HDFC DEPOSITS

INDIVIDUALS

HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating for twenty second consecutive year & ICRA has reaffirmed "MAAA" rating with Stable outlook for the twenty first 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 PREMIUM DEPOSITS UPTO ₹ 2 CRORE

| Fixed Rates only Rate of Interest (p.a.) | | | | | | | | | | | |
|------------------------------------------|------------------------|---------------------|-----------------------|-----------------------|-----------------------|--|--|--|--|--|--|
| Period | Monthly Income Plan | Quarterly Option | Half-Yearly Option | Annual Income Plan | Cumulative Option* | | | | | | |
| 15 / 30 Months | 7.70% | 7.75% | 7.85% | 8.00%# | 8.00% | | | | | | |
| 22 / 44 Months | 7.75% | 7.80% | 7.90% | 8.05% | 8.05% | | | | | | |
| Minimum Amount (₹) | 40,000 | 20,000 | 20,000 | 20,000 | 20,000 | | | | | | |

^{*} For cumulative option, Interest is compounded annually. # for 30 months only

INTEREST RATES ON REGULAR DEPOSITS

| Fixed & Variable Rates Rate of Interest (p.a.) | | | | | | | | | | | |
|------------------------------------------------|------------------------|---------------------|-----------------------|-----------------------|-----------------------|--|--|--|--|--|--|
| Period | Monthly Income Plan | Quarterly Option | Half-Yearly Option | Annual Income Plan | Cumulative Option* | | | | | | |
| 12 - 23 Months | 7.60% | 7.65% | 7.75% | - | 7.90% | | | | | | |
| 24 - 60 Months | 7.60% | 7.65% | 7.75% | 7.90% | 7.90% | | | | | | |
| Minimum Amount (₹) | 40,000 | 20,000 | 20,000 | 20,000 | 20,000 | | | | | | |

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

| Senior Citizen (60 years and | d above) |
|------------------------------------------------------------|------------|
| Additional Interest Rate (for Deposits upto ₹1 crore only) | 0.25% p.a. |

RATES EFFECTIVE FROM AUGUST 19, 2016

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

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



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY

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

MODE OF ACCEPTANCE

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

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

Bank Account details for remittance of funds:

Beneficiary Name: HDFC LTD.

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

IFSC Code: HDFC0000060

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

INTEREST

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

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

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

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

VARIABLE RATE DEPOSIT

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

ELECTRONIC CLEARING SERVICE (ECS)

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

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

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

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

PREMATURE WITHDRAWAL

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

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

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

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

RENEWAL / REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC atleast a week before the date of maturity. In case of renewal, the prescribed application form signed by all depositors is also required to be submitted simultaneously. Interest will accrue after the maturity date only if the deposit is renewed.

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

NOMINATION FACILITY

As per Section 36B of the National Housing Bank Act, 1987 & Rule 2(1) of the Banking Companies (Nomination) Rule, 1985, only individual depositor/s, singly or jointly, can nominate a single person under this facility. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attorney holder or any person acting in representative capacity as holder of an office or otherwise cannot nominate. In the event of the death of the sole depositor or the death of all the depositors, the nominee shall have the right to receive the amount due in respect of the deposit and payment by HDFC to the nominee shall constitute full discharge to HDFC of its 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 KYC Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC requirements by submitting the following documents:

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

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

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

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

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" rating with Stable outlook for our Deposits 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, 2016 was ₹ 12,381.44 crores

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

FOR AUTHORISED AGENTS

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

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| After 6 months but before the date of maturity | which the deposit has run or if no rate has been specified for that period, the than the minimum rate at which the public deposits are accepted by HDFC. variable rate deposit, the interest rate applicable for the period for which dep would be considered as applicable on the respective interest reset dates. |

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| for a period of | _ months @ | % per annum. | | | |

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones) 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. CIN: L70100MH1977PLC019916
Email: deposits@hdfc.com Website: www.hdfc.com

| Agent's Name: | |
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DEPOSIT APPLICATION FORM (Resident Individuals)

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Proof of Identity to be provided by Applicant. Proof of Address to be provided by Applicant. (Please submit ANY ONE of the following self-certified documents) (Please submit **ANY ONE** of the following self-certified latest documents) • UID/Aadhaar Card • PAN Card • Voter's Identity Card • Driving UID/Aadhaar Card Passport Driving License Voter's License • Passport • Any other Identification with Photograph Identity Card • Telephone Bill • Electricity / Gas Bill • Bank/Demat (Subject to satisfaction of HDFC) Account Statement • Registered Rent Agreement • Any other Address proof (Subject to satisfaction of HDFC) **DETAILS OF BANK ACCOUNT** Interest on my/our deposit/s with HDFC may be credited to my/our bank account directly through ECS/direct credit facility. Redemption proceeds may also be credited to my/our following bank account on receipt of discharged FDR from me/us. Bank Account No. Name of Bank : _____ MICR Code: Branch: IFSC Code: Tax to be deducted ☐ Yes ☐ No. If No, Please submit Form 15G OR Form 15H (for 60 years of age and above). (PAN is compulsory on Form 15G or Form 15H) 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 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit. I/we am/are not a tax-resident of any country other than India. I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (HDFC Deposit) and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide SIGNATURE OF DEPOSITOR(S) any further information and fully co-operate in any investigation as and when required by the Corporation in accordance to the applicable Law. I/We further affirm that the information/details provided by me/us is/are true and correct FIRST/SOLE/ GUARDIAN : in all respect and nothing has been concealed. I/we hereby authorise HDFC to send Email/SMS alerts for all transactions relating to my/our deposits. I/We have gone through the financial and other statements/particulars/ SECOND representations furnished/made by the Corporation and after careful consideration I/we am/are making the deposit with the Corporation at my/ THIRD our own risk and volition. **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 Fmail ID Customer No. (If KYC is already complied) PAN Relationship with Age Date of Birth of Nominee (if minor)* Depositor (If any) * As the nominee is a minor on this date, I/We appoint (Name, address & age) to receive the amount of the deposit on behalf of the nominee in the event SIGNATURE OF DEPOSITOR(S)# of my / our / minor's death during 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 GUARDIAN: be signed by a person lawfully entitled to act on behalf of the minor. * Thumb impression shall be attested by 2 witnesses. (use separate form DA 1) **SECOND** G061/08/16/100 Please tick if nominee's name should not be printed on Deposit Receipt/Application for renewal of deposit - We will accordingly arrange to print the nominee name **THIRD** on the renewal application.



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

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

- (a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: 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.

The Corporation has fifteen wholly owned and ten other subsidiaries viz.:

 HDFC Developers Limited carries on the business of real estate development:
 HDFC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities; • HDFC Floldings Limited carries or the business of investments in stocks, shares, debentures and other securities; • HDFC Trustee Company Limited carries or Trustee for HDFC 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 HDFC Property Fund; • 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 Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is engaged in monetising value of properties Private Limited is e in monetising value of properties owned; • HDFC Capital Advisors Limited is engaged in advisory services. • HDFC Veniture 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, (Mauritius) a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritius; • Credila Financial Services Private Limited is engaged in providing education loan for higher studies; • 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; and • 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.

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

sund management / investment advisory services; and + IDPC International Life and Re Company Limited a wholly owned subidiary of HDC Standard Life insurance Company Limited is engaged in the business of offering life reinsurance capacity to the insurers in the LIAE and other COC nations.

The Corporation has B zranch Offices (Service Centres at the following places:

TARRA TIE: 222 F83-77 AMMEDIAGAT To E830 700, Ebm 101717, (br Deposits Only), (Managemy) Te 4540 1855. (Satistite) Tel. 5450 1865. (br Deposits Only), (Managemy) Tel. 4540 1855. (Satistite) Tel. 5450 1865. (br Deposits Only), (Managemy) Tel. 5450 1855. (Satistite) Tel. 5450 1865. (br Deposits Only), (Managemy) Tel. 5450 1855. (Satistite) Tel. 5450 1865. (br Deposits Only), (Managemy) Tel. 5450 1855. (Satistite) Tel. 5450 1865. (br Deposits Only), (Managemy) Tel. 5450 1856. (br Deposits Only), (Ma INTERNATIONAL OFFICE: DUBAI Tel: +971-4-3961825. LONDON Tel: + 44 (0) 20 7872 5545, + 44 (0) 20 7872 5547 and + 44 (0) 20 7872 5545.

(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 | The Peerless General Finance and Investment Co. Ltd., Anuj Chambers, 24B Park Street, 5th Floor, Kolkata 700 016. | Professional Director |
| 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 | Damac Maison, The Vogue, Business Bay, Dubai, UAE. | Professional Director |
| 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 400 020. | 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 & a) *Profits and Dividends

| | Financial /ear Ended | Profit before tax (₹ in crores) | Profit after tax (₹ in crores) | Equity Dividend Per share (₹) | | |
|----|-------------------------|------------------------------------|-----------------------------------|----------------------------------|--|--|
| -3 | 31.03.2016 | 10,108.10 | 7,093.10 | 17.00*^ | | |
| 3 | 31.03.2015 | 8,624.14 | 5,990.14 | 15.00# | | |
| 3 | 31.03.2014 | 7,440.24 | 5,440.24 | 14.00 | | |

^{*} Subject to Shareholders' approval. ^ Inclusive of interim dividend of ₹ 3 per share paid during the year. # Inclusive of interim dividend of ₹2 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)

| As at | t March 31, 2016 | As at March 31, 2015 |
|---------------------------------------|------------------|----------------------|
| Liabilities | | |
| Paid-up Equity Share Capital | 315.97 | 314.94 |
| Reserves and Surplus | 33,753.99 | 30,655.03 |
| Money received against share warrants | 51.10 | - |
| Secured Loans | 1,22,977.11 | 1,04,689.70 |
| Unsecured Loans | 1,14,662.05 | 1,03,909.33 |
| Current Liabilities and Provisions | 16,090.41 | 14,181.99 |
| Deferred Tax Liability | 902.21 | 200.67 |
| Total | 2,88,752.84 | 2,53,951.66 |
| Assets | | |
| Loans | 2,58,658.24 | 2,27,700.12 |
| Fixed Assets | 664.53 | 676.96 |
| Investments | 15,345.43 | 14,294.34 |
| Current Assets, Loans and Advances | 14,084.64 | 11,280.24 |
| Total | 2,88,752.84 | 2,53,951.66 |

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 500.32 crore (Previous year ₹ 361.68 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 1,290.84 crore (Previous year ₹ 1,103.51 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,889.83 crore (previous year ₹ 1,919.65 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. ₹ 1,36,732.67 crore whereas the total Public Deposits as on March 31, 2016 was ₹ 53,096.77 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 4,37,544.55 crore whereas the aggregate deposits as on March 31, 2016 was ₹ 74,116.15 crore.
- There are no overdue deposits other than unclaimed deposits.

Date: May 2, 2016 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 2, 2016 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 AGARWAL Company Secretary