FC DEPOSITS

INDIVIDUALS

HIGHEST SAFETY

CRISIL has reaffirmed "CRISIL AAA/Stable" rating & ICRA has reaffirmed "[ICRA]AAA(Stable)" rating for twenty eighth 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.

SPECIAL DEPOSITS Fixed Rates o												
Interest rates on Deposits upto ₹ 2 Crore Rate of Interest (p.a.)												
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*							
33 Months	6.70%	6.75%	6.80%	6.90%	6.90%							
66 Months	6.75%	6.80%	6.85%	6.95%	6.95%							
77 Months	6.75%	6.80%	6.85%	6.95%	6.95%							
99 Months	6.85%	6.90%	6.95%	7.05% 7.05%								
Minimum Amount (₹)	40,000	20,000	20,000	20,000 20,000								

PREMIUM DEPOSITS Fixed Rates on											
Interest rates on Deposits upto ₹ 2 Crore											
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*						
15 Months	6.15%	6.20%	6.25%	-	6.35%						
18 Months	6.25%	6.30%	6.35%	6.45%	6.45%						
22 Months	6.40%	6.45%	6.50%	6.60%	6.60%						
30 Months	6.50%	6.55%	6.60%	6.70%	6.70%						
44 Months	6.70%	6.75%	6.80%	6.90%	6.90%						
Minimum Amount (₹)	Minimum Amount (₹) 40,000 20,000 20,000										
Ir	nterest rates on Dep	oosits exceeding	₹ 2 Crore upto ₹ 5	Crore							

interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore										
18 Months	6.35%	6.40%	6.45%	6.55%	6.55%					
30 Months	6.45%	6.50%	6.55%	6.65%	6.65%					

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REGULAR DEPOSITS Fixed Rates only											
Interest rates on Deposits upto ₹ 2 Crore											
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*						
12-23 Months	5.95%	6.00%	6.05%	-	6.15%						
24-35 Months	6.35%	6.40%	6.45%	6.55%	6.55%						
36-59 Months	6.55%	6.60%	6.65%	6.75%	6.75%						
60-83 Months	6.60%	6.65%	6.70%	6.80%	6.80%						
84-120 Months	6.70%	6.75%	6.80%	6.90%	6.90%						
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000						
Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore											
12-23 Months	6.25%	6.30%	6.35%	-	6.45%						
24-35 Months	6.45%	6.50%	6.55%	6.65%	6.65%						
36-59 Months	6.50%	6.55%	6.60%	6.70%	6.70%						
60-83 Months	6.60%	6.65%	6.70%	6.80%	6.80%						
84-120 Months	6.70%	6.75%	6.80%	6.90%	6.90%						
Int	erest rates on Dep	osits exceeding ₹	5 Crore upto ₹ 10) Crore							
12-23 Months	6.25%	6.30%	6.35%	-	6.45%						
24-35 Months	6.45%	6.50%	6.55%	6.65%	6.65%						
36-59 Months	6.50%	6.55%	6.60%	6.70%	6.70%						
60-83 Months	6.60%	6.65%	6.70%	6.80%	6.80%						
84-120 Months	6.70%	6.75%	6.80%	6.90%	6.90%						
Intere	est rates on Depos	its exceeding ₹ 1	0 Crore & below ₹	25 Crore							
12-23 Months	6.35%	6.40%	6.45%	-	6.55%						
24-35 Months	6.50%	6.55%	6.60%	6.70%	6.70%						
36-59 Months	6.55%	6.60%	6.65% 6.75%	6.75%	6.75%						
60-83 Months	6.65%	6.70%	6.85%								
84-120 Months	6.75%	6.80%	6.85%	6.95%	6.95%						

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

Green & Sustainable Deposits: These deposits are available under Special Deposits, Premium Deposits (18/22/30/44 months) and Regular Deposits (24 months and above). The interest rate applicable on these deposits will be 0.10% lower than the interest applicable for corresponding product, period and scheme.

- Additional ROI of 0.05% p.a. will be applicable on Individual deposits placed/renewed through our Online system and auto-renewed deposits.
- Interest rates for deposit of ₹25 crore and above would be published on our website. Please refer our website for the prevailing rates or contact our branches before placing such deposits.

Senior Citizen (60 years a	ind above)	Online Depos	RATES EFFECTIVE FROM	
Additional Interest Rate (for Deposits upto ₹ 2 crore only)	0.25% p.a.	Additional Interest Rate	0.05% p.a.	AUGUST 19, 2022

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

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



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

Phones: 022-67546060 (for Deposits only) Email: deposits@hdfc.com Website: www.hdfc.com CIN: L70100MH1977PLC019916

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY: Resident Individual & Minor through guardian (who is not a tax-resident of any country other than India).

MODES OF ACCEPTANCE OF FUNDS:

(a) RTGS/NEFT/FUND TRANSFER: Remittance can be made in Beneficiary Name - "HDFC Ltd." to our following account on any working day (other than Saturday & holiday).

Customer's Bank		Beneficiary Bank and Branch		Online application processing				
HDFC Bank	00600350003778	HDFC Bank, Fort, Mumbai.	N.A.					
State Bank of India	00000035454570940	State Bank of India, Capital Market, Mumbai	N.A.	After 3 working hours				
Punjab National Bank	0061002101613075	Punjab National Bank, Fort, Mumbai	N.A.	Next working day				
Axis Bank	920020055982206	AXIS Bank, Fort, Mumbai	N.A.	,				
All other Banks	00600350003778	HDFC Bank, Fort, Mumbai.	HDFC0000060	After 3 working hours				

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

(b) CHEQUE :

b) CHEQUE:										
Cheque drawn on	Beneficiary Name	Pay-in-slip to be used	Online application processing							
HDFC Bank	HDFC Ltd A/c 00600350003778	Deposit cheque favouring 'HDFC Ltd.' (marked	After 3 working hours							
State Bank of India	HDFC Ltd A/c 00000035454570940	account payee) in the home branch of the respective bank. Customer can use the regular	(Cheque copy to be uploaded)							
Punjab National Bank	HDFC Ltd A/c 0061002101613975	pay-in-slip available at the bank branch to deposit the cheque.(Please check the limit with respective	Next working day (Cheque copy to be uploaded)							
AXIS Bank	HDFC Ltd A/c 920020055982206	bank for depositing cheque at Non home branch).								
All other Banks	HDFC Ltd A/c 00600350003778	Deposit cheque favouring 'HDFC Ltd.' (marked account payee) at any branch of HDFC Bank using the specially designed CMS Payslip (available at our office or generated through the Key Partner Portal). Prefilled CMS Payslip can also be obtained by emailing a copy of duly filled & signed cheque at deposit.cms@hdfc.com with subject line as 'CMS Payslip – (Depositor's PAN)'.	Next working day after debit to customer's bank account (Cheque copy to be uploaded)							

Effective Deposit date: Date of realisation of cheques excluding Saturdays & holidays. For cheques drawn on HDFC Bank/SBI/PNB/Axis Bank, effective deposit date will be similar to RTGS/NEFT/Fund Transfer.

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

Positive Pay System (PPS): Please ensure that you send advance intimation to your bank as required under their guidelines before issuing the cheque.

(c) PAYMENT GATEWAY: Currently 18 banks are available in the Payment Gateway integrated to our ONLINE Deposits System.

Effective Deposit date: For HDFC Bank/SBI/ICICI Bank/Axis Bank/IDBI Bank - same as RTGS/NEFT/Fund Transfer. For other banks, T+2 working days (excluding Saturdays & holidays). For these banks, it's advisable to remit funds online using RTGS/NEFT/Fund Transfer.

(d) Payment can also be made through (i) Debit Card powered by RuPay; (ii) Unified Payments Interface (UPI) (BHIM-UPI); and (iii) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code).

Note: (1) If the amount is ₹ 2 crore and above, please inform us at least one hour in advance to the cut off time and ensure that funds are credited to our bank account before the cut off time. (2) Please ensure that customer KYC is complied before remittance of funds. Deposit application has to be submitted immediately on credit of the amount to our bank account. If the deposit application is not submitted within 1 month of remittance, the effective deposit date will be from the date of submission of the application form. (3) The first account holder in the bank account from where the remittance is made must be the sole/first depositor in HDFC Deposit. (4) Interest rate prevalent on the effective deposit date will be applicable.

INTEREST: Interest will be payable on the deposit from the effective deposit date. Interest on deposits placed under Monthly Income Plan. Non-Cumulative Option and Annual Income Plan shall be paid on fixed dates as given below:

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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 Incomo Plan	March 31						

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

Interest amount (net of TDS - where applicable) will be paid through NACH at all centres where this facility is available. Where this facility is not available, interest will be paid through "Account payee" cheque drawn in favour of the first named depositor along with his bank account details furnished.

