HDFC DEPOSITS

INDIVIDUALS

HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA (stable)" rating for twenty third 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 ₹ 20 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	7.65%	7.70%	7.75%	7.90%	7.90%		
66 Months	7.65%	7.70%	7.75%	7.90%	7.90%		
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								
Monthly Income Plan	Quarterly Option Half-Yearly Option		Annual Income Plan	Cumulative Option*				
7.50%	7.55%	7.60%	-	7.75%				
7.55%	7.60%	7.65%	7.80%	7.80%				
7.50%	7.55%	7.60%	7.75%	7.75%				
7.55%	7.60%	7.65%	7.80%	7.80%				
40,000	20,000	20,000	20,000	20,000				
	7.50% 7.55% 7.50% 7.55%	Monthly Income Plan Quarterly Option 7.50% 7.55% 7.55% 7.60% 7.50% 7.55% 7.55% 7.60% 7.55% 7.60%	Monthly Income Plan Quarterly Option Half-Yearly Option 7.50% 7.55% 7.60% 7.55% 7.60% 7.65% 7.50% 7.55% 7.60% 7.55% 7.60% 7.60% 7.55% 7.60% 7.65%	Monthly Income Plan Quarterly Option Half-Yearly Option Annual Income Plan 7.50% 7.55% 7.60% - 7.55% 7.60% 7.80% 7.50% 7.55% 7.60% 7.75% 7.50% 7.60% 7.75% 7.80% 7.55% 7.60% 7.65% 7.80%				

* For cumulative option, Interest is compounded annually.

REGULAR DEPOSITS Fixed & Va									
Interest rates on Deposits upto ₹ 2 Crore									
Period Monthly Income Plan Quarterly Option Half-Yearly Option Annual Income Plan Cumulative Option									
12 - 23 Months	7.40%	7.45%	7.50%	-	7.65%				
24 - 84 Months	7.40%	7.45%	7.50%	7.65%	7.65% 20,000				
Minimum Amount (₹)	40,000	20,000	20,000	20,000					
Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 10 Crore									
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*				
12 - 23 Months	7.55%	7.60%	7.65%	-	7.80%				
24 - 84 Months	7.55%	7.55% 7.60% 7.65% 7.80%		7.80%	7.80%				
	Interest rates	on Deposits exce	eding ₹ 10 Crore						
Period Monthly Income Plan Quarterly Option Half-Yearly Option Annual Income Plan Cumulative Op									
12 - 23 Months	7.60%	7.65%	7.70%	-	7.85%				
24 - 84 Months	7.60%	7.65%	7.70%	7.85%	7.85%				

* For cumulative option, Interest is compounded annually.

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

RATES EFFECTIVE FROM JUNE 26, 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

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) 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 atleast a week before the date of maturity. In case of renewal, the prescribed application form signed by all depositors is also required to be submitted simultaneously. 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 on 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-creditquality 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, 2017 was Rs. 9,572.45 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.

PROVISIONAL RECEIPT

WITH YOU, RIGHT THROUGH	www.hdfc.o	com	Date:	//
Received from			cheque/HDFC Deposit Receipt No	for
₹	dated	drawn on	Bank	Branch towards
Deposit for Senior	Citizens	❑ 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

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



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

Code No .:

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 · % p.a. I/We apply for placement/renewal of deposit for a period of months and will earn interest @ FIXED RATE INTEREST **PAYMENT DETAILS** Amount ₹ Date: Cheque/RTGS/NEFT (UTR) No. Bank Name Branch Bank MICR IFSC Account No Code 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 (In case of Renewal) SCHEME : STATUS : **CATEGORY** : D Member of Public Director/Relative of a Director □ MONTHLY INCOME PLAN Resident Individual □ Shareholder (DP/Client ID Employee) □ NON-CUMULATIVE (Quarterly) Hindu Undivided Family □ NON-CUMULATIVE (Half-Yearly) DEPOSIT REPAYABLE TO : First Depositor First Depositor or Survivor/s □ ANNUAL INCOME PLAN SENIOR CITIZENS (60 years & above) **CUMULATIVE** First / Sole Depositor's Details (as appearing in your supporting identification document) **CKYC** Identifier (Skip if not allo Name **Guardian's Name** (in case of Mino Aadhaar No. Mobile Mandatory Customer No. (If KYC is already complied) PAN Email ID Second Depositor's Details (as appearing in your supporting identification document) **CKYC** Identifier Aadhaar No. (Skip if not allot Name Customer No. (If KYC is already complied) PAN Third Depositor's Details (as appearing in your supporting identification document) **CKYC** Identifier Aadhaar No. (Skip if not alloted Name PAN Customer No. (If KYC is already complied) Tax to be deducted \Box 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 am/are not a tax-resident of any country other than India.

I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (HDFC Deposit) and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines

or Directions thereunder, as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by 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 under Section 36B of the Nati of the Banking Companies (Nomination)	onal Housing	g Bank Act, 1987 and	• • •		
I/We	,	•	•		
nominate the following person to whom in the event of my / our / mir	nor's death th	e amount of this depo	sit may be return	ed by H	DFC Ltd.
Name & Address of Nominee					
			Pin Code		
Email ID					
Customer No. (If KYC is already complied)		PAN			
Mobile	A	adhaar No.			
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 birl	h)*				
to reaction the employed of the demosition habelf of the memilian in the event of multi-					
o receive the amount of the deposit on behalf of the nominee in the event of my / our , luring the minority of the nominee. Leave out if nominee is not a minor.	minor s death	SIGNATU	RE OF DEPOSIT	OR(S)*	
Where deposit is made in the name of a minor, the nomination should be signed by a entitled to act on behalf of the minor.	person lawfully	FIRST/SOLE/ GUARDIAN :			
[#] 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 rer - We will accordingly arrange to print the nominee name on the renewal application.	newal of deposit	THIRD :			
DEPOSITS UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING	Vice Chairman & (rol of the Board of Directors, substantial powers thief Executive Officer, Ms. Renu Sud Kamad, Mar tes and occupations of the Directors: ADDRESS			
FOR COMPANIES (ADVERTISEMENT)	Mr. Deepak S. Parek (Chairman)	h Housing Development Finance Corporal 165-166, Backbay Reclamation, Church	ion Ltd., HDFC House, H. T. Parekt gate, Mumbai 400 020.	n Marg,	Professional D
INDIVIDUALS RULES, 1977.	Mr. B. S. Mehta	Bansi S Mehta & Company, Chartered A New Marine Lines, Mumbai 400 020.	•		Practising Cha Accountant
USING DEVELOPMENT FINANCE CORPORATION LIMITED stered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.	Mr. D. M. Sukthanka		9, Khan Abdul Gaffar Khan Road,		Professional D
orate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. e: 022-6754 6060 (for deposits only), 66316000, 22820282. Fax: 22821366.	Mr. D. N. Ghosh	The Peerless General Finance and Inve 5th Floor, Kolkata 700 016.	stment Co. Ltd., Anuj Chambers, 24	B Park Street,	Professional D
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC)	Dr. S. A. Dave	Bldg. No.17, Flat No.31, MHB Colony, C Bandra (W), Mumbai 400 050.	Opp Lilavati Hospital, Bandra Reclar	nation,	Professional D
(CIN: L70100MH1977PLC019916) te of Incorporation: October 17, 1977 siness 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	Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudeva		3 102.	Professional D
nce by creating an institutional facility for meeting the needs of people for long-term finance for purchase/construction of residential houses anywhere in India. propration has seventeen wholly owned and nine other subsidiaries viz.:	Dr. Bimal Jalan Dr. J. J. Irani	4, Babar Road, Near Bengali Market, N No. 7 Beldih Lake, Northern Town, Jam			Professional D Professional D
Developers Limited carries on the business of online portal for new real estate projects • HDFC Investments Limited carries on the business of investments in stocks, shares, determiners and other securities • HDFC Instele company Limited acts ise of HDFC Multural Fund • HDFC Reality Limited is canaged in the business of other side busines of HDFC Instele company Limited acts ise of HDFC Multural Fund • HDFC Reality Limited is canaged in the business of realisation business of HDFC Ventures Trustee Company Limited acts ise of HDFC Multural Fund • HDFC Reality Limited is canaged in the business of realisation business of the DVFC ventures Trustee Company Limited acts as a low of HDFC Multural Fund • HDFC Reality Limited is canaged to the business of realised business of HDFC ventures Trustee Company Limited acts as a low of HDFC Multural Fund • HDFC Reality Limited is canaged to the business of reality and the business of reality of the business of reality and the business of reality and the business of the business of reality and the business of reality and the business of the busi	Mr. V. Srinivasa Ran (Executive Director)	gan Housing Development Finance Corporal 165-166, Backbay Reclamation, Church		n Marg,	Company Exe
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 Education and Development Services Private Limited is engaged in the provision of education services • Windermere Properties Private Limited is engaged in monetising value of	Ms. Renu Sud Karna (Managing Director)	d Housing Development Finance Corpora Outer Ring Road, Olof Palme Marg, Ner		а,	Company Exe
s owned • Grandsur Propeties Phale Limited is engaged in monetising value of properties owned • Winchester Propeties Phale Limited is engaged in monetising value of s owned • Pentagram Propeties Phale Limited is engaged in monetising value of properties owned • Haddock Propeties Phale Limited is engaged in monetising value of s owned • HDFC calla Advisors Limited is engaged in advisory services • HDFC Venute Capital Limited carries on the Usienss of managing HDFC Property Fund • HDFC	Mr. Keki M. Mistry (Vice Chairman &	Housing Development Finance Corporat 165-166, Backbay Reclamation, Church		n Marg,	Company Exec
Use Insurance Company Limited is engaged in the topics of the insurance + HIPC ERGO General Insurance Company Limited is engaged in the topics of the insurance + HIPC ERGO General Insurance Company Limited is engaged in the topics of general insurance 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 - topics of the second scheme - HIPC ERGO General Insurance Company Limited is engaged in the business of providing housing finance - topics of the second scheme - HIPC ERGO General Insurance Company Limited is engaged in the business of providing housing finance - topics of the second scheme - HIPC ERGO General Insurance Company Limited is engaged in the business of providing housing finance - topics of the second scheme - HIPC ERGO General Insurance Company Limited is engaged in the business of providing housing finance - topics of the second scheme - HIPC ERGO General Insurance Company Limited is engaged in the business of providing housing finance - topics of the second scheme - HIPC ERGO General Insurance Company Limited is engaged in the business of providing housing finance - topics of the second scheme - HIPC ERGO General Insurance Company Limited is engaged in the business of providing housing finance - topics of the second scheme - HIPC ERGO General Insurance - HIPC ERGO	Chief Executive Offic (f & g) Profits and D		-		
Investments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritus • HDFC Credita I Services Private Limited is engaged in providing education loan for higher education • HDFC Pension Management Company Limited, a wholly owned subsidiary of HDFC	Financial Year End	ed Profit before tax (₹ in crores)	Profit after tax (₹ in crores)		id Per share (₹)
Life Insurance Company Limited acts as a pension fund manager	31.03.2017 31.03.2016	10,726.64 10,108.10	7,442.64 7,093.10		.00* .00
n the business of offering life reinsurance capacity to the insurers in the UAE and other GCC nations; and HDFC General Insurance Limited is a wholly owned subsidiary of HDFC neral Insurance Company Limited is engaged in the business of general insurance.	31.03.2015 * Subject to shareholde	8,624.14 rs' approval in the AGM to be held on July 26, 2017. 1	5,990.14		i.00 ear
poration has Branch Offices/Service Centres at the following places: :252 6769-70. AHMEDABAD (Navrangura) Tel: 6630 7000 Ext. 110117 (for Deposits Only) (Maninagar) Tel: 6450 1865 (Satellite) Tel: 5450 1861-64. AHMEDNAGAR Tel: 660 5222. AJMER Tel: 512		ncial position of the Corporation as in the tv			date of advertise
- 22 OF-07 A MINICIDARAD (Insurangura) Tel: 4637 1000 ET 101117 (07 Opgesto Ong) (Namagar) Tel: 4651 1855 (Santille) Tel: 4650 181-6 A MINICIDARATE 1et 4051 222 A MIRE Tel: 4532 Papers Ond), 24-116 A OLTI el: 24 (24 24) CARL PALE TEL: 2018;1-42 A LLARABED Tel: 224023 (FORDS Ond), 2375 A MARET 24 20123 (FLARABED A SON ANT E) 27273 MIREA TEL: 433 368971-1 Tel: 24: 6050997. AMRITSAR TE. 250 (851 for Deposito on), 501 0512, 599 558. ANAND Tel: 255 5177. ANDUL TE: 2015 (550 0008). AMART E) 270 273 MIREA TEL: 233 368971-1 Tel: 25: 6050978. AMRITSAR TE. 250 (851 for Deposito on), 501 0512, 599 558. ANAND Tel: 255 5177. ANDUL TE: 2015 (550 0008). AMART E) 270 2873 MIREA TE: 233 368971-1 DE: 25: 05: 05: 05: 0000; 25: 0500, 268 EULER LY: 12: 774 96 A MART E: 153 388971-1 DE: 15: 05: 0000; 25: 0500, 268 EULER LY: 12: 1749, 480 A MART E: 153 388971-1 DE: 15: 05: 0000; 25: 0500, 268 EULER LY: 12: 1749, 480 A MART E: 153 388971-1 DE: 15: 05: 0000; 25: 0500, 268 EULER LY: 12: 1749, 480 A MART E: 153 388971-1 DE: 15: 05: 0000; 25: 0500, 268 EULER LY: 12: 1749, 480 A MART E: 153 388971-1 DE: 15: 05: 0000; 25: 0500, 268 EULER LY: 12: 1749, 480 A MART E: 153 388971-1 DE: 15: 05: 0000; 25: 0500, 268 EULER LY: 12: 1749, 480 A MART E: 153 388971-1 DE: 15: 05: 0000; 25: 0500, 268 EULER LY: 12: 1749, 480 A MART E: 153 388971-1 DE: 15: 05: 0000; 25: 0500, 268 EULER LY: 12: 1749, 480 A MART E: 153 388971-1 DE: 15: 05: 0000; 25: 0500, 268 EULER LY: 12: 1749, 480 A MART E: 153 388971-1 DE: 15: 0000; 2600; 268 EULER LE: 15: 0000; 2600; 2700; 2			As at March 31, 201	7 As	(₹i at March 31, 20
Only)/222 (Rajaji Nagari Tei: 2526 6446 (Electronic Chy) Tei: 2525 2955 (Lyavanagari Tei: 2569 2359 (for Deposite Only), 2649 2583 (Kortananapala) Tei: 4118 3000/2540 (hataranapari Tei: 2382 6361 62 (Sarjaur Road) Tei: 5714 6772-74 (Whitefield) Tei: 2846 1020-222/4-25 (Velatanata) Tei: 2846 6971-16. HARUCH Tei: 238444555. BHATINDA Tei: 501 2218-19. ei: 4/1.08/41-1. BHU/MABAT ei: 2370 4707. BHUMADI Tei: 37038/05 BHODEM (JUR) HARUCH 443 333 404 7706 (Inc Denoris) Chyl) (Kamin Bharuch Tei: 23844455. BHATINDA Tei: 501 2218-19. ei: 4/1.08/41-1. BHU/MABAT ei: 2370 4707. BHUMADI Tei: 37038/05 BHODEM (JUR) HARUCH 443 333 404 7706 (Inc Denoris) Chyl) (Kamin Bharuch Tei: 4384 4383) 48000 (Inc Denoris) Chyl)	Liabilities Paid-up Equity Sh		317.7		315.
ham) Tei -42 200106 Sci. (00) Tio Deposis Only). BHUBANESWAR Tei -29 S000, 253 -455571530 (for Deposis Only) (Patal) Tei -227 6727429 - BIKANER Tei -513 0176 (for Deposis Only) 15, 220 ASPUR Tei -423 202. BULDHANA Tei -246 301 -02. BULANDSNAHR Tei -29 S000, 253 -6556 - 367 AUANDIGARH Tei -398 9123 (for Deposis Only), 201 1300, 396 2724. CHANDRAPUR 45365. CHENNAI Ama Salai) Tei -259 9300 Exi -32052 (for Deposis Only) 273 9400 (Advari Tei -2345 201-013, 2440 3244 (for Deposis) S0hv) (Ama Tala) 142 -254 5199 497 (Kodamtakkam) Tei -		plus gainst share warrants	39,276.5 51.1	0	33,753 51
	Secured Loans Unsecured Loans	and Dravisiana	1,30,860.2 1,48,871.9	5	1,23,100 1,14,662
T-7 Ticamanj Tai 9801 4803 9849 2884 (Maamaha Manji Tai 226 6403 Sonlangandur) Tai 224 6403 400.04 COMBATORE Comman Stand Tai 40 101 04.3 9713 for Sposta Only Common Tai 9801 4803 9849 2884 (Maamaha Manji Tai 226 6403 Sonlangandur) Tai 237 9840 204 COMBATORE Tai 220 4974 DEPENDENDI Figure Road 2222 (BeAdvatzz) as 2222869 (DAvandas December Tai 220 4974). DEPENDENDI Figure Road 2222 180404222, 305 222356 (Davandas December 2220 4974). DEPENDENDI Figure Road 244 3333. DHARBAD Tai 230 983-31 BMUEL Tai 255 00060. UBGRAPUR 255 101 (Davan Vihar) Tai 270 984/1031. DEWAS Tai 443 333. DHARBAD Tai 230 983-31 BMUEL Tai 255 00060. UBGRAPUR 255 101 (Davan Vihar) Tai 230 984/1031. DEWAS Tai 443 333. DHARBAD Tai 230 983-31 BMUEL Tai 255 00060. UBGRAPUR 255 101 (Davan Vihar) Tai 230 984/1031. DEWAS Tai 443 333. DHARBAD Tai 230 983-31 BMUEL Tai 255 00060. UBGRAPUR 255 101 (Davan Vihar) Tai 230 984/1031. DEWAS Tai 443 333. DHARBAD Tai 230 983-31 BMUEL Tai 255 00060. UBGRAPUR 255 101 (Davan Vihar) Tai 230 984/1031. DEWAS Tai 443 333. DHARBAD Tai 230 983-31 BMUEL Tai 255 00060. UBGRAPUR 255 101 (Davan Vihar) Tai 230 984/1031. DEWAS Tai 443 333. DHARBAD Tai 230 983-31 BMUEL Tai 255 00060. UBGRAPUR 255 101 (Davan Vihar) Tai 230 984/1031. DEWAS Tai 443 333. DHARBAD Tai 230 983-31 BMUEL Tai 255 00060. UBGRAPUR 255 101 (Davan Vihar) Tai 230 984/1031. DEWAS Tai 443 333. DHARBAD Tai 230 983-31 BMUEL Tai 255 00060. UBGRAPUR 255	Current Liabilities Deferred Tax Liab		14,591.7 2,388.5	8	16,090. 902.
Deposity 27 23 16 (Valshai) 161: 423223-34. UGA (Panaj) 162: 223 41/2 (pr Deposity) (valshai) (parago) 162: 2010/2-75. GURAHATI (str. 161: 243 100. GUBARCA 162: 241 966. GUNTUK 161: 051 9990. N) (Mehrauli - Gurgaon Road) Tel: 406 1772-73 (Sector 14) Tel: 436 7801-92 (Sector 66) Tel: 92130 2172/2100. GUMAHATI (str. 161: 243 100. 266 3878 (dr. Deposits Only) (Chenikuth) Tel: 266 Nu (Na Tel: M. 437 1070 21) (cr. Democilie) NA DIAMANTI (str. 161: 162: 162: 162: 162: 162: 162: 162:	Total Assets		3,36,357.8	9	2,88,876.
345/2713 WHOREABAD (Balow Bag)) Tel - 21/49 900 EL 104 (0 for Opends Cong) (Bhadabagag) Tel 4/93 900 (Cashbad) Tel - 443 730 EL 31 (0 For Opends Cong) (Mol 9346 17127 In) (F 404 2500 EL 2016 (Droveds) Cong) (Mol 934) (Bhadabagag) Tel 4/93 900 (Cashbad) Tel - 443 733 EL 2010 (SecUMARABAD (F 3. Sec Naga)) (F 2. Sec Naga) (F 2. Sec Na	Loans Fixed Assets		2,95,733.8 642.3		2,58,658. 664.
UR Tei 44.333, 449.204 (for Dapoids Ong), JAPIRE Rhappen Das Road Tei 515308 E /z 88/46 (for Dapoids Ong) (Japipan J et 51.188) (for Dapoids Ong) (Japipan J et 51.188) (for Dapoids Ong) (Japipan J et 51.188) (for Dapoids Ong) (Japipan J et 22.2012, JAPIRE Rhappen Das Road Tei 515308 E /z 88/46 (for Dapoids Ong) (Japipan J et 22.2012, JAPIRE Rhappen J et 22.1012, JAPIRE Rhappen J et 22.2012, JAPIRE Rhappen J et 22.1012, JAPIRE Rhappen J et 22.2012,	Investments	ans and Advances	20,410.1 19,571.6	0	15,345. 14,208.
121-32, 226 6431. KASHIPUK TEL 200 333. KHAMMAM TEL 92470 U0439. KUCHI (Kavipuram) TEL 301 1200 EXI. 228232 (f0 Deposits Unit) (Jauva) TEL 260 9553bob (Kakkanag) TEL 949 3030 Timm Tel 280 201383 (Timinuthiran Tel 278 269-93. KU HAPUR TEL 266 4031-35. KU KATA (Conke & Kelvin Tel 132466 620) (KT Deposits Unit) (Shikksmoore Sarahan Tel 2301 3300 2280	Total		3,36,357.8	9	2,88,876.
81 5491-94 (Behala) Tel: 2446 8392 (Chandannagore) Tel: 2683 0059, 6458 9933 (for Deposits Only) (Old Court House Street) Tel: 2481 1308, 6608 6200 (Garia) Tel: 2435 1082/1011 (Salt Lake City) Tel: 19/1009 (B T Road) Tel: 2557 4561-62. KOLLAM Tel: 325 5000. 276 2551-52. KOTA Tel: 513 0888. 243 6981 (for Deposits Only)182. KOTTARAKARA Tel: 245 8600/9800. KOTTAYAM Tel: 230 4985. 256	respect of income tax d	ntingent Liabilities: Contingent liabilities in respect (emands, net of amounts provided for and disputed by		vious year ₹ 1,290.84	crore), in respect o
WAMKULAH Té 27 9902 KURNOL Té 4900 KURKSHETRA Té 4508 LUCKOW (Asht Wag) Té 59 912/223 (Jr baposis Chyl (Algan) Té 23 952, 274 524 (Goml 23 971 LUBHAN Afhanika Roll Té 24 956 (Goboshi 52 254) 84, 2424 (Candina Road) Té 48 001424 KAMBURAH Té 25 175 154 fa. 72 (Jr baposis Chi 54 (Jr 24) MALPPIGRA 873 4 MARALORE Té 244 520 (Goboshi 524 054 MARTHANDAM Té 27 74 4, 27 144, MATHURA Té 24 20175551566). MAYELKKARA Té 1975 902 1. (MALH TÉ 220 1057) MARGHANDA Té 27 2017557 MARALOR TÉ 24 1051 (Jr 26 1056 128) 44 41112. MERTIN 973 4 MARALORE Té 244 520 (Goboshi 244 052 MARTHANDAM Té 27 22 015571 MARGHAND Té 24 2017557 MARALOR TÉ 12 1051 (Jr 2016 128) 44 1112. MERTIN 973 4 MARALORE Té 244 520 (Goboshi 244 052 MARTHANDAM Té 27 22 015571 MARGHAND Té 24 2017557) MARALOR TÉ 12 1051 (Jr 2016 128) 44 1112. MERTIN					

re whereas the aggregate deposits as \$5,30,215.36 (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.

I) The comparise min the said breaking loss from high fait registrient of lepsits is guaraneed by the reserve bank of hinard in user and the relationer modern gamma. Iii) The deposits accepted by the Corporation are uncerned and rank pring pass with other moscreed liabilities, save and except the floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) & (2) of Section 298 of the National Housing Bank Act, 1987. The Corporation is having a valid Certificate of Registration dated 31-07-2001 issued by 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 Act, 1987. The Very Net Hind Bost on Caceptary responsibility or guarance about the present position as to the financial sourcing soft the Corporation of the corrections 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 May 4, 2017 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

Date: May 4, 2017 Place: MUMBAI

1550 09615 Biotrial-Bandts Spatial: Mang Tet 2969 17532055 (Bohran L: Each Tet 2010 5117) (Bohran L) Tet 2010 5120 (Bohran L: Total Dipersity) Tet 2529 1758888
160 Popusity) Clank Dipersity Tet 272 4724 (Gregone). "Very Tet 254 1675 4671 (Gregone) Tet 259 175878
160 Popusity) Clank Dipersity Tet 272 4724 (Gregone). "Very Tet 265 4617 (Gregone) Tet 267 4670 (Gregone) Tet 272 4724 (Gregone). "Very Tet 265 4701 (Gregone) Tet 272 4724 (Gregone). "Very Tet 265 4701 (Gregone) Tet 272 4724 (Gregone). "Very Tet 275 17157 17157 (Gregone) Tet 276 1725 17157 (Gregone) Tet 276 1725 17157 (Gregone). "Very Tet 275 17157 (Gregone). "Very Tet