HDFC DEPOSITS

TRUSTS & INSTITUTIONS

Fixed & Variable Rates

HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA (stable)" rating for twenty fourth 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 other terms and conditions framed by HDFC. Interest on such loans will be 2% above the deposit rate.

SPECIFIED INVESTMENT

HDFC Trust deposits is a specified investment under Section 11(5) (ix) of the Income Tax Act, 1961.

HDFC SPECIAL DEPOSITS UPTO ₹ 2 CRORE

Limited Period Scheme — Rate of Interest (p.a.)

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	7.95%	8.00%	8.08%	8.24%	8.24%
66 Months	7.95%	8.00%	8.08%	8.24%	8.24%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

** For cumulative option, Interest is compounded annually.*

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 Months	7.90%	7.95%	8.03%	-	8.19%
30 Months	7.90%	7.95%	8.03%	8.19%	8.19%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

** For cumulative option, Interest is compounded annually.*

REGULAR DEPOSITS

Fixed & Variable Rates

Interest rates on Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23 Months	7.80%	7.85%	7.93%	-	8.08%
24 - 84 Months	7.80%	7.85%	7.93%	8.08%	8.08%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 10 Crore					
12 - 23 Months	7.95%	8.00%	8.08%	-	8.24%
24 - 84 Months	7.95%	8.00%	8.08%	8.24%	8.24%
Interest rates on Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore					
12 - 23 Months	8.00%	8.05%	8.13%	-	8.30%
24 - 84 Months	8.00%	8.05%	8.13%	8.30%	8.30%

** For cumulative option, Interest is compounded annually.*

Interest rates for deposit of ₹ 25 crore and above would be published on our website. Please refer our website for the prevailing rates or contact our branches before placing such deposits.

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

RATES EFFECTIVE FROM OCTOBER 3, 2018

HDFC DEPOSITS

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

Charitable Trusts, Religious Trusts, Educational Institutions, Association of Persons, Co-operative Societies, Partnership Firms and others as decided by management.

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.

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. In such cases, PAN (Permanent Account Number) must be quoted in the declaration, else the declaration 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	No Interest
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 up-front for the entire period of deposit to our authorized agents. In case of premature withdrawal, the commission is payable for the period completed and excess commission paid will be recovered from the deposit amount.

RENEWAL / REPAYMENT OF DEPOSIT

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

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.

'KNOW YOUR CUSTOMER (KYC)' COMPLIANCE

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 required documents for various categories mentioned on the reverse of the Application Form 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 documents are submitted in any of the previous deposits, please provide the customer number. In case of deposits of Rs. 50,000 and above, it is mandatory to furnish Aadhaar number.

GENERAL

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 to our Fixed Deposits Programme. This rating indicates that the degree of safety regarding timely payment of interest and principal is very strong.

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

Total amount of exposure including the non-fund based facilities, to companies in the same group or other entities or business ventures in which directors and/or the Corporation are holding substantial interest as on March 31, 2018 was Rs. 10,006.21 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
WITH YOU, RIGHT THROUGH

www.hdfc.com

PROVISIONAL RECEIPT

Date: ____/____/________

Received from ____ cheque / HDFC Deposit Receipt No. ____________________ for

₹ __________________ dated ______________ drawn on ________________________ Bank ______________________ Branch towards

❑ *Monthly Income Plan* ❑ *Non-Cumulative (*❑ *Quarterly* ❑ *Half-Yearly)* ❑ *Annual Income Plan* ❑ *Cumulative* 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

Authorised Signatory

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

Agent's Name:	HARSHIL D MORJARIA
Code No.:	BM/29494

DEPOSIT APPLICATION FORM (TRUSTS & INSTITUTIONS)

PLEASE USE BLOCK LETTERS AND TICK ✓ IN APPROPRIATE PLACES (PLEASE REFER NOTES FOR GUIDANCE)

Agents are not permitted to accept cash with application form and issue receipt. HDFC will in no way be responsible for such or other wrong tenders. Date : ______

We apply for placement/renewal of deposit at ______ Branch

for a period of ___ months and will earn interest @ ___ % p.a. The payment details are as under :

PAYMENT DETAILS ❑ Cheque ❑ RTGS Amount : ₹

Cheque No. Date :

Bank Name Branch :

HDFC Deposit Receipt No. Maturity Date

❑ **FIXED RATE DEPOSIT**

❑ **VARIABLE RATE DEPOSIT**

SCHEME : ❑ MONTHLY INCOME PLAN ❑ NON-CUMULATIVE (❑ Quarterly Option ❑ Half-Yearly Option)
❑ ANNUAL INCOME PLAN ❑ CUMULATIVE

STATUS : ❑ CHARITABLE TRUST ❑ RELIGIOUS TRUST ❑ EDUCATIONAL INSTITUTION
❑ ASSOCIATION OF PERSONS ❑ CO-OPERATIVE SOCIETY ❑ PARTNERSHIP FIRM ❑ OTHERS (SPECIFY)

CATEGORY : ❑ MEMBER OF PUBLIC ❑ OTHERS (Pls. Specify)

If "Know Your Customer" (KYC) information is already submitted, please mention your Customer Number or kindly submit proof as mentioned overleaf.

Registration No.
(In case of Companies and Firms)

Date of Incorporation/Agreement/Partnership Or Trust Deed / Formation of AOP

NAME AND ADDRESS OF THE TRUST/INSTITUTION (IN BLOCK LETTERS)

Name

Flat No. & Bldg. Name

Road No. / Name

City Pin Code

State Country

Tel. STD Code

e-mail

Income-tax Permanent Account No. (PAN) ❑ Applied for

PARTICULARS OF BANK ACCOUNT

Bank Account No. Name of Bank : ______

MICR Code : Branch : ______

IFSC Code : Account: ❑ Savings ❑ Current

We hereby declare that the name of the Trust/Institution mentioned in our application is the beneficial owner of this deposit and as such the Trust/Institution should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. We hereby agree to abide by the attached terms and conditions governing the deposit.

We further declare that, we 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. We shall provide any further information and fully co-operate in any investigation as and when required by the Corporation in accordance to the applicable Law. We further affirm that the information/details provided by us are true and correct in all respect and nothing has been concealed.

We have gone through the financial and other statements/particulars/representations furnished/made by the Corporation and after careful consideration we are making the deposit with the Corporation at our own risk and volition.

Name of Trustee(s)/Authorised Signatories with Tel. No.		Signatures of Trustee(s) / Signatories alongwith Seal/Rubber Stamp of the Trust
i) Name	PAN No.	X
Aadhaar No.	Mobile	
ii) Name	PAN No.	X
Aadhaar No.	Mobile	
iii) Name	PAN No.	X
Aadhaar No.	Mobile	

FOR OFFICE USE ONLY

Deposit Receipt No.	Stationery Serial No.	Date of Receipt	Date of Deposit	Checked by	Authorised by

