

FOR NON-RESIDENT INDIVIDUALS

0.25% p.a.
more for
Senior Citizens



HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA (stable)" rating for twenty fifth consecutive year.

ELECTRONIC CLEARING SERVICE (ECS)

Payment of interest will be made only through ECS.

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
- 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.

TAX DEDUCTION AT SOURCE (TDS)

Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, at the rates in force. Wherever there exists a Double Taxation Avoidance Agreement (DTAA), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate and Form 10F.

	F	ixed Rates only			
	Interest Rat	es on Deposits	upto ₹ 2 Crore	Ra	te of Interest (p.a.)
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	5.85%	5.90%	5.95%	6.05%	6.05%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

^{*} For cumulative option, Interest is compounded annually.

	To community option, more compounded annually.							
		HDFC	PREMIUM [DEPOSITS	F	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	5.70%	5.75%	5.80%	-	5.90%		
	22 Months	5.80%	5.85%	5.90%	6.00%	6.00%		
2	30 Months	5.75%	5.80%	5.85%	5.95%	5.95%		
	Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000		

^{*} For cumulative option. Interest is compounded annually.

REGULAR DEPOSITS Fixed & Variable Rates								
Interest Rates on Deposits upto ₹ 2 Crore								
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*			
12 - 23 Months	5.65%	5.70%	5.75%	-	5.85%			
24 - 35 Months	5.65%	5.70%	5.75%	5.85%	5.85%			
36 Months	5.85%	5.90%	5.95%	6.05%	6.05%			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			
Int	erest rates on Dep	osits exceeding	₹ 2 Crore upto ₹ 5	Crore				
12 - 23 Months	5.35%	5.40%	5.45%	-	5.55%			
24 - 35 Months	5.35%	5.40%	5.45%	5.55%	5.55%			
36 Months	5.55%	5.60%	5.65%	5.75%	5.75%			
Inte	erest rates on Dep	osits exceeding ₹	5 Crore upto ₹ 10	Crore				
12 - 23 Months	5.05%	5.10%	5.15%	-	5.25%			
24 - 35 Months	5.05%	5.10%	5.15%	5.25%	5.25%			
36 Months	5.25%	5.30%	5.35%	5.45%	5.45%			
Intere	Interest rates on Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore							
12 - 23 Months	5.00%	5.05%	5.10%	-	5.20%			
24 - 35 Months	5.00%	5.05%	5.10%	5.20%	5.20%			
36 Months	5.20%	5.25%	5.30%	5.40%	5.40%			

^{*} For cumulative option, Interest is compounded annually.

Senior Citizen (60 years and above)

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

0.25% p.a.

Online Deposits

0.10% p.a

Additional Interest Rate (for Deposits upto ₹ 25 lakh per month per customer)

RATES EFFECTIVE FROM AUGUST 28, 2020

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) Email: deposits@hdfc.com Website: www.hdfc.com CIN: L70100MH1977PLC019916

Additional ROI of 0.10% p.a. will be applicable on Individual deposits upto ₹25 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.

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY NON-RESIDENT INDIANS (NRIs)

Non-Resident Individuals and person of Indian origin resident outside India holding PIO Card.

Deposits from Non-Resident Indians and persons of Indian origin resident outside India would be accepted in accordance with regulations governing the acceptance of deposits from NRIs. Deposits would be accepted for a maximum period of 3 years.

MODE OF ACCEPTANCE

MODE OF ACCEPTANCE
(a) RTGS/NETF: Remit to our following account on any working day (other than Saturday).

Beneficiary Name : HDFC LTD

Account No. : 0060035003778

IFSC : HDFC0000060

Bank & Branch : HDFC Bank, Fort Branch.

Effortis Deposit Pate : Same day if anyount is cardidated to our account before the out off tip

ралка рынкл. — път-съвяли, гит влагил. Effective Deposit Date : Same day if amount is credited to our account before the cut off time (currently 12 noon); else next working day. For amounts upto ₹ 10 lakhs cut off time is 4pm.

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

(b) CHEQUE: 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 printing through the Key Partner Portal).
Cheque drawn on HDFC Bank (favouring "HDFC Ltd - A/c 00600350003778") may be deposited into our account with HDFC Bank using the regular paying.

Cheque drawn on HDFC Blank (tavouring "HDFC Ltd - A/c 00600350003/78") may be deposited into our account with HDFC Blank using the regular payi-ns-lip.

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

Effective Deposit date: Date of realisation (except for HDFC Blank 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 3

Application can be submitted through OVILINE System one working day after the debit in customer's bank account (in case of HIPFC Bank's hours after the debit in customer's bank account),

(c) PAYMENT GATEWAY: Currently, 20 Banks are available in the Payment Gateway integrated to our ONLINE Deposits System.

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

(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 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.

4) The amount placed in deposit should be placed through the credit amount lying in depositor's Non Resident Ordinary (NRO) Account only and should not represent inward remittances or transfer of funds from NRE/FCNR accounts into the NRO Account.

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

Annual income Plan

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 will be paid through NACH crediting your designated NRO bank account only. 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. In case there is no specific selection made by the depositor on the application form, fixed rate will be considered.

NATIONAL ELECTRONIC FUND TRANSFER (NEFT) & REAL TIME GROSS SETTLEMENT (RTGS)

The payment facility is provided to depositors whereby the interest and repayment of principal amount will be credited directly to the depositors' designated NRO bank account only. The Intimation of interest / repayment of principal amount credited would be sent regularly through sms/email

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

DEDUCTION OF INCOME TAX AT SOURCE (TDS)
Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, at the rates in force. Wherever there exists a Double Taxation Avoidance Agreement (DTAA) between Government of India and Government of other Countries (country of Residence of respective NRI), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate and Form 10F.
Where income tax is deducted at source on the monthly interest a consolidated TDS certificate may be issued for the financial year. 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 Permanent Account Number (PAN) to the person responsible for deducting such tax. Further, sub-section 58 of section 139A requires the person deducting such tax to indicate the PAN on the TDS certificate. Please mention your PAN in the application form.

your PAN in the application form

Withholding Tax Rates (Tax rates applicable in India under ADT Agreement)

Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.
Albania	10%	11	Italy	15%	12	Romania	10%	11
Armenia	10%	11	Japan	10%	11	Russian Federation	10%	11
Australia	15%	11	Jordan	10%	11	Saudi Arbaia	10%	11
Austria	10%	11	Kazakstan	10%	11	Serbia	10%	11
Bangladesh	10%	12	Kenya	10%	11	Slovenia	10%	11
Belarus	10%	11	Korea	10%	11	Singapore	15%	11
Belgium	15%	11	Kuwait	10%	11	South Africa	10%	11
Bhutan	10%	11	Kyrgyz Republic	10%	11	Spain	15%	12
Botswana	10%	11	Latvia	10%	11	Srilanka	10%	11
Brazil	15%	11	Libyan Arab	20%	10	Sudan	10%	11
Bulgaria	15%	12	Jamahiriya(*)			Sweden	10%	11
Canada	15%	11	Lithuania	10%	11	Switzerland	10%	11
China	10%	11	Luxembourg	10%	11	Syria	10%	12
Columbia	10%	11	Macedonia	10%	11	Tajikistan	10%	11
Croatia	10%	11	Malaysia	10%	11	Tanzania	10%	11
Cyprus	10%	11	Malta	10%	11	Thailand	10%	11
Czeck Republic	10%	11	Mauritius	7.5%	11	Trinidad and Tobago	10%	11
Denmark '	15%	12	Mongolia	15%	11	Turkey	15%	11
Estonia	10%	11	Montenegro	10%	11	Turkmenistan	10%	11
Ethopia	10%	11	Morocco	10%	11	Uganda	10%	11
Fiji '	10%	11	Mozambique	10%	11	Ukraine	10%	11
Georgia	10%	11	Myanmar .	10%	11	United Arab Emirates	12.50%	11
Germany	10%	11	Námibia	10%	11	United Arab Republic	20%	12
Finland	10%	12	Nepal	10%	11	(Egypt)(*)		
France	10%	12	Netherlands	10%	11	United Kingdom	15%	12
Greece (*)	20%	9	New Zealand	10%	11	United Mexican	10%	11
Hong Kong	10%	11	Norway	10%	11	State		
Hungary	10%	11	Oman '	10%	12	United States	15%	11
Iceland	10%	11	Philippines	15%	12	Uruguay	10%	11
Indonesia	10%	11	Poland	10%	12	Uzbekistan	10%	11
Ireland	10%	11	Portuguese Republic	10%	11	Vietnam	10%	11
Israel	10%	11	Qatar	10%	11	Zambia	10%	11

Please refer DTAA between India & Govt. of the Country of residence of respective NRI depositor or www.hdfc.com for more details.

* Surcharge of 10% is applicable on income above Rs. 1 crore.

* Health & Education cess at 4% will be applicable.

Phone: 022-67546060

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 acceptance. In case of request for ature withdrawal after the expiry of 3 months, the rates given in the follow

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.

The brokerage is paid upfront for the entire period of deposit to our authorised agent. In case of premature withdrawal the brokerage is payable for the period completed and excess brokerage paid will be recovered from the deposit amount.

RENEWAL / REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC. In case of renewal of deposit, the prescribed application form signed by all depositors is also required to be submitted. In case of renewal, deposit period would commence from the maturity date of the renewed deposit and the interest rate prevailing on the date of maturity will be applicable.

Maturity date of the renewed deposit should be at least 1 week beyond the actual date of renewal of 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, 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 maturity date, depositor can cancel the autorenewal instruction and request for repayment. If the depositor does not choose 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

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)' COMPLIANCE

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. Power of Attorney holder or any person acting in representation capacity as holder of an office or otherwise is also required to comply with KYC guidelines:

a) Latest photograph b) Self certified copy of the proof of identity and address, 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. 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.

All photocopies have to be attested by your Banker/Notary/Indian Embassy official/Yourself(Self attestation).

DEPOSITS FOR SENIOR CITIZENS

Senior citizens will be eligible for an additional rate of 0.25% p.a. for all schemes. Individuals who have completed 60 years of age should be the first depositor. Proof of age must be submitted along with the application form.

In the event of death of the first / sole depositor the 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 in lieu of commission as decided by management from time to time. The benefit of additional ROI may be availed through a single option only. In case such deposits are generated through our authorised agents, commission on 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.

All remittances by HDFC (towards interest, repayment, loan against deposit, etc.) shall be made to the bank account from where the funds were received by HDFC. Change in bank account may be permitted only in bonafide cases (such as where the account has been closed, etc.) at the sole discretion of the Corporation.

CRISIL has reaffirmed "FAAA/Stable" rating to our Fixed Deposits Programme. This rating indicates that the degree of safety regarding timely payment of interest and principal is very strong.

ICRA has reaffirmed "MAAA(stable)" rating to our Fixed Deposit Programme. This rating is the highest credit quality rating assigned

by ICRA. The rated deposits programme carries the lowest credit risk.

The aggregate dues from the facilities, both fund and non-fund based, extended to, and the aggregate dues from 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 Housing Finance Companies (NHB) Directions, 2010, as applicable, from time to time.

In case of any deficiency of the corporation in servicing its deposits, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.

In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to an authorised officer of the National Housing Bank.

The financial position of the corporation as disclosed and the representations made in the application form are true and correct and that the corporation and its Board of Directors are responsible for the correctness and veracity thereof.

The housing finance company is within the regulatory framework of the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the corporation or for the correctness of any of the statements or the representations made or opinions expressed by the corporation, and for repayment of deposit/discharge of liabilities by the corporation. HDFC Deposits programme is designed in accordance with NHB Regulations with the objective to channelise resources for housing.

FOR AUTHORISED AGENTS

Agents are not authorised to accept cash from depositors or issue receipt on behalf of HDFC for deposits. Please ensure that your name and code number is clearly mentioned in the box provided in the Application Form to enable payment of brokerage. Application Forms received without your name and code number will not be considered for payment of brokerage. Brokerage will be paid to Authorised Agents at the rate decided by the management.

町HDFC		PROVISION	ONAL RECEIPT	
VITH YOU, RIGHT THROUGH	www.hdfc.com			Date:/
Received from			cheque/HDFC Deposit Receipt No	for
₹	dated	drawn on	Bank	Branch towards
Deposit for Seni	or Citizens 🔲 Monthly Incom	ne Plan 🔲 Non-Cumulativ	re (🗌 Quarterly 🔲 Half-Yearly) 🔲 Annual I	ncome Plan 🔲 Cumulative
for a period of mo	nths @ % per annum.			

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED



Document Reference No.

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. CIN: L70100MH1977PLC019916 Email: deposits@hdfc.com Website: www.hdfc.com

Agent's Name:
Code No.:

Verified by

DEPOSIT APPLICATION FORM (Non Resident Individuals)

LEASE USE BLOCK LETTERS AND TICK IN APPROPRIATE PLACES gents are not permitted to accept cash with application form and issue receipt. HDFC will i	n 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 intere	est @ % p.a	l.			
■ FIXED RATE INTEREST □ VARIABLE RATE INTEREST						
PAYMENT DETAILS						
Amount ₹ Cheque/RTGS/NEFT	(UTR) No.		Date: D D M M Y Y			
Bank Name		Branch				
Account No.	R Code :	IFSC Code :				
Interest on this deposit and redemption proceeds may be credit	ed to above bank account	t directly through NACH/I	NEFT/RTGS/direct credit facility.			
HDFC Deposit Receipt No. (In case of Renewal)	Maturity Date	D D M M Y Y				
SCHEME:	CATEGORY : ☐ Member	r of Public	ative of a Director			
☐ MONTHLY INCOME PLAN ☐ NON-CUMULATIVE (Quarterly)	☐ Shareholder (DP/Client	ID) [☐ Employee			
\square NON-CUMULATIVE (Half-Yearly) \square ANNUAL INCOME PLAN	DEPOSIT REPAYARI E	TO · □ First Depositor □	First Depositor or Survivor/s			
CUMULATIVE						
	SENIOR CITIZENS (60 y	years & above) LI YES	□ NO			
First / Sole Depositor's Details (as appearing in your supporting id CKYC Identifier (Skip if not alloted)	entification document)					
Name						
Power of attorney holder (in case of Minor)						
Customer No. (If KYC is already complied)	PAN					
Nationality: Place/Country o	f Birth					
Country/Countries of Tax Residence i)	ii))	iii)			
Tax Payer Identification Number or functional equivalent: i))	iii)			
,			,			
Second Depositor's Details (as appearing in your supporting identificKYC Identifier (Skip if not alloted)	cation document)					
Name						
Customer No. (If KYC is already complied)	PAN					
Nationality: Place/Country o	f Birth					
		1	iii)			
			iii)			
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 95 of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing deposits. I/We further declare that the amount kept in deposit has been placed through the credit amount lying in my/our Non Resident Ordinary (NRO) Account. 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 have not withheld any material information hat 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 a ransactions 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 in any certification along with account any 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 nay 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 the foliation of the purpose or take any other action as may be deemed appropriate by HDFC Ltd. If the deficiency is not remedied by me/us to HDFC Ltd. It shall be my/our responsibility to educate the purpose of the purpose or take any other action as may be deemed appropria						
transactions relating to my/our deposits. I hereby give my consent to HDFC for sending OTP (number to facilitate processing of my deposit transactions using OTP authentication. I/We have gone through the financial and other statements/particulars/representations furnisher	One Time Password) on my mobile		E OF DEPOSITOR(S)#			
careful consideration I/we am/are making the deposit with the Corporation at my/our own risk	and volition.					
On Maturity of the deposit, I/We hereby give my/our explicit conse	nt to HDFC Limited to	FIRST/SOLE :				
☐ Renew principal and interest ☐ Renew principal						
☐ Pay the principal and interest to my/our designated Bank Accou	unt mentioned herein	SECOND :				
OR OFFICE USE ONLY						

Date of Receipt

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 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 Mobile Relationship with Date of Birth of Nominee D D M M Y Y Gender Age Depositor (If any) As the nominee is a minor on this date, I/We appoint (Name, address & Date of Birth)* to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee. SIGNATURE OF DEPOSITOR(S)# * Leave out if nominee is not a minor.

FIRST/SOLE :

SECOND

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)

Where deposit is made in the name of a minor, the nomination should

FORM NO. 10F

[See sub-rule (1) of rule 21AB]

Information to be provided under sub-section (5) of section 90 or sub-section (5) of section 90A of the Income-tax Act, 1961

	*son/daughter of Shri in the capacity		
(designat	ion) do provide the following information, relevant to the previous year	······· *	fin my case/in the case of
	for the purposes of sub-section (5) of *section 90/section 90A:-		
SI.No.	Nature of information		Details#
(i)	Status (individual, company, firm etc.) of the assessee	:	
(ii)	Permanent Account Number (PAN) of the assessee if allotted	:	
(iii)	Nationality (in the case of an individual) or Country or specified territory of incorporation or registration		
,	(in the case of others)	ļ .	
(iv)	Assessee's tax identification number in the country or specified territory of residence and if there is no such number, then, a unique number on the basis of which the person is identified by the Government of the country or the specified territory of which the assessee claims to be a resident	:	
(v)	Period for which the residential status as mentioned in the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A is applicable	:	
(vi)	Address of the assessee in the country or territory outside India during the period for which the certificate, mentioned in (v) above, is applicable	:	
2. I have	obtained a certificate referred to in sub-section (4) of section 90 or sub-section (4) of sectio (name of country or specified territory outside India)	n 90A	from the Government of
-	e:		
Address	<u>; </u>		
Perman	ent Account Number:		
Cilliali	Sheriocount (Milliot).		
imited India	DECLARATION (For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Claus (Valid only if accompanied along with Tax Residency Certificate and Form 10F.	se.)	
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Notes: 1. *Delete whichever is not applicable. 2. #Write N.A. if the relevant information forms part of the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A.



PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES 1977.

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Corporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. Phone: 022-6754 6060 (for deposits only), 66316000, 22820282. Fax: 22821366.

- (a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)
- (b) Date of Incorporation: October 17, 1977
- (c) Business carried on by the Company and its subsidiaries with details of branches: HDFC is a public limited company primarily engaged in the business of providing housing finance by creating an institutional facility for meeting the needs of people for long-term finance for purchase/construction of residential houses

The Corporation has eleven wholly owned and seven other subsidiaries viz.:

- HDFC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities;
- HDFC Holdings Limited carries on the business of investments in stocks, shares, debentures and other securities;
 HDFC Trustee Company Limited acