

Interest Rates on Deposits INDIVIDUALS

HDFC *Special* Deposits

(Limited period scheme)

(Fixed Rates only)

Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	7.85%	7.90%	7.95%	8.10%	8.10%
66 Months	7.85%	7.90%	7.95%	8.10%	8.10%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

HDFC *Premium* DEPOSITS

(Fixed Rates only)

Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 Months	7.70%	7.75%	7.80%	-	7.95%
22 Months	7.75%	7.80%	7.85%	8.00%	8.00%
30 Months	7.70%	7.75%	7.80%	7.95%	7.95%
44 Months	7.75%	7.80%	7.85%	8.00%	8.00%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

Regular Deposits

(Fixed & Variable Rates)

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
Deposits upto ₹ 2 Crore					
12 - 23 Months	7.60%	7.65%	7.70%	-	7.85%
24 - 84 Months	7.60%	7.65%	7.70%	7.85%	7.85%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Deposits exceeding ₹ 2 Crore upto ₹ 10 Crore					
12 - 23 Months	7.85%	7.90%	7.95%	-	8.10%
24 - 84 Months	7.85%	7.90%	7.95%	8.10%	8.10%
Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore					
12 - 23 Months	7.90%	7.95%	8.00%	-	8.15%
24 - 84 Months	7.90%	7.95%	8.00%	8.15%	8.15%
Deposits- ₹ 25 Crore & above					
12 - 23 Months	8.05%	8.10%	8.15%	-	8.30%
24 - 84 Months	8.05%	8.10%	8.15%	8.30%	8.30%

* For Cumulative option, interest is compounded annually.

HDFC *Recurring Deposits Plan*

Fixed Rate Option	
Period	Rate of Interest (p.a.)*
12 - 60 Months	7.50%

Minimum Monthly Savings Amount ₹ 2000/-

* Interest is compounded annually.

Senior Citizen (60 years and above)

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

0.25% p.a.

Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of deposit.

Other Terms and Conditions as per Deposit Application Form.

**RATES EFFECTIVE FROM
AUGUST 24, 2018**

Toll Free: 1800 22 2022
(From BSNL & MTNL phones)

Email: deposits@hdfc.com



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)

Email: deposits@hdfc.com

Website: www.hdfc.com

CIN: L70100MH1977PLC019916

P.T.O.

Interest Rates on Deposits FOR TRUSTS & INSTITUTIONS

HDFC *Special* Deposits

(Limited period scheme)

(Fixed Rates only)

Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	7.85%	7.90%	7.95%	8.10%	8.10%
66 Months	7.85%	7.90%	7.95%	8.10%	8.10%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

HDFC *Premium* DEPOSITS

(Fixed Rates only)

Deposits upto ₹ 2 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 Months	7.80%	7.85%	7.90%	-	8.05%
30 Months	7.80%	7.85%	7.90%	8.05%	8.05%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

Regular Deposits

(Fixed & Variable Rates)

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
Deposits upto ₹ 2 Crore					
12 - 23 Months	7.70%	7.75%	7.80%	-	7.95%
24 - 84 Months	7.70%	7.75%	7.80%	7.95%	7.95%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Deposits exceeding ₹ 2 Crore upto ₹ 10 Crore					
12 - 23 Months	7.85%	7.90%	7.95%	-	8.10%
24 - 84 Months	7.85%	7.90%	7.95%	8.10%	8.10%
Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore					
12 - 23 Months	7.90%	7.95%	8.00%	-	8.15%
24 - 84 Months	7.90%	7.95%	8.00%	8.15%	8.15%
Deposits- ₹ 25 Crore & above					
12 - 23 Months	8.05%	8.10%	8.15%	-	8.30%
24 - 84 Months	8.05%	8.10%	8.15%	8.30%	8.30%

* For Cumulative option, interest is compounded annually.

Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of deposit.

Other Terms and Conditions as per Deposit Application Form.

Toll Free: **1800 22 2022**

(From BSNL & MTNL phones)

Email: deposits@hdfc.com

**RATES EFFECTIVE FROM
AUGUST 24, 2018**



G08608/18/----

Specified Investment

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

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

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 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)

PLEASE USE BLOCK LETTERS AND TICK IN APPROPRIATE PLACES

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 : _____

I/We apply for placement/renewal of deposit for a period of _____ months and will earn interest @ _____ % p.a.

FIXED RATE INTEREST **VARIABLE RATE INTEREST**

PAYMENT DETAILS

Amount ₹ _____ Cheque/RTGS/NEFT (UTR) No. _____ Date:

D	D	M	M	Y	Y
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Bank Name _____ Branch _____

Bank Account No. _____ MICR Code: _____ IFSC Code: _____

Interest on this deposit may be credited to above bank account directly through NACH/NEFT/RTGS/ECS/direct credit facility. Redemption proceeds may also be credited to above bank account on receipt of discharged FDR from me/us.