G062/10/18/----

LIST OF DOCUMENTS TO BE SUBMITTED BY VARIOUS CATEGORIES OF CUSTOMERS FOR KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Categories	Documents
Partnership Firms **Detailed information about the following should be submitted :** - Legal Name used - Complete Address of firm - Names of all partners and their addresses - Telephone numbers of the firm and partners	**Certified true copy of the following documents**: (i) Certificate of Registration issued by Registrar of Firms (ii) Partnership Deed (iii) PAN Card (iv) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf (v) Any officially valid document identifying the partners and persons holding the Power of Attorney and their addresses. (vi) Telephone bill in the name of firm/partners
Association of Persons **Detailed information about the following should be submitted :** - Legal Name used - Complete Address of Association - Names and addresses of the founder, the directors/managers of the association - Telephone numbers	**Certified true copy of the following documents**: (i) Certificate of Registration if registered (ii) PAN Card (iii) Power of Attorney granted to transact business on its behalf (iv) Any officially valid document identifying the persons holding the Power of Attorney and their addresses. (v) Resolution of the managing body of the association (vi) Telephone bill in the name of association.
Co-operative Societies **Detailed information about the following should be submitted :** - Legal Name used - Complete Address / Telephone Numbers of the Society - Name and addresses of the Chairman, Secretary, Treasurer and the members of the managing committee	**Certified true copy of the following documents**: (i) Certificate of Registration issued by Registrar of Co-operative Society (ii) PAN Card (iii) Resolution passed by the managing committee (iv) Telephone bill in the name of the society (v) Rules & Regulations/Bye Laws
Trusts & Foundations **Detailed information about the following should be submitted :** - Names and addresses of the Trustees, Settlers, Beneficiaries and signatories - Names and addresses of the founder, directors / managers / beneficiaries of the trust - Telephone/fax numbers	**Certified true copy of the following documents**: (i) Certificate of Registration issued by the Charity Commissioner (ii) PAN Card (iii) Trust Deed (iv) Power of Attorney granted to transact business on its behalf (v) Resolution of the managing body of the Trust (vi) Telephone bill in the name of Trust (vii) Proof of Identity & Residence of Partners / Trustees / Settlers / Beneficiaries / Signatories.
Companies **Detailed information about the following should be submitted :** - Name of the Company - Principal place of business - Mailing address of the company - Telephone/Fax numbers	**Certified true copy of the following documents**: (i) Certificate of Registration/Incorporation issued by the Registrar of Companies (ii) Memorandum & Articles of Association (iii) PAN allotment letter/card (iv) Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account (v) Power of Attorney granted to its managers, officers or employees to transact business on its behalf (vi) Telephone Bill

HDFC DEPOSITS
TRUST & INSTITUTION
Fixed & Variable Rates

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 ten wholly owned and eight 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 Trustee Company Limited acts as a Trustee for HDFC Mutual Fund • 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 • 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 Credila 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.

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

AGRA Tel: 2526769/70. **AHMEDABAD** (Navrangpura) Tel: 6630 7000 Ext. 110/117 (for Deposits only). (Maninagar) Tel: 72270 11280-81 (Home Loans & Deposits). (Prahlad Nagar) Tel: 72270 11292-93. (Nikol) Tel: 72270 11286-87. **AHMEDNAGAR** Tel: 660 5222/5. **AJMER** (Vaishali Nagar) Tel: 264 1164 (Home Loans & Deposits). (Beawar) Tel: 251691. **AKOLA** Tel: 244 2454/243 0244. **ALAPPUZHA** Tel: 234 4411-12. **ALLAHABAD** Tel: 226 0325 (for Deposits only). **ALMORA** Tel: 235556. **ALWAR** Tel: 270 2740. (Bhiwadi) Tel: 224041. **AMBALA** Tel: 263 0880/711, 260 1762. **AMRAVATI** Tel: 266 6009/987-88. **AMRITSAR** Tel: 250 0851 (for Deposits only), 509 5458. **ANAND** Tel: 297552-54. **ANGUL** Tel: 605080. **AURANGABAD** Tel: 234 9300, 661 6510 (for Deposits only). **BANGALORE** (Yelahanka) Tel: 2846 0911, 4118 3000. (Kengeri) Tel: 4118 3000, 2842 5353/58. (Kasturba Road) Tel: 4118 3000/232 Ext. 2211/13/14 (for Deposits only). (Jayanagar) Tel: 2659 2839 (for Deposits only), 411 8300. (Koramangala) Tel: 2550 1083, 4118 3000. (Rajajinagar) Tel: 2350 6416/446. (Sahakaranagar) Tel: 2362 6362. (Marathahalli) Tel: 2540 0232, 4118 3000. (Doddatoguru Village, Begur Hobli) Tel: 4118 3000, 2852 3955. (Kaikondanahalli, Varthur Hobli) Tel: 2574 6772-73. (Whitefield) Tel: 2845 1020, 4118 3000. **BAREILLY** Tel: 245 1169. **BARODA** (Dahod Road) Tel: 265043. **BATHINDA** Tel: 501 2218-19. **BELGAUM** Tel: 242 7091/93. **BHARUCH** Tel: 238444/555. **BHARUCH** (Ankleshwar) Tel: 255771-72. **BHILAI** Tel: 407 5203. **BHILWARA** Tel: 232902. **BHOPAL** (Kasturba Nagar) Tel: 404 7700/1 Ext 20 (for Deposits only), 425 1151. (Kamla Bhavan) Tel: 422 9990, 490 4252. (Chunna Bhatti) Tel: 242 2001/06. **BIKANER** Tel: 220 6677, 513 0716 (for Deposits only). **BILASPUR** Tel: 432300. **BULANDSHAHAR** Tel: 255526. **BURDWAN** (Durgapur) Tel: 254 9776 (for Deposits only). **CHANDIGARH** (SCO 153-155) Tel: 272 4860. (SCO 143-144) Tel: 398 9123, 396 2724, 301 1324 (for Deposits only). **CHANDRAPUR** Tel: 271563-64. **CHENNAI** (Taramani) Tel: 98406 26884. (Adyar) Tel: 2345 2001-03/08, 2440 3324 (for Deposits only). (Ambattur) Tel: 2345 2077-79. (Anna Nagar) Tel: 2345 1991-02/08. (Manapakkam) Tel: 4959 5216-17. (Egmore) Tel: 2345 2072-75. (Anna Salai) Tel: 2859 9300 Ext 22 (for Deposits only). (Kodambakkam) Tel: 2345 3001-02. (Karapakkam) Tel: 2345 4003-04. (Iyyappanthangal) Tel: 2679 3371/281. (Tambaram) Tel: 2345 3008/06-07. (Pallikaranai) Tel: 2246 3711-14. (Gandhi Nagar) Tel: 224 1261-63. (Dindigul) Tel: 243 3040-42. **COIMBATORE** (Race Course) Tel: 434 3900 Ext 13 (for Deposits only). (Saibaba Colony) Tel: 430 1100/11. (Ganapathy) Tel: 420 0211/0411. (Pollachi) Tel: 221224-25. **CUTTACK** Tel: 233 2093/61 Ext. 109 (for Deposits only). **DAKSHIN KANNADA** (Mangalore) Tel: 244 5220 (for Deposits only), 244 0582. **DANAPUR** Tel: 522 2267-69. **DAVANAGERE** Tel: 222394. **DEHRADUN** (Rajpur Road) Tel: 667 2222, 305 2222/58 (for Deposits only). (Vasant Vihar) Tel: 276 9869. **NEW DELHI** (Munirka) Tel: 4111 5111, 4159 6526 (for Deposits only). (CP) Tel: 4251 2180-81 (for Deposits only), 4151 4835-37. (Dwarka) Tel: 4238 1538, 4111 5111. (Lodhi Road) Tel: 4379 2100/124/106. (Vikas Puri) Tel: 2854 0989-90 (for Deposits only), 4111 5111. (Netaji Subhash Place) Tel: 4729 2032-34 Ext 2042 (for Deposits only). **DEWAS** Tel: 402600. **DHANBAD** Tel: 230 0630-31. **DHARWAD** Tel: 235 2138. **DHULE** Tel: 273500/600. **EAST GODAVARI** (Rajahmundry) Tel: 249 0900. (Tirupati) Tel: 664 5831. (Kakinada) Tel: 238 0800. **EAST SINGHBHUM** (Jamshedpur) Tel: 232 1387 (for Deposits only), 232 1493. **ERNAKULAM** (M G Road, Kochi) Tel: 301 1200 Ext. 28/32 (for Deposits only). (Padivattom, Kochi) Tel: 280 3043/83. (Kakkanad, Kochi) Tel: 241 5555. (Thottakkattukara) Tel: 260 9555/9666. (Muvattupuzha) Tel: 283 3533, 285 5633. (Tripunithura) Tel: 278 5492-93. **ERODE** Tel: 224 0930. **FAIZABAD** Tel: 822 8180/8280. **FARIDABAD** Tel: 431 5120/25. **GANDHINAGAR** Tel: 72270 11274-75. **GHAZIABAD** Tel: 272 1446 (for Deposits only), 272 3116. **GORAKHPUR** Tel: 220 0167. **MUMBAI** (Andheri East) Tel: 6663 6000, 2683 9958/60 (for Deposits only). (Andheri West) Tel: 6663 6000, 6741 3552 (for Deposits only). (Andheri-Kurla Road) Tel: 6663 6000. (Bandra Kurla Complex) Tel: 6663 6000, 2650 0960. (Borivali (East)) Tel: 2870 5417-19 (for Deposits only). (Borivali West- Shangrila Apt.) Tel: 2893 7000-01 (for Deposits only). (Borivali West) Tel: 2890 7153, 2893 7152/55. (Chembur) Tel: 2529 1188/8838/0417 (for Deposits). (Churchgate) Tel: 6176 6000/100, 6176 6245 (for Deposits only). (Ghatkopar-East) Tel: 2501 1284 (for Deposits only). (Goregaon East) Tel: 2849 7102-06. (Lower Parel) Tel: 6663 6000, 6615 2356. (Lower Parel) Tel: 6611 3020 (for CRM only). (Malad (West)) Tel: 2881 3676 (for Deposits only). (Malad West) Tel: 2878 5624-27. (Mulund (West)) Tel: 2565 4726/2131/1920, 2567 5733 (for Deposits only). (Oshiwara) Tel: 6754 6111. (Parel) Tel: 6754 6060 (for Deposits only). (Vikhroli West) Tel: 2518 6624-26. **GULBARGA** Tel: 241966/988. **GUNTUR** Tel: 224 7301. **GURGAON** (Mehrauli - Gurgaon Road) Tel: 406 1775. (Sector 14) Tel: 436 7801-02. (Golf Course Extension Road) Tel: 92130 21725/21610. **GUWAHATI** Tel: 222 1399, 266 3878 (for Deposits only). **GWALIOR** Tel: 401 1970-73. **HARDWAR** Tel: 225019. (Roorkee) Tel: 272211, 274411. **HISSAR** Tel: 233383. **HOOGHLY** (Chandannagore) Tel: 2683 0058 Ext. 59 (for Deposits only). **HYDERABAD** (Madhapur) Tel: 4853 4200. (Mahboobnagar) Tel: 273300. (Kompally) Tel: 2794 0900. (Pothireddypally) Tel: 298450. **INDORE** (M.G.Road) Tel: 422 3300/33 (for Deposits only). (Prabhu Nagar) Tel: 4264303. (Scheme No.74-C) Tel: 443 3333, 475 6401. **JABALPUR** Tel: 409 2000-01, 409 2004 (for Deposits only). **JAIPUR** (C - Scheme) Tel: 414 0888, 515 0804-05 (for Deposits only). (Jagatpura) Tel: 275 5778, 514 1888 (for Deposits only). (Mansarovar) Tel: 278 0989/1981 (for Deposits only). (Vaishali Nagar) Tel: 224 6059, 511 0410 (for Deposits only). (Vidhyadhar Nagar) Tel: 223 2432. Tel: 222157. **JALANDHAR** Tel: 227 7444 (for Deposits only). **JALGAON** Tel: 222 0762, 223 2015. **JALPAIGURI** Tel: 264 0716-17. **JAMMU** Tel: 2477 7707-08. **JAMNAGAR** Tel: 72270 11278. **JHANSI** Tel: 233 3844. **JODHPUR** Tel: 264 4448 (for Deposits only). **JORHAT** Tel: 98640 16557. **KAMRUP** (Six Mile) Tel: 710 1800. (Chenikuthi) Tel: 266 6915. **KANCHIPURAM** Tel: 2726 7201-03. **KANCHIPURAM** (Maraimalai Nagar) Tel: 2745 6430. **KANNUR** Tel: 276 5850/90. **KANPUR** Tel: 230 6760/44 (for Deposits only). **KARIMNAGAR** Tel: 222 8900. **KARNAL** Tel: 645 1231-32. **KASARGOD** Tel: 220 0599/699. **KASHIPUR** Tel: 260333. **KHAMMAM** Tel: 233000-01. **KHURDHA** Tel: 663 3300/29/13/15. (Patia) Tel: 72050 00236. **KOCHI** (Kalarcode) Tel: 226 9460/70. (Kalamasserry) Tel: 255 5070. **KOLHAPUR** Tel: 266 4034-35 (for Deposits only). **KOLKATA** (Brooke House) Tel: 2301 8300, 2280 1980, 2281 5491/94. (Jeevandeep) Tel: 2288 5700. (Cooke & Kelvey) Tel: 6608 6205/00 (for Deposits only). (Salt Lake City) Tel: 4602 1501-02. (Garia Main Road) Tel: 2435 7011. (Behala) Tel: 2446 8392. (B T Road) Tel: 2557 4561-62. (Cooch Behar) Tel: 222050/66. (VIP Road) Tel: 4602 2960. **KOLLAM** (Chinnakada, Kollam) Tel: 276 2551-52. **KOTA** Tel: 242 8922, 243 6981 (for Deposits only). **KOTTARAKARA** Tel: 245 8600/9800. **KOTTAYAM** Tel: 256 6136, 230 4985. (Pala) Tel: 315757/67. **KOZHIKODE** Tel: 236 7658. **KRISHNAGIRI** Tel: 244888, 247444. **KUCHCHH** Tel: 72270 11272. **KURNOOL** Tel: 259200. **KURUKSHETRA** Tel: 270386. **LONAVALA** Tel: 273812/20. **LUCKNOW** (Ashok Marg) Tel: 398 9123/2623 (for Deposits only). (Gomti Nagar) Tel: 230 3770. (Aliganj) Tel: 274 5249. (Aligarh) Tel: 240 8541. (Kanpur) Tel: 255 6776/68. **LUDHIANA** (Pakhowal Road) Tel: 520 1300, 243 2347 (for Deposits only). (Chandigarh Road) Tel: 268 0042-45. **MADURAI** (West Veli Street) Tel: 235 0715-16 Ext 20 (for Deposits only). (K K Nagar) Tel: 255 9000. **MALAPPURAM** (Middle Hill) Tel: 273 8873-74. (Perinthalmanna) Tel: 222015, 227015. **MARTHANDAM** Tel: 271744, 272744. **MATHURA** Tel: 242 3017. **MEERUT** Tel: 405 8793-94, 262 1213. **MEHSANA** Tel: 72270 11284. **MOGA** Tel: 238100-01. **MOHALI** Tel: 221 8925-26. **MORADABAD** Tel: 248 5100/23. **MUZAFFARNAGAR** Tel: 261 5223-24. **MUZAFFARPUR** Tel: 224 8032-33. **MYSORE** Tel: 254 5615-16/14 (for Deposits only). **NAGERCOIL** Tel: 237193. **NAGPUR** (Civil Lines) Tel: 662 0500, 252 2123, Ext. 518-19 (for Deposits only). (Khamla) Tel: 228 9220. (Kadbi Chowk) Tel: 254 2918. (Central Avenue Road) Tel: 276 7559, 277 1273/92. **NAINITAL** Tel: 284956. **NASIK** (Sharanpur) Tel: 660 6000, Ext 808 (for Deposits only). (Indira Nagar) Tel: 661 1938. (Panchavati) Tel: 251 0055, 2351 1324. (Off Nashik Pune Road) Tel: 245 9926 (for Deposits). **NAVI MUMBAI** (Vashi) Tel: 6721 6313, 6663 6000, 2789 2911 (for Deposits only). (Seawoods) Tel: 2771 8787-90. (Koparkhairane) Tel: 2755 0615-17. (Kharghar) Tel: 2774 6813-17. **NELLORE** Tel: 235 9000. **NOIDA** (Sector-18) Tel: 435 1302-03, 431 2559-60. (Sector-62) Tel: 611 1900/06. **NORTH GOA** (Panaji) Tel: 223 4172 (for Deposits only). **PALAKKAD** Tel: 253 6481. **PANCHKULA** Tel: 255 6426/64. **PAONTA SAHIB** Tel: 225022/122. **PATHANAMTHITTA** (M.C. Road Thiruvalla) Tel: 260 0051. (Ring Road, Pathanamthitta) Tel: 227 1371-72. **PATHANKOT** Tel: 222 0453-54, 223 0452. **PATIALA** Tel: 220 9166, 500 2768. **PATNA** Tel: 669 0669 (for Deposits). **PITHAMPUR** Tel: 252127, 402855. **PONDICHERY** Tel: 220 5421/31. **PUNE** (Wakdewadi) Tel: 2550 5000. (Shivajinagar) Tel: 2550 5000/5283 (for Deposits only). (Kothrud) Tel: 2545 3592-93 (for Deposits). (Baner) Tel: 6605 7077-78. (Chinchwad) Tel: 2737 0219/190. (Chakan) Tel: 278100-01. (Magarpatta City) Tel: 2689 8395. (Yerwada) Tel: 2668 5345. (Lullanagar) Tel: 2683 6738/1728. (Sinhagad Road) Tel: 2435 0084/0151. (Alandi Road) Tel: 87932 80500-01. (Wakad) Tel: 87932 80565/68. (Baramati) Tel: 220150/160. **RAIGAD** (New Panvel) Tel: 2748 3546/48, 2749 0833-34. (Karjat) Tel: 220301-03. **RAIPUR** (Shankar Nagar) Tel: 424 3100, Ext. 127 (for Deposits only). (Sunder Nagar) Tel: 420 1600. **RAJKOT** Tel: 72270 11290. **RANCHI** Tel: 233 1055/0823. **RANGA REDDY** (Basheerbagh) Tel: 6647 5011, 6769 9040 (for Deposits only). (Gachibowli) Tel: 2300 5100, 6463 7301 (for Deposits only). (Nagole Road) Tel: 4022 0700. (Kukatpally) Tel: 4853 9200, 6463 2501 (for Deposits only). (Jubilee Hills) Tel: 2311 6000, 6900 0901 (for Deposits only). (Dilsukhnagar) Tel: 6769 9400. (R C Puram) Tel: 4022 0900. (A S Rao Nagar) Tel: 4853 9400, 6900 0455 (for Deposits only). **RATLAM** Tel: 407375, 406 666. **RATNAGIRI** Tel: 224022-23. **REWARI** Tel: 221112. **RISHIKESH** Tel: 243 2222/424. **ROHTAK** Tel: 255467-69. **ROPAR** Tel: 224986. **SAHARANPUR** Tel: 276 0200. **SALEM** Tel: 231 4486-87. **SANGLI** Tel: 232 9892-93. **SAS NAGAR** Tel: 96466 63715-16. **SATARA** Tel: 226400, 227901. **SHIMLA** Tel: 262 6711/8711. **SIKAR** Tel: 270 888, 271 888. **SOLAPUR** Tel: 231 6804-06. **SONEPAT** Tel: 223 2111/5112-13. **SOUTH GOA** Tel: 270 0473. **SRI GANGANAGAR** Tel: 248 5900. **SRINAGAR. SUNDERGARH** Tel: 240 1061, 240 0861. **SURAT** (Adajan) Tel: 671 1800, Ext. 934 (for Deposits only). (Majuragate) Tel: 247 1870/5954. (City light Road) Tel: 221 3201-02. **THANE** (Virar) Tel: 250 0162/1315-17. (Old Castle Mill Compound) Tel: 2547 1568/70/26, 2583 1702. (Gokhale Road) Tel: 6663 6000, 2533 0070 (for Deposits only). (Mira Road East) Tel: 6599 0265-67. (Kalyan (W)) Tel: 220 1580/83/85, 220 1574. (Dombivili) Tel: 286 1473-74 (For Deposits). (Boisar(W)) Tel: 6663 6000. (Ambarnath (East)) Tel: 260 3168-69. (Ghodbunder Road) Tel: 6103 3300. (Badlapur (West)) Tel: 267 1712-15. **THIRUVANANTHAPURAM** (Vazhuthacaud) Tel: 302 0300 (for Deposits only), 232 4224. (Technopark) Tel: 270 0701-02. (Kazhakuttam) Tel: 241 7708/07. (Medical College PO) Tel: 255 5515-16. **THOOTHUKUDI** Tel: 230 0707/807. **THRISSUR** (M G Road) Tel: 238 9790-91. **THRISSUR** (Irinjalakuda) Tel: 282 1589. (Thrissur Road) Tel: 227980/82. **TIRUCHIRAPALLI** Tel: 240 1744, 241 4744. **TIRUNELVELI** Tel: 257 7822. **TIRUPUR** Tel: 424 2901-02. **TUMKUR** Tel: 4118 3000, 225 2202. **UDAIPUR** Tel: 252 9783. **UDHAM SINGH NAGAR** Tel: 244422. **UJJAIN** Tel: 253 3684/83, 255 2393. **VADODARA** (Race Course) Tel: 230 8400, 235 6837 (for Deposits only). (Waghodia Road) Tel: 251 4164/2364. **VAISHALI** Tel: 423 3253-55. **VALSAD** Tel: 240 2573/34/80. **VARANASI** Tel: 222 4033, 242 0485 (for Deposits only). **VASAI ROAD** Tel: 234 1132-34. **VIJAYAWADA** (Eluru Road) Tel: 242 9100. (Ongole) Tel: 280299. **VISAKHAPATNAM** (Siripuram) Tel: 679 9500/555/599 (for Deposits). (Gajuwaka) Tel: 2570120. **WARRANGAL** Tel: 245 1000. **YAMUNA NAGAR** Tel: 260024/16. **CORPORATE OFFICE: MUMBAI** (Churchgate) Tel: 6631 6000, 2282 0282. **INTERNATIONAL OFFICE: DUBAI** Tel: 971 (4) 3961825. **LONDON** Tel: (+44) 0 2078725562. **SINGAPORE** Tel: (+65) 65367000.

(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
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
Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa 403 102.	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

*Resigned w.e.f. April 30, 2018 #Appointed w.e.f. April 30, 2018

(f & g) *Profits and Dividends:

Financial Year Ended	Profit before tax (₹ in crores)	Profit after tax (₹ in crores)	Equity Dividend Per share (₹)
31.03.2018	15,263.69	12,163.69	20.00*
31.03.2017	10,726.64	7,442.64	18.00
31.03.2016	10,108.10	7,093.10	17.00

* Subject to shareholders' approval in the AGM to be held on July 30, 2018. This includes interim dividend of ₹ 3.50 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 March 31, 2018	As at March 31, 2017
Liabilities		
Paid-up Equity Share Capital	335.18	317.73
Reserves and Surplus	61,016.98	39,276.55
Money received against share warrants	50.38	51.10
Secured Loans	1,56,580.14	1,30,860.20
Unsecured Loans	1,63,331.97	1,48,871.95
Current Liabilities and Provisions	18,026.20	15,539.93
Deferred Tax Liability	2,333.58	2,388.58
Total	**4,01,674.43**	**3,37,306.04**
Assets		
Loans	3,59,442.01	2,96,471.84
Fixed Assets	644.50	642.34
Investments	30,532.51	20,410.10
Current Assets, Loans and Advances	11,055.41	19,781.76
Misc. Expenditure, Profit & Loss account	0.00	0.00
Total	**4,01,674.43**	**3,37,306.04**

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 511.88 crore (Previous year ₹ 628.09 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 1,528.76 crore (Previous year ₹ 1,241.88 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,838.21 crore (previous year ₹ 1,838.21 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. ₹ 2,65,356.73 crore whereas the total Public Deposits as on March 31, 2018 was ₹ 65,445.76 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 8,49,141.53 crore whereas the aggregate deposits as on March 31, 2018 was ₹ 3,20,655.45 crore.

(j) There are no overdue deposits other than unclaimed deposits.

(k) We declare that:
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 April 30, 2018 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

Date: April 30, 2018
Place: MUMBAI