HDFC DEPOSITS INDIVIDUALS

HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA (stable)" rating for twenty sixth 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 Fixed Rates only								
Interest rates on Deposits upto ₹ 2 Crore Rate of Interest (p.a.)								
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*			
33 Months	6.00%	6.05%	6.10%	6.20%	6.20%			
66 Months	6.40%	6.45%	6.50%	6.60%	6.60%			
99 Months	6.45%	6.50%	6.55%	6.65%	6.65%			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			

* For cumulative option, Interest is compounded annually.

		ixed Rates only								
Interest rates on Deposits upto ₹ 2 Crore										
Period Monthly Income Plan Quarterly Option Half-Yearly Option Annual Income Plan Cumulative Option*										
15 Months	5.60%	5.65%	5.70%	-	5.80%					
22 Months	5.75%	5.80%	5.85%	5.95%	5.95%					
30 Months	5.80%	5.85%	5.90%	6.00%	6.00%					
44 Months	6.05%	6.10%	6.15%	6.25%	6.25%					
Minimum Amount (₹) 40,000 20,000 20,000 20,000 20,000										
* For cumulative option, Interest is com	pounded annually.									

REGULAR DEPOSITS Fixed & Variable Rates									
	Interest ra	ites on Deposits ι	upto ₹ 2 Crore		ĺ				
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*				
12 - 23 Months	5.50%	50% 5.55% 5.60%		-	5.70%				
24 - 35 Months	5.65%	5.70%	5.75%	5.85%	5.85%				
36 - 59 Months	5.85%	5.90%	5.95%	6.05%	6.05%				
60 - 83 Months	6.20%	6.25%	6.30%	6.40%	6.40%				
84 - 120 Months	6.35%	6.40%	6.45%	6.55%	6.55%				
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000				
Int	Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore								
12 - 23 Months	5.25%	5.30%	5.35%	-	5.45%				
24 - 35 Months	5.35%	5.40%	5.45%	5.55%	5.55%				
36 - 59 Months	5.75%	5.80%	5.85%	5.95%	5.95%				
60 - 83 Months	5.95%	6.00%	6.05%	6.15%	6.15%				
84 - 120 Months	6.05%	6.10%	6.15% 6.25%		6.25%				
Int	erest rates on Dep	osits exceeding ₹	5 Crore upto ₹ 10) Crore					
12 - 23 Months	5.00%	5.05%	5.10%	-	5.20%				
24 - 35 Months	5.35%	5.40%	5.45%	5.55%	5.55%				
36 - 59 Months	5.75%	5.80%	5.85%	5.95%	5.95%				
60 - 83 Months	5.95%	6.00%	6.05%	6.15%	6.15%				
84 - 120 Months	6.05%	6.10%	6.15%	6.25%	6.25%				
Intere	est rates on Depos	its exceeding ₹ 1	0 Crore & below ₹	25 Crore					
12 - 23 Months	4.95%	5.00%	5.05%	-	5.15%				
24 - 35 Months	5.40%	5.45%	5.50%	5.60%	5.60%				
36 - 59 Months	5.80%	5.85%	5.90%	6.00%	6.00%				
60 - 83 Months	5.90%	5.95%	6.00%	6.10%	6.10%				
84 - 120 Months	6.00%	6.05%	6.10%	6.20%	6.20%				

* For cumulative option, Interest is compounded annually.

Additional ROI of 0.10% p.a. will be applicable on Individual deposits upto ₹ 50 Lakh per month per customer (other than RD) placed/renewed through our Online system and auto-renewed deposits.

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

Senior Citizen (60 years a	Online Depos	RATES EFFECTIVE FROM		
Additional Interest Rate (for Deposits upto ₹ 2 crore only)	0.25% p.a.	Additional Interest Rate (for Deposits upto ₹ 50 lakh per month per customer)	0.10% p.a.	MARCH 30, 2021
•		of "HDFC Ltd." and marke		
INTEREST RATES ARE SUBJECT TO CHANGE	AND THE RATE APP	LICABLE WILL BE THE RATE PRE	VALENT ON THE	E DATE OF DEPOSIT.

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

 Phones: 022-67546060 (for Deposits only)

 Email: deposits@hdfc.com

 CIN: L70100MH1977PLC019916

Our loan facilities : Housing loans, Home Improvement loans, Home Extension loans, Loans to Professionals and much more

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) RTGS/NEFT : Remit to our following account on any working day (other than Saturday).

(,, , , , , , , , , , , , , , , , , , ,							
Remittance from any Bank Account (Other than SBI)	Remittance from SBI Account						
HDFC LTD	HDFC LTD						
00600350003778	00000035454570940						
HDFC0000060	SBIN0011777						
HDFC Bank, Fort Branch	SBI Capital Market Branch, Mumbai						
Current A/c	Current A/c						
	HDFC LTD 00600350003778 HDFC0000060 HDFC Bank, Fort Branch						

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

Application can be submitted through the ONLINE system after 3 working hours.

(D)	CHEQUE :		
Ch	neque drawn on HDFC Bank	Cheque drawn on SBI	Cheque drawn on other banks
ʻHI 00 bra	sposit cheque (favouring DFC Ltd – A/c 600350003778') at any anch of HDFC bank using the gular pay-in-slip.	Deposit cheque (favouring 'HDFC Ltd – A/c 00000035454570940') at any branch of SBI using the regular pay-in-slip.	Deposit cheque favouring 'HDFC Ltd' (marked account payee) at any branch of HDFC Bank using the specially designed CMS Payslip (available at our office or generated through the Key Partner Portal). Prefilled CMS Payslip can also be obtained by emailing a copy of duly filled & signed cheque at deposit.cms@hdfc.com with subject line as 'CMS Payslip – (Depositor's PAN Number)'

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

Effective Deposit date: Date of realisation (except for HDFC Bank/SBI cheques credited after the cut off time, which will be similar to RTGS/NEFT), excluding Saturdays & Holidays.

Application can be submitted through ONLINE System one working day after the debit in customer's bank account (in case of HDFC Bank/SBI 3 hours after the debit in customer's bank account).

(c) PAYMENT GATEWAY: Currently, 22 Banks are available in the Payment Gateway integrated to our ONLINE Deposits System

Effective Deposit date: For SBI, HDFC Bank, ICICI Bank and Axis Bank (same as RTGS). For other banks,T + 2 working days (excluding Saturdays & Holidays). For these banks, it's advisable to remit through RTGS/NEFT.

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

Note: 1) If the amount is Rs. 2 crore or more, please inform us at least one hour in advance to the cut off time and ensure that funds are credited to our account before the cut off time.

2) Please ensure KYC is complied before remittance. Deposit Application has to be submitted immediately on credit of the amount to our bank account. If Deposit application is not submitted within 1 month of remittance, the deposit date will be from the date of submission of the application form, or as amended from time to time (3) Interest rate prevalent on the effective deposit date will be applicable.

INTEREST

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

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 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 MIP, post-dated interest cheques for every financial year will be issued in advance. Interest on MIP 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. In case there is no specific selection made by the depositor on the application form, fixed rate will be considered.

ELECTRONIC CLEARING SERVICE

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

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

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

PREMATURE WITHDRAWAL

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

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

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

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

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC. In case of renewal of deposit, the prescribed application for misigned 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 at least 1 week beyond the actual date of renewal, deto such overdue deposits and premature withdrawal will not be permitted for 3 months from the actual date of renewal. Auto-Renewal of Deposits: Depositor has the option to choose auto-renewal on maturity of the deposit. In such cases, In the deposit would be automatically renewed on maturity under the similar product and for the same period at the rate of interest prevailing on the date of maturity of the deposit. In case the similar product/period options are not available on the maturity date, deposit will be renewed for a period which is closest to the original period. However, before the antirity data, depositor can cancel the auto-renewal instruction and request for repayment. If the depositor does not choose auto-renewal option, the maturity amount will be automatically remitted to depositor's bank account from where the funds were received on the maturity date

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

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 CUSTOM R (KYC

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

GENERAL

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

depositor first in order of survivors / nominee on submission or death certificate without reference to the refers and/or legal representatives of the deceased. Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021. Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate in its of commission are devided by management from time to time. The banefit of additional ROI may

Engloyes, interviews, index outsets, to bar costonistic costonistic costonistic of statistical individual individua Individual indiv such deposits would be adjusted appropriately

Corporation may offer an additional ROI on deposits placed through the Online System and on auto-renewal of deposits from time to time.

deposits from time to time. All remittances by HDFC (towards interest, repayment, loan against deposit, etc.) shall be made to the bank account from where the funds were received by HDFC. 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 "FAA/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 "MAA(stable)" rating to our Fixed Deposit Programme. This rating is the highest credit quality rating assigned by ICRA. The rated deposits programme carries the lowest credit risk. The aggregate dues from the facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same croup or other contines or husiness ventures in which the directors and/or the Corporation are/

companies in the same group or other entities or business ventures in which the directors and/or the Corporation are/ is holding substantial interest is ₹ 3,715.12 crore (Total exposure less equity investments) and the total amount of exposure to such entities is ₹ 23,103.28 crore (Total exposure). The deposits solicited by the Corporation are not insured.

HDFC has a right to change, amend, add or delete the terms and conditions without notice, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, as applicable, from time to time. In case of any deficiency of the Corporation in servicing its deposits, the depositor may approach the NHB, the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief. In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the

depositor may make an application to an authorised officer of the National Housing Bank. The financial position of the Corporation as disclosed and the representations made in the application form are true

and correct and that the Corporation and its Board of Directors are responsible for the correctness and veracity thereof. The housing finance company is within the regulatory framework of the Reserve Bank of India. It must, however, be distinctly understood that the Reserve Bank of India or National Housing Bank does not undertake any responsibility for the financial soundness of the Corporation or for the correctness of any of the statements or the representations made or the financial soundness of the Corporation or for the correctness of any of the statements or the representations made or opinions expressed by the Corporation, and for repayment of deposit/discharge of liabilities by the Corporation. HDFC Deposits programme is designed in accordance with Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 with the objective to channelise resources for housing.

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

			PROVISIONAL RECEIPT		
WITH YOU, RIGHT THROUGH	www.hdfc.co	om		Date:	//
Received from			cheque/HDFC Deposit Receip	ot No	for
₹	dated	drawn on	Bank		Branch towards
Deposit for Senio	r Citizens	Monthly Income Plan	🗋 Non-Cumulative (🗋 Quarterly 📋 Half-Yearly)	Annual Income Plan	Cumulative
for a period of	_ months @	% per annum.	For HOUSING DEV	ELOPMENT FINANCE COF	PORATION LIMITED
Phone: 022-67546060					

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory

We also accept Deposits from Religious Trusts, Educational Institutions & Charitable Trusts

				SUB					-,		
HOUSING DEVELOPMENT FINANCE COF Regd. Office: Ramon House, H T Parekh M Phones: 022-67546060 (for Deposits only)	larg, 169, Backbay Recla						otal Con			lia) P∖	/t Ltd
DEPOSITS (IDE) CIN: L70100MH1977PLC019916	Email: deposits@hulo.	com website. www.huic.c	011	Code	No.:	F	IDFC(G	Z/5311	16)		
DEPOSIT A	PPLICA	TION FO	RM (R	eside	nt In	ndivi	iduals	s)			
PLEASE USE BLOCK LETTERS AND TICK 🖌 IN APPRC	PRIATE PLACES										
Agents are not permitted to accept cash with application form and iss	ue receipt. HDFC will i	in no way be responsible	for such or oth	er wrong te	nders.		Date :				
I/We apply for placement/renewal of deposit for a p		months and will ea	arn interest	@		% p	.a.				
FIXED RATE INTEREST UVARIABLE RA	TE INTEREST										
Amount₹ C	heque/RTGS/NEFT	(UTR) No.						Date:	DD	ММ	ΥΥ
Bank Name		MICD		E	Branch						
Bank Account No.		MICR Code:			IFS Co	de:					
Interest on this deposit and redemption proceed	s may be credit			rectly thr	ough l	NACH	/NEFI/F	RIGS/0	direct cr	edit fa	icility.
HDFC Deposit Receipt No. (In case of Renewal)		Maturi	ty Date		м	YY					
SCHEME : STATUS :		CATEGORY :	Mambarat	Dublia		a et e r/D	elative of	e Direc	atar		
	Individual	Shareholder (D		Public)			,101		
□ NON-CUMULATIVE (Quarterly) □ Hindu Ur □ NON-CUMULATIVE (Half-Yearly)	ndivided Family				at Deno	sitor F	· ·		or Survi	vor/s	
		SENIOR CITIZE						poontor		101/0	
					,						
First / Sole Depositor's Details (as appearing in CKYC Identifier	n your supporting ide	entification document)									
(Skip if not alloted) Name											
Guardian's Name											
(in case of Minor) Customer No. (If KYC is already complied)			PAN								
Second Depositor's Details (as appearing in you	ur supporting identifi	cation document)									
CKYC Identifier											
(Skip if not alloted) Name											
Customer No. (If KYC is already complied)			PAN								
Third Depositor's Details (as appearing in your s	upporting identificati	on document)			_						
CKYC Identifier	apporting tooritinood										
(Skip if not alloted) Name											
Customer No. (If KYC is already complied)			PAN								
I/We hereby declare that the first named depositor mentioned in my/d	our application is the t	peneficial owner of this de	posit and as su	uch he/she s	should be	treated	as the paye	e for the	purpose c	of tax dec	duction under
Section 194A of the Income Tax Act, 1961. I/We hereby agree to ab I/We certify that the information provided above is in accordance wit	th section 285BA of the	e Income Tax Act, 1961 r	ead with Rules	114F to 11							
not a tax-resident of any country other than India. The information pr and complete and that I/we have not withheld any material informatio	in that may affect the a	assessment/categorization	of the account	as a Repor	table acc	count or	otherwise. I/	We perm	nit/authorise	e HDFC I	td to collect,
store, communicate and process information relating to the Account and to the authorities in and/or outside India of any confidential info may take place in the information provided above as well as in the d	ormation for compliance	e with any law or regulati	on whether do	mestic or fo	reign. I/V	Ve under	rtake to info	rm you ir	mmediately	y of any	changes that
evidence. I/We also agree that my/our failure to disclose any mater operations of my/our account or close it or report to any regulator a	rial fact known to me/	us, now or in future, may	invalidate my/	our applicat	tion and I	HDFĊ Ľ	td. would be	e within i	its right to	put restr	ictions in the
by HDFC Ltd. If the deficiency is not remedied by me/us within the information available in public domain for confirming the information	stipulated period, I/We provided by me/us to	e thereby accept and ack HDFC Ltd. It shall be m	nowledge that y/our responsib	HDFC Ltd. bility to educ	shall hav ate myse	ve the rig	ght and auth ves and to	nority to a comply a	carry out ir at all times	nvestigati with all	ons from the relevant laws
relating to reporting under section 285BA of the Act read with the R change in law either in India or abroad in the subject matter herein.	I/We shall indemnify	HDFC Ltd. for any loss th	nat may arise to	o HDFC Ltd	. on acco	ount of p	providing inc	orrect or	incomplete	e informa	tion.
I/We further declare that, I/We am/are authorized to make this depo directly or indirectly any proceeds of schedule of offence and/or is m Regulations, Notifications, Guidelines or Directions thereunder, as a	ot designed for the pu	rpose of any contraventio	n or evasion o	f the provisi	ons of the	e Prever	ntion of Mon	iey Ľauno	dering Act,	2002 an	d any Rules,
Corporation in accordance with the applicable Law. I/We further after HDFC to send Email/SMS alerts for all transactions relating to my/	m that the information	/details provided by me/u	s is/ are true a	and correct i	n all resp	pect and	nothing has	s been c	oncealed. I	I/we here	by authorise
deposit transactions using OTP authentication. I/We have gone through the financial and other statements/particula			-				TURE				
consideration, I/we am/are making the deposit with HDFC Ltd. at my	y/our own risk and vol	ition.		FI	RST/		Ξ/				
On Maturity of the deposit, I/We hereby give my	our explicit con	sent to HDFC Limi	ted to				·				
Renew principal and interest					ECON	۱D	:		<u> </u>		
□ Pay the principal and interest to my/our desig	nated Bank Acc	count mentioned h	erein.		HIRD		:				
FOR OFFICE USE ONLY											
Document Reference No.		Date of Receipt						Verified	d by		

FORM DA 1 : I Nomination under Section 36B of the Natio	nal Housing Ba	ank Act, 1987 and Rule		
of the Banking Companies (Nomination)	Hule, 1985 in r	espect of HDFC deposition	IIS.	
nominate the following person to whom in the event of my / our / minor's de	eath the amount	of this deposit may be r	returned by HDFC I	_td.
Name & Address		and appoint may be t		
of Nominee				
			Pin Code	
Email ID				
Customer No. (If KYC is already complied)		PAN		
Mobile		1744		
Deletienekie with		Data of Birth a	f Nominaa	
Depositor (If any)	nder Age	Date of Birth o	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' the minority of the nominee.	's death during	SIGNATURE	E OF DEPOSITOR	(S) [#]
* 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 I	lawfully entitled	FIRST/SOLE/ GUARDIAN :		
to act on behalf of the minor. [#] Thumb impression shall be attested by 2 witnesses. (use separate form DA 1)		SECOND :		
Please tick if nominee's name should not be printed on Deposit Receipt/Application for renewal We will accordingly arrange to print the nominee name on the renewal application.	of deposit -	THIRD :		
HDFC DEPOSITS PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING	and control of the Board of	d by the Board of Directors comprising of eminent pe Directors, substantial powers of management are vester Sud Karnad, Managing Director and Mr. V. Srinivasa	ed in three of its Executive Directors, viz., M	r. Keki M. Mistry, Vice Chairman & C
DEPOSITS MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT)	NAME	ADDRESS		OCCUPATION
FOR INDIVIDUALS RULES, 1977.	Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporation Ltd., HDFC House, H.T. Parekh Marg, 165-166, Back		Professional Director
OUSING DEVELOPMENT FINANCE CORPORATION LIMITED	Mr. Nasser Munjee Dr. J. J. Irani	Benedict Villa, House No. 471, Saudevado, Chor No. 7, Beldih Lake, Northern Town, Jamshedpur,		Professional Director Professional Director
egistered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.	Mr. U. K. Sinha	K-94, 2nd Floor, Hauz Khas Enclave, New Delhi	- 110 016	Professional Director
orporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. hone: 022-6754 6060 (for deposits only), 66316000, 22820282. Fax: 22821366.	Mr. Jalaj Dani Dr. Bhaskar Ghosh	Home Villa Co-op. Hsg. Soc. Ltd., 48, Krishna Sa Villa No. 443, Adarsh Palm Retreat, Phase 2, Be	-	Professional Director 03 Professional Director
Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916) Date of Incorporation: October 17, 1977	Ms. Ireena Vittal	A2, 1202, World Spa East, Sector 30/41, Gurugr	am – 122001	Professional Director
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	Mr. V. Srinivasa Rangan (Executive Director & Chief Einappiel Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Back		Company Executive 00 020.
houses anywhere in India. e Corporation has eleven wholly owned and seven other subsidiaries viz.:	Ms. Renu Sud Karnad	Housing Development Finance Corporation Ltd.,		Company Executive
HDPC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities; • HDPC Holdings Limited carries on business of investments in stocks, shares, debentures and other securities; • HDPC Trustee Company Limited acts as a Trustee for HDPC Mutual Fund, • PCV Ventures Trustee Company Limited acts as a Trustee for FundSTITUS; • HDPC Prosenty Ventures Limited is engaged in advisory services; • HDPC Sales ivate Limited acts as a distributor of home loans and other financial products; • HDPC Education and Development Services Private Limited is engaged in integration of the services of t	(Managing Director) Mr. Keki M. Mistry (Vice Chairman & Chief Executive Officer)	The Capital Court, Munirka, Outer Ring Road, O Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Back		00 020. Company Executive
provision of education services,	(f & g) Profits and Divider			
implant jumier is engaged in the obtaines or igneral insulator, "Proceedings and an angement compary Limiter Carlies of in the obtaines of inatigating mutual indischemes; e HDFC ERGO Health Insurance Limited is engaged in the business of health insurance; e Grina Investments, a wholly owned subsidiary of HDFC Jolings Limited acts as an investment manager to HR-REF International LLC and its subsidiaries in Mauritus; e HDFC Credita Financial Services Private Limited	Financial Year 31.03.202	. ,	Profit after tax (₹ in crore) 17,769.65	Equity Dividend Per share (₹) 21.00*
engaged in providing education loan for higher education; HDFC Pension Management Company Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset mpany Limited acts as a pension fund manager; Griha Pte. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset	31.03.201		9,632.46	21.00
und management / investment advisory services; and • HDFC International Life and Re Company Limited a wholly owned subsidiary of HDFC Life Insurance mpany Limited is engaged in the business of offering life reinsurance capacity to the insurers in the UAE and other GCC nations.	31.03.201 * Subject to Shareholders		10,959.34	20.00
e Corporation has Branch Offices/Service Centers at the following places: https://www.astance.org/astance/service/Centers at the following places: https://www.astance/service/Centers/Service/Centers/Service/Servi	(h) Summarized financial pos	tion of the Corporation as in the two audited balan	nce sheets immediately preceding the da As at March 31, 2020	te of advertisement: (₹ in cr As at March 31, 2019
20191, 242193. BENALURU (Kasturba Raad) Tie 41162000 (41162211/212/14 for Opposito Fohj), BENALURU (BEL RAAD) Tie 2553/31/11 EENALURU (Bectronic Chy) Tie 2552/33. BENALURU (Jayanagar) Tie 2552/33 552/35/11 Deposito Fohj, BENALURU (Secolarity Control Antipolity	Liabilities Paid-up Equity Share	Capital	346.41	344.29
INGALURU (Yelahanka) Tel 29460911. BERNAMPUR Tel: 2245070. BHANYAINALA Tel: 2412223, 241 2233. BHARUCH Tel: 238444555. BHATINA Tel: 5012219. BHAINIAGAR Tel: 7272011299. BHILAI Tel: 4015203. BHINADI Tel: 9982550744. ILIVIARA Tel: 232902. BHOPAL (ISBT) Tel: 2180000. BHOPAL (Soangiri) Tel: 422990. BHOPAL (Kolar Road) Tel: 242201016: BHUBANESWAR Tel: 6533300 (251550 for Deposits Crity). BHUBANESWAR (Patla) Tel: 7215000237. BIKANER	Reserves and Surplus Money received against	st share warrants	85,811.65 0.00	77,011.18 0.00
226927 (53076 for Cupose) Chije BLASPRITeir 42200, BLAUGHANHAR TE 255555. CALUUTT Të 255765 CANDORGARH Te 661000 (77301324 for Dopasio Chije) (Antolina Henni) Te 651000 (27400GARH) Cento The Versite? Controllare Te 27555 Candon Aleman San Te 25555 Caluutti (Te 255767 Candon San Te 25577 Caluutti (Te 2557767 Caluutti (Te 255777 Caluutti (Te 25577 Caluutti (Te 255777 Caluutti (Te 25577	Secured Loans Unsecured Loans		2,31,860.25 1,87,241.39	1,85,855.70 1,80,358.69
ENNA (Mechanisham) fair 22/TWAI (-DERINA (Tablasam) fair 23/54/067. CHENNAI (ANR) fair 23/54/07. CHENNAI (BENNAI (Pand) fair 23/53/1326. CHENNAI (Bennai) Fair 23/54/07. CHENNAI (Bennai) Fair 23/54/07. CHENNAI (Bennai) Fair 23/54/14/0. CHENNAI (Current Liabilities and Total	Provisions	18,833.86 5,24,093.56	15,207.69 4,58,777.55
N222295 to (books) chy) denka far 40500/2 Dhanala dha "2006/301 Dhanalaydha" (b2/2024/25) Dhanala far 2/2036/301 Dhanalaydha" (b2/2014/25) Dhanalaydha" (b2/2014/25) Dhanalaydha" (b2/2014/25) Dhanalaydha") (b2/2014/25) (b2/2014/25) Dhanalaydha") (b2/2014/25) (b2/2014/25) Dhanalaydha") (b2/2014/25) (b2/201 (b2/2014/25) (b2/2014/25) (Assets			
bitanii - Gupping Rangii - 4/07/723 CURGAON Sector 41 (hi - 6/3701/2) CURRAON Sector 46) (hi - 3012441716): Kullin - III - 170100 (SSSR703615): Kullin - Guni - Gupping - Gup	Loans Fixed Assets		4,39,943.28 1,348.95	4,00,759.63 651.33
Deposits Only). HYDERABAD (Kompality) Tel: 2744900. HYDERABAD (Kothapet) Tel: 24032500. HYDERABAD (Kutatpality) Tel: 45539200 (64632501 for Deposits only). HYDERABAD (Kompality) Tel: 4564001. INDORE (MG Road) Tel: 422330. 4223333 (425432 for Deposits only). INDORE (Phabhu Nagar) Tel: 4264001. INDORE (MG Road) Tel: 4223400. 422333 (425432 for Deposits only). INDORE (Phabhu Nagar) Tel: 4264001. INDORE (MG Road) Tel: 4223400. 422333 (425432 for Deposits only). INDORE (Phabhu Nagar) Tel: 4264001. INDORE (MG Road) Tel: 4223400. 422333	Investments Current Assets, Loans	and Advances	65,834.80 15,398.59	46,561.67 9,974.01
BALRIR Te 4200001. AMPR (Blaumands Road) Te 41408 (51500456 for Docusto on), AMPR (Japatura) TE 275775 514188 for Docusto on), AMPR (Blaumands Road) Te 27588 (Statistica) Te 275775 514188 for Docusto on), AMPR (Blaumands Te 275876 51418) for Docusto on), AMPR (Blaumands Te 2758776 51418) for Docusto on), AMPR (Blaumands Te 27587776 51418) fo	Deferred Tax Asset Misc. Expenditure, Pro		1,567.94 0.00	830.91 0.00
200566666 (KANINE Na 2765560), KANIPE Na 668060 (201460) to Diposis on), KAPIPE (Adok Naga) ta 255775 KARIMINAGA Pin 223800, KANINE Na 54731535 KARIPIEN Te 202300, KANINE Na 54751555 KARIPIEN Te 202300, KANINE Na 547515555 KARIPIEN Te 202300, KANINE Na 547515555 KARIPIEN Te 202300, KANINE Na 547515555 KARIPIEN Te 202300, KANINE Na 5475155550 (KANINE Na 5475155550), KOCH (Plauhintum) Te 20504555 KOCH (Plauhintum) Te 20504555 KOCH (Plauhintum) Te 20504555 KOCH (Plauhintum) Te 2055075 KOCH (Plauhintum) Te 2055075 KOCH (Plauhintum) Te 20504555 KOCH (Plauhintum) Te 2055075 KOCH (Plauhintum) Te	Total		5,24,093.56	4,58,777.55
s-call Centre 4 CRNI (nr. 221250503002) 2085555465 KULANA (Behala) fiel 2446502 KULATA (B TRAva) fiel 25151612 KULATA (Carla A Kaleva) fiel 2010051 (SISSCO) for Second Second KULATA (Second KuLATA) (Second Field 2446502 KULATA) (B TRAva) fiel 25151612 KULATA (Carla A Kaleva) fiel 2010517 KULATA (Second KuLATA) (P Second KuLATA) (P Se	respect of income tax demands, undertakings provided for securi	Liabilities: Contingent liabilities in respect of guarante net of amounts provided for and disputed by the Corp isation of receivables ₹ 1,152.72 crore (previous year ₹ over's contribution to ESIC not provided for by the Corp	oration is ₹ 2,064.18 crore (Previous year ₹ 1,838.13 crore) and in respect of disputed d	f 1,806.08 crore), in respect of corpo lues towards wealth tax, interest on le
LAPPURAN III: 2738/12 MARESAR TA 64872/026 MARESAR DE 244622 24422/ MARTANDAN III: 27714 LATINAR IN 242077 24507 24507 24507 24507 24507 24407 24412 2744412 2	is equivalent to 3 times of the aggregate deposits, includin as on March 31, 2020 was 3 (j) (j) There are no overdue de (k) We declare that:	posits other than unclaimed deposits.	e iotal Public Deposits as on March 31, 202 times of the net owned funds i.e. ₹ 9,04,154.	0 was ₹ 89,254.78 crore. The amou
26 15224 MUCRAFARVIR for 246030 MTROBE (Baseardhi Pump) for 256515 MTSOBE (Bysandy) File 251533 MAGRICUL for 27153 MAGRICUL for 27153 MAGRICUL for 27153 MAGRICUL for 25050 MAGRICUL for	 The compliance with the The deposits accepted b are unsecured and rank sub-sections (1) & (2) of The Corporation is having a valid 	plied with the provisions of the Directions as applicable said Directions does not imply that repayment of depos y the Corporation (other than secured deposits, if any, par passa; with other unsecured labilities, save and ex Section 29B of the National Housing Bank Act, 1987. Certificate of Registration dated 31-07-2001 issued un particulated of Registration dated 31-07-2001 issued un	sits is guaranteed by the Reserve Bank of In accepted under the provisions of the directio cept the floating charge created on the stat der Section 29A of the National Housing Bar	ns, the aggregate amount of which is utory liquid assets maintained in term nk Act, 1987. However, the Reserve E
SEX2000 T PARE (Sinkaga Bed) In: 242015 RADARH IE 225015 RAPURE IN: 424010 (242127 to foposito on)), RAPUR (Sinkage Height Field 24066 SALAMMURCHE IN: 425016 SALAMMURCHE IN: 425016 SALAMMURCHE IN: 42506 SALAMMURCHE IN: 42507 SARAH IN:	correctness of any of the stateme The above text has been approv	Bank does not accept any responsibility or guarantee on Its or representations made or opinion expressed by the ed by the Board of Directors of the Corporation at its m poration and a copy has been filed with the National Ho	e Corporation and for repayment of deposits/ neeting held on July 30, 2020 and is being is busing Bank, New Delhi.	discharge of liabilities by the Corpora
2899YoU TIBROHMAPALLIPERE, RANGI Te: X52YIOJS T. NEUORIAPALLI CANDINNENTI TE: X12YIA/214444 TEMPATTI IN: 645831. TIMERUPI TE: 4542921C. TRUNDERUE TE: 35772233. TUNKINE TE: 252202. TUNCORNA SUDITORIO ULAPATE DE SERVIS LUIA TE: 1522023. UNIXIONE RES CONTRACTOR DE LE 2471237. VLAVAMANA TE: 242101. VSANAU-ALARA TE: 242103. ZIANAU ANDARA ANDARE DE LE 26101. VANTE ALESSIS. 2421273. VAARAAS TE: 2220332. (ZIANAU ANDARE) TE: 2471237. VLAVAMANA TE: 242101. VSANAU ANDARE) TE: 2471237. VLAVAMANAU TE: 242101. VSANAU ANDARE) TE: 2471237. VLAVAMAU ANDARE) TE: 2471237. VLAVAU ANDARE) T	Date: July 30, 2020 Place: MUMBAI		AJAX	Sd/- AGARWAL Iy Secretary
	r iucc. mUmbAi		Compan	,