GREEN & SUSTAINABLE DEPOSITS: Safeguarding our environment from climate change is the need of the hour. To play our part in combating climate change, HDFC has introduced, Green & Sustainable Deposits, a product that supports United Nations' Sustainable Development Goals (SDGs). Green and Sustainable Deposits will help enhance HDFC's participation in projects directly supporting United Nations' SDGs and empower our depositors to opt for financial products that have a positive impact on the environment, and the society at large.

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

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

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

TDS will be deducted at twice the rate in force if a person is specified under section 206AB of the Income Tax Act 1961.

PREMATURE WITHDRAWAL: Request for premature withdrawal may be permitted at the sole discretion of the Corporation, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, as applicable from time to time.

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

	3
Months completed from the date of deposit	Rate of Interest Payable
Minimum lock in period	3 months
After 3 months but before 6 months	The interest payable shall be 3% per annum for individual depositor, and no interest in case of other category of depositors.
	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.

Commission is paid upfront for the entire period of deposit to our authorised agents. In case of premature withdrawal of deposit, commission is payable for the period completed and proportionate commission from the date of premature withdrawal upto maturity date will be recovered from the depositor or authorised agent.

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

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

Provided that in the case of maturity for the second tenure (post first auto renewal), the amount will be automatically remitted to the designated bank account at maturity, in absence of any specific instruction from the depositor otherwise.

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/FT 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 furnished. The cancellation of nomination shall be made by the depositor along with joint depositors, if any, by submission of Form DA-2.

A variation in the said nomination shall be made by the depositor along with joint depositors, if any, by submission of Form DA-3. A nomination or cancellation of nomination or variation of nomination shall not cease to be in force merely by reason of the renewal of the deposit.

KNOW YOUR CUSTOMER (KYC): In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016, every depositor is required to comply with the KYC requirements by submitting the following documents: a) Latest Photograph b) Self-certified copy of the proof of identity & address, and comply with the Customer Due Diligence (CDD) Procedure stipulated thereunder, and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961. Depositor shall submit his Permanent Account Number to the Corporation. In case the depositor has already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number.

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

Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021.

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

All remittances by HDFC (towards interest, repayment, loan against deposit, etc.) shall be made to the bank account from where the funds were received by HDFC. In case of partifull repayment of loan against deposit by the depositor, kindly ensure that all remittances are made from the same bank account where the funds were remitted 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 "CRISIL AAA/Stable" rating to our Fixed Deposits Programme. This rating indicates that the degree of safety regarding timely payment of interest and principal is very strong.

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

The aggregate dues from the facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and/or the Corporation are/is holding substantial interest is $\overline{<}$ 977.12 crore (Total exposure less equity investments) and the total amount of exposure to such entities is $\overline{<}$ 20,098.48 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 Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, as applicable, from time to time.

In case of any deficiency of the Corporation in servicing its deposits, the depositor may approach NHB, 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 Reserve Bank of India. It must, however, be distinctly understood that the Reserve Bank of India or 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 Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 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.

HDFC WITH YOU, RIGHT THROUGH	www.hdfc.com	PROV	ISIONAL RECEIPT		Date:/
Received from _			cheque/HDFC Deposit Receipt No	for ₹	dated
drawn on	Ban	k	Branch towards Deposit for Senior Citizens	☐ Monthly Income Plan	■ Non-Cumulative (■ Quarterly
Half-Yearly)	Annual Income Plan	for a period of months		NG DEVELOPMENT FI	NANCE CORPORATION LIMITED
VALID SUBJECT	TO REALISATION OF CHEQUE	Phone: 022-67546060	0	Authorised Sign	natorv



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED Regd. Office: Ramon House, H T Parekh Marg. 169, Backbay Reclamation, Churchgate, Mumbai 400 020.
Phones: 022-67546060 (for Deposits only) Email: deposits@hdfc.com Website: www.hdfc.com
CIN: L70100MH1977PLC019916

Agent's Name: SUSHIL FINANCE CONSULTANTS LTD

Code No.: BM/47937

DEPOSIT APPLICATION FORM (Resident Individuals)

