 5,30,215.36 crore whereas the aggregate deposits as on March 31, 2017 was ₹ 2,80,533.54 crore
- (j) There are no overdue deposits other than unclaimed deposits.
- (k) We declare that:

Date: May 4, 2017

Place: MUMBAI

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

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

The above text has been approved by the Board of Directors of the Corporation at its meeting held on May 4, 2017 and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy signed by all Directors of the Corporation has been filed with the National Housing Bank, New Delhi.

By Order of the Board Sd/-AJAY AGARWAI

Company Secretary

INTERNATIONAL OFFICE: DUBAI Tel: +971 (4) 3961825. LONDON Tel: +44 (0) 20 7872 5545/47/42/62. SINGAPORE Tel: +65 65367000