# HDFC DEPOSITS

## **INDIVIDUALS**

### **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 terms and conditions framed by HDFC. Interest on such loans will be 2% above the deposit rate. *This facility is not available for deposits from minors and NRIs.* 

HDFC SPECIAL DEPOSITS UPTO ₹ 2 CRORE					
Limited Period Scheme Rate of Interest (p.a.					te of Interest (p.a.)
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	7.90%	7.95%	8.03%	8.19%	8.19%
66 Months	7.90%	7.95%	8.03%	8.19%	8.19%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

<sup>\*</sup> 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	7.75%	7.80%	7.88%	-	8.03%
22 Months	7.85%	7.90%	7.98%	8.14%	8.14%
30 Months	7.80%	7.85%	7.93%	8.08%	8.08%
44 Months	7.85%	7.90%	7.98%	8.14%	8.14%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

<sup>\*</sup> For cumulative option, Interest is compounded annually.

REGULAR DEPOSITS				Fixed 8	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	7.70%	7.75%	7.83%	-	7.98%	
24 - 84 Months	7.70%	7.75%	7.83%	7.98%	7.98%	
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000	
Inte	rest rates on Dep	osits exceeding ₹	2 Crore upto ₹ 1	0 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%	

<sup>\*</sup> 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.

Senior Citizen (60 years and above)			
Additional Interest Rate (for Deposits upto ₹ 2 crore only)	0.25% p.a.		

RATES EFFECTIVE FROM OCTOBER 3, 2018

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. 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.

#### NOMINATION FACILITY

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

#### **KNOW YOUR CUSTOMER (KYC)**

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 case of deposits of Rs. 50,000 and above, it is mandatory to furnish Aadhaar number.

#### **GENERAL**

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

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

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate 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 commission. Application forms received without your name and code number will not be considered for payment of commission. Commission will be paid to authorised agents at the rate decided by the management, from time to time.

**Authorised Signatory** 

HDFC			PROVISIONAL RECEIPT		
WITH YOU, RIGHT THROUGH	www.hdfc.com			Date:	
Received from			cheque/HDFC Deposit Recei	ipt No	for
₹	dated	drawn on _	Bank		Branch towards
☐ Deposit for Senior (	Citizens 🗆 Mo	onthly Income Plan	□ Non-Cumulative ( □ Quarterly □ Half-Yearly)	☐ Annual Income Plan	☐ Cumulative
for a period of	months @	% per annum.	For HOUSING DE	VELOPMENT FINANCE CO	ORPORATION 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, Churchgale, 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: **SPA Capital Advisors Ltd** Code No.: JA/20405

## **DEPOSIT APPLICATION FORM (Resident Individuals)**

LEASE USE BLOCK LETTERS AND TICK			vrong tenders. Date :
I/We apply for placement/renewal of c	· -	c will in no way be responsible for such or other way months and will earn interest @	% p.a.
			70 μ.a.
PAYMENT DETAILS			
Amount₹	Cheque/RTGS/NE	FT (UTR) No.	Date: D D M M Y Y
Bank Name		(- /	Branch
Bank Account No.		MICR Code:	IFSC Code:
Interest on this deposit may be cred may also be credited to above bank			GS/ECS/direct credit facility. Redemption proceeds
HDFC Deposit Receipt No. (In case of Renewal)		Maturity Date	M M Y Y
SCHEME:	STATUS:	CATECORY : TI Marshar of Dubli	Dimension/Deletion of a Dimension
☐ MONTHLY INCOME PLAN	☐ Resident Individual	CATEGORY : ☐ Member of Publi☐ Shareholder (DP/Client ID	c ☐ Director/Relative of a Director ) ☐ Employee
□ NON-CUMULATIVE (Quarterly) □ NON-CUMULATIVE (Half-Yearly)	☐ Hindu Undivided Family	,	irst Depositor ☐ First Depositor or Survivor/s
☐ ANNUAL INCOME PLAN ☐ CUMULATIVE		SENIOR CITIZENS (60 years & abo	<u>`</u>
First / Sole Depositor's Details		4'	
CKYC Identifier	(as appearing in your suppor	ting identification document)	
(Skip if not alloted)  Name			
Guardian's Name (in case of Minor)			
Mobile		Aadhaar No. (Mandatory)	
Customer No. (If KYC is already complied	ed)	PAN	
Email ID			
Second Depositor's Details (as	appearing in your supporting	identification document)	
CKYC Identifier (Skip if not alloted)		Aadhaar No.	
Name			
Customer No. (If KYC is already complied)	)	PAN	
Third Depositor's Details (as ap	pearing in your supporting ide	ntification document)	
CKYC Identifier (Skip if not alloted)		Aadhaar No.	
Name			
Customer No. (If KYC is already complied)	)	PAN	
Tax to be deducted ☐ Yes	☐ No. If No, Please s	submit Form 15G OR Form 15I	H (for 60 years of age and above).
/We hereby declare that the first named depositor men			be treated as the payee for the purpose of tax deduction under Section 194A
of any country other than India. I/We have not withheld communicate and process information relating to the ac and/or outside India of any confidential information for above as well as in the documentary evidence provided any material fact known to me/us, now or in future, ma unthority designated by the Government of India (GOI).	any material information that may affectocount and all transactions therein, by i compliance with any law or regulation vd by me/us or if any certification becon y invalidate my/our application and HDI /RBI for the purpose or take any other	I the assessment/categorization of the account as a Rep HDFC Ltd. and any of its affiliates wherever situated in whether domestic or foreign. I/We undertake to inform yn les incorrect and to provide revised self-certification alc FC Ltd. would be within its right to put restrictions in the action as may be deemed appropriate by HDFC Ltd. I	e Income Tax Rules, 1962. I/We also certify that I/we am/are not a tax-residen ortable account or otherwise. I/We permit/authorise HDFC Ltd. to collect, store cluding sharing, transfer and disclosure between them and to the authorities in our immediately of any changes that may take place in the information provided ing with documentary evidence. I/We also agree that my/our failure to disclose e operations of my/our account or close it or report to any regulator and/or any fer the deficiency is not remedied by me/us within the stipulated period, thereby for confirming the information provided by me/us to HDFC Ltd. It shall be my.
our responsibility to educate myself/ourselves and to contend with the Rules thereunder. I/We also agree to furnish	mply at all times with all relevant laws in the such information and/or documents as	elating to reporting under section 285BA of the Act HDFC Ltd. may require from time to time on account	
of any change in law either in India or abroad in the su Ltd. on account of providing incorrect or incomplete inf	formation.		SIGNATURE OF DEPOSITOR(S)#
/We further declare that, I/We am/are authorized to main the deposit is through legitimate source and does no or the purpose of any contravention or evasion of the	ot involve directly or indirectly any proce provisions of the Prevention of Money	eeds of schedule of offence and/or is not designed Laundering Act, 2002 and any Rules, Regulations,	FIRST/SOLE/ GUARDIAN :
Notifications, Guidelines or Directions thereunder, as an n any investigation as and when required by the Corpor provided by me/us is/are true and correct in all respect or all transactions relating to my/our deposits	ration in accordance with the applicable	Law. I/We further affirm that the information/details hereby authorise HDFC to send Email/SMS alerts	SECOND :
or all transactions relating to my/our deposits.  We have gone through the financial and other statements  /we am/are making the deposit with the Corporation a		de by the Corporation and after careful consideration	THIRD :
OR OFFICE USE ONLY			
Document Reference No.		Date of Receipt	Verified by

#### FORM DA 1: NOMINATION Nomination under Section 36B of the National Housing Bank Act, 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect of HDFC deposits. I/We nominate the following person to whom in the event of my / our / minor's death the amount of this deposit may be returned by HDFC Ltd. Name & Address of Nominee Pin Code Email ID Customer No. (If KYC is already complied) PAN Aadhaar No. Mobile Relationship with Date of Birth of Nominee Age Depositor (If any) As the nominee is a minor on this date, I/We appoint (Name, address & date of birth)\* \_

to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

- Leave out if nominee is not a minor.
- # Where deposit is made in the name of a minor, the nomination should 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)

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 on the renewal application.

SIGNATURE OF DEPOSITOR(S)# FIRST/SOLE/ **GUARDIAN SECOND THIRD** 



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)
October 17, 1977

(b) Date of Incorporation:

(a) Business carried only 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 reading 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 Insures to meeting the 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 Clarical meeting the meeting of makings yearies. HDFC Challage is making services. HDFC Calculation 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 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 is engaged in the useness of general insurance. • HDFC Rose Management Company Limited carnies on the business of meaning the MDFC Standard Life Insurance. • HDFC Education and Standard Life Insurance of Capital Advisors Limited as an animate the Insurance of Capital Limited as an animate and the Standard Life Insurance. • HDFC Education and Standard Life Insurance of Capital Limited as an animate and the Standard Life Insurance of Capital Limited as an animate and the Insurance of Capital Limited as an animate management Company Limited as an animate and the Insurance Capital Limited as an animate and the Insurance Capital Limited as an animate and the Insurance Capital Limited as an animat

• HIPLY Clearlast in mancial services Private Limited is engaged in providing education from for higher education 6 HIPLY Clear education 4 HIPLY Clear in the company limited carries out private equity asset fluid management/flivestment advisory services • IDFC (international Lies and Rec Company) Limited and wholly owned subsidiary of HIPC Clear and the Insurance Company) mainted in support of the first private for the private fluid in the surrance Company in fluid is reagaged in the business of foliar fluid frequency capacity to the Insurance Company Limited is required in the State of the Company Limited is required in the State of the Company Limited and Rec Limited Rec Limited

(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, Mrs. Renu Sud Karmad, Managing Director and Mr. V. Srivinesa Rangan, Executive Directors.

(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* Professional Director	Flat No. 5, Priya Co-op. Hsg. Soc. Ltd., 9, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400 030.	
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

(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:

		(< iii (10)
_	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: Conlingent liabilities in respect of guarantees provided by the Corporation is \$11.88 crore (Previous year \$6.28.09 crore), in respect of income lax demands, net of amounts provided for and disjusted by the Corporation is \$1,528.70 crore (Previous year \$1,241.88 crore), in respect of comporate undertakings provided for securities of income lax demands, net of amounts provided for securities \$1,388.71 crore (previous year \$1,241.88) crore) and in respect of disputed dust is usuards sales tax, weith 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 (NHIB) Directions, 2010 is equal to 51 times of the net owned funds in \$2.65.65.73 crore whereas the teal Public Deposits as not March 31, 2018 was \$6.45.45.75 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds in \$2.84.91.41.53 crore whereas the aggregate deposits as on March 31, 2018 was \$5.40.65.45 crore.

\*\*Of Theory are on expertive demosits of the frauer ordinant deposits.\*\*

- There are no overdue deposits other than unclaimed deposits
- (k) We declare that:
  - The Corporation has complied with the provisions of the Directions as applicable to it;
  - 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

II) The compliance with mite said unections oses not imply that repoyment of exposits is guaranteed by the reserve bank or into a and the relational relocations greate.

III) The deposits accepted by the Corporation are unecented and rank part passsu with other unecenteral fabilities, save and except the floating pharge readed on the statutory injud assets maintained in terms of sub-sections (1) is (2) of Section 299 of the National Housing Bank Act, 1997.

The Corporation is whaning 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, 1997.

The Whenever, 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 repoyment of deposits distribution gold fabilities by the Corporation.

The above both 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 both of the Corporation. 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 Δ ΙΔΥ ΔΩΔΡΙΜΔΙ