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laws relating to reporting under section 285BA of the Act read with the Rules thereunder. I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (HDFC Deposit) and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by HDFC Ltd. in accordance with the applicable Law. I/We further affirm that the information/details provided by me/us is/ are true and correct in all respect and nothing has been concealed. I/we hereby authorise HDFC Ltd. to send Email/SMS alerts for all transactions relating to my/our deposits. I/We hereby give my/our consent to HDFC Ltd. for sending OTP (One Time Password) on my/our mobile number and email id to facilitate processing of my/our deposit transactions using OTP authentication. I/We also agree to furnish such information and/or documents as HDFC Ltd. may require from time to time to comply with regulations.																														
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made by HDFC I Ltd. at my/our ov					l cons	sidera	ation,	I/we	am	/are	makin	g the	e de _l	oosi	t wit	h H[DFC		FIRS GU/				:							
On Maturity of the deposit, I/We hereby give my/our explicit consent to HDFC Limited to																														
☐ Renew princi		nd int	eres	I (Rec	ommen	ided)												3	SEC	10	۱D		: _							
☐ Renew princi		nd in	tere	st to r	nv/ou	r des	siana	ted F	Bank	Acc	ount n	nent	ione	d he	rein			-	ГНІГ	RD										
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FOR OFFICE US				_								L C	D- '	4											::/"	11.				
Docu	ment R	eterer	ice N	0.							Da	te of	Recei	pt										V	erified	ı by				

FORM DA 1: NOMINATION Nomination under Section 36B of the National Housing Bank Act, 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect of HDFC deposits. I/We nominate the following person to whom in the event of my / our / minor's death the amount of this deposit may be returned by HDFC Ltd. Name & Address of Nominee Pin Code Fmail ID Customer No. (If KYC is already complied) PAN Relationship with Gender Age Date of Birth of Nominee D D M M Y Y Depositor (If any) As the nominee is a minor on this date, I/We appoint (Name, address & date of birth)* to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during SIGNATURE OF DEPOSITOR(S)# the minority of the nominee. * Leave out if nominee is not a minor. FIRST/SOLE/ # Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled GUARDIAN to act on behalf of the minor. Thumb impression shall be attested by 2 witnesses. (use separate form DA 1) **SECOND** G061/08/2022/--



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

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

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Registered Office: Ramon House, HT Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020 Corporate Office: HDFC House, HT Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. Phones: 022-67546060 (for deposits only) Email: deposits@hdfc.com Website: www.hdfc.com CIN: L70100MH1977PLC019916.

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

(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.

houses anywhere in India.

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

• 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 Company Limited acts as a Titustee for HDFC Mutual Fund; • HDFC Ventures Tirustee Company Limited acts as a Titustee for FUNDATIONS; • HDFC Poperty Ventures Limited is engaged in advisory services. • HDFC Capital Advisors Limited is engaged in the provision of education services; • HDFC Capital Advisors Limited is engaged in the provision of education services; • HDFC Capital Advisors Limited is engaged in the provision of education services; • HDFC Capital Advisors Limited acries on the business of managing HDFC Property Fund; • HDFC Asset Management Company Limited carries on the business of managing HDFC Property Fund; • HDFC Rest Management Company Limited acries on the business of managing HDFC Property Fund; • HDFC Rest Management Company Limited acries on the business of managing HDFC Property Fund; • HDFC Rest Management Company Limited acries on the business of managing HDFC Property Fund; • HDFC Rest Management Company Limited acries on the business of managing HDFC Property Fund; • HDFC Restates HDFC Restat Consider the state of the second of the state of the stat

Interestinations outsized Services.

Note: 1. Pursuant to Bild directions, the Corporation reduced its shareholding in HDFC ERGO General Insurance Company Limited (HDFC ERGO) to less than 50% Accordingly, HDFC ERGO has ceased to be subsidiary of the Corporation.

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

Note: 1. Pursuant to RBI directions, the Corporation reduced its shareholding in HDFC ERGO general insurance Company Limited (HDFC ERGO) to less than 50%. Accordingly, HDFC ERGO has cased to be subsidiary of the Corporation.

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

CORPORATION AND THE CORPORATION AND THE

(d) Brief particulars of the management of the Corporation

THIRD

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

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

NAME	ADDRESS	OCCUPATION
Mr. Deepak S. Parekh	Housing Development Finance Corporation Ltd.,	Professional Director
(Chairman)	HDFC House, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai – 400 020.	
Mr. Nasser Munjee*	Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa- 403102.	Professional Director
Dr. J. J. Irani*	No. 7, Beldih Lake, Northern Town, Jamshedpur, Jharkhand 831 001.	Professional Director
Mr. U. K. Sinha	K-94, 2nd Floor, Hauz Khas Enclave, New Delhi - 110 016	Professional Director
Mr. Jalaj Dani	Home Villa Co-op. Hsg. Soc. Ltd., 48, Krishna Sanghi Path, Gamdevi, Mumbai – 400 007	Professional Director
Dr. Bhaskar Ghosh	Villa No. 443, Adarsh Palm Retreat, Phase 2, Bellandur, Doddakanahalli, Bengaluru – 560103	Professional
Ms. Ireena Vittal	A2, 1202, World Spa East, Sector 30/41, Gurugram – 122001	Professional Director
Mr. P. R. Ramesh#	532, Defence Colony, Sainikpuri, Secunderabad – 500094	Professional Director
Mr. Rajesh Narain Gupta#	B-2301, Plot- 141, Phoenix Tower, S. B. Marg, Lower Parel, (W), Mumbai - 400 013	Lawyer
Mr. V. Srinivasa Rangan	Housing Development Finance Corporation Ltd.,	Company Executive
(Executive Director &	HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	
Chief Financial Officer)		
Ms. Renu Sud Karnad	Housing Development Finance Corporation Ltd.,	Company Executive
(Managing Director)	The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi – 110 067.	
Mr. Keki M. Mistry	Housing Development Finance Corporation Ltd.,	Company Executive
(Vice Chairman &	HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	
Chief Executive Officer)		

* Retired on July 20, 2021 # Appointed w.e.f. August 2, 202

(f & g) Profits and Dividends:

	Financial Year Ended	Profit before tax (₹ in crore)	Profit after tax (₹ in crore)	Equity Dividend Per share (₹)
	31.03.2022	17,246.31	13,742.18	30.00*
	31.03.2021	14,815.09	12,027.30	23.00
	31.03.2020	20,350.92	17,769.65	21.00
-	Cubinet to Charabolders' approval			

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

_	As at March 31, 2022	As at March 31, 2021
Liabilities		
Paid-up Equity Share Capital	362.61	360.79
Reserves and Surplus	119,581.36	108,114.83
Money received against share warrants	307.03	307.03
Secured Loans	283,340.60	244,575.50
Unsecured Loans	216,340.54	196,789.54
Current Liabilities and Provisions	20,932.32	17,450.89
Deferred Tax Liability (Net)		-
Total	640,862.46	567,598.58
Assets		
Loans	554,862.51	485,294.26
Fixed Assets	1,443.86	1,355.88
Investments	71,277.96	69,477.34
Current Assets, Loans and Advances	11,728.25	9,815.80
Deferred tax asset	1,549.88	1,655.30
Misc Expenditure, Profit and Loss Account		-
Total	640,862.46	567,598.58

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in the Corporation is ₹ 367.83 crore (Previous year Year Year Year Year Year Yea being particulations of continuing an administration of the continuing and administra

- The amount of Public Deposits which the Corporation can raise under the Mon-Banking Finance Company Housing Finance Company (Reserve Bank) Directions, 2021 is equivalent to 3 times of the net owned funds i.e. ₹ 293,853.81 crore whereas the Iball Public Deposits as on March 31, 2022 was ₹ 99,879.59 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 12 times of the net owned funds i.e. ₹ 1,273,366.51 crore whereas the aggregate deposits as on March 31, 2022 was ₹ 99,681.14 crore.
- (j) There are no overdue deposits other than unclaimed deposits
- 1) The Corporation has complied with the provisions of the Directions as applicable to it:
- 2) The compliance with the said Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Ba

3) The deposits accepted by the Corporation (other than secured deposits, if any, accepted under the provisions of the directions, the aggregate amount of which is \$6,327.55 crore) 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 298 of the National Housing Bank Act, 1987.

The Corporation is having a valid Certificate of Registration dated 31-07-2001 issued under Section 29A of the National Housing Bank Act, 1987. However, the Reserve Bank of India or the National Housing Bank Act, 1987 in the National Housing Bank Act, 198 The above text has been approved by the Board of Directors of the Corporation at its meeting held on May 02, 2022 and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy has been filed with the National Housing Bank, New Delhi.

> By Order of the Board AJAY AGARWAL Company Secretary