HDFC Deposit Receipt No. _____ Maturity Date

D	D	M	M	Y	Y
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 (In case of Renewal)

SCHEME : <input type="checkbox"/> MONTHLY INCOME PLAN <input type="checkbox"/> NON-CUMULATIVE (Quarterly) <input type="checkbox"/> NON-CUMULATIVE (Half-Yearly) <input type="checkbox"/> ANNUAL INCOME PLAN <input type="checkbox"/> CUMULATIVE	STATUS : <input type="checkbox"/> Resident Individual <input type="checkbox"/> Hindu Undivided Family	CATEGORY : <input type="checkbox"/> Member of Public <input type="checkbox"/> Director/Relative of a Director <input type="checkbox"/> Shareholder (DP/Client ID _____) <input type="checkbox"/> Employee DEPOSIT REPAYABLE TO : <input type="checkbox"/> First Depositor <input type="checkbox"/> First Depositor or Survivor/s SENIOR CITIZENS (60 years & above) <input type="checkbox"/> YES <input type="checkbox"/> NO
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First / Sole Depositor's Details (as appearing in your supporting identification document)

CKYC Identifier _____ (Skip if not allotted)

Name _____

Guardian's Name _____ (in case of Minor)

Mobile _____ Aadhaar No. _____ (Mandatory)

Customer No. (If KYC is already complied) _____ PAN _____

Email ID _____

Second Depositor's Details (as appearing in your supporting identification document)

CKYC Identifier _____ (Skip if not allotted)

Name _____ Aadhaar No. _____ (Mandatory)

Customer No. (If KYC is already complied) _____ PAN _____

Third Depositor's Details (as appearing in your supporting identification document)

CKYC Identifier _____ (Skip if not allotted)

Name _____ Aadhaar No. _____ (Mandatory)

Customer No. (If KYC is already complied) _____ PAN _____

Tax to be deducted Yes No. If No, Please submit Form 15G OR Form 15H (for 60 years of age and above).

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

I/We certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962. I/We also certify that I/we am/are not a tax-resident of any country other than India. I/We have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We permit/authorise HDFC Ltd. to collect, store, communicate and process information relating to the account and all transactions therein, by HDFC Ltd. and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign. I/We undertake to inform you immediately of any changes that may take place in the information provided above as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide revised self-certification along with documentary evidence. I/We also agree that my/our failure to disclose any material fact known to me/us, now or in future, may invalidate my/our application and HDFC Ltd. would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI)/RBI for the purpose or take any other action as may be deemed appropriate by HDFC Ltd. If the deficiency is not remedied by me/us within the stipulated period, thereby accept and acknowledge that HDFC Ltd. shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to HDFC Ltd. It shall be my/our responsibility to educate myself/ourselves and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder. I/We also agree to furnish such information and/or documents as HDFC Ltd. may require from time to time on account of any change in law either in India or abroad in the subject matter herein. I/We shall indemnify HDFC Ltd. for any loss that may arise to HDFC Ltd. on account of providing incorrect or incomplete information.

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 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 the Corporation 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 to send Email/SMS alerts for all transactions relating to my/our deposits.

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

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

FOR 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 Depositor (If any), Age, Date of Birth of Nominee

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.

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

- * 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.



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. Patek Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

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

(f & g) Profits and Dividends: Table with columns: Financial Year Ended, Profit before tax (₹ in crores), Profit after tax (₹ in crores), Equity Dividend Per share (₹)

Table with columns: As at March 31, 2018, As at March 31, 2017. Rows: Total, Assets, Loans, Fixed Assets, Investments, Current Assets, Loans and Advances, Misc. Expenditure, Profit & Loss account.

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

Table with columns: As at March 31, 2018, As at March 31, 2017. Rows: Liabilities (Paid-up Equity Share Capital, Reserves and Surplus, Money received against share warrants, Secured Loans, Unsecured Loans, Current Liabilities and Provisions, Deferred Tax Liability), Total, Assets, Loans, Fixed Assets, Investments, Current Assets, Loans and Advances, Misc. Expenditure, Profit & Loss account.

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.

(e) Names, addresses and occupations of the Directors: Table with columns: NAME, ADDRESS, OCCUPATION. Directors include Mr. Deepak S. Parekh, Mr. B. S. Mehta, Mr. D. M. Sukthankar, Mr. D. N. Ghosh, Mr. U. K. Sinha, Mr. Jalal Dani, Mr. Nasser Munjee, Dr. Bimal Jalan, Dr. J. J. Irani, Mr. V. Srinivasa Rangan, Ms. Renu Sud Karnad, Mr. Keki M. Mistry.

(i) The Corporation has complied with the provisions of the Directors 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.

(k) We declare that: (i) The Corporation has complied with the provisions of the Directors 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.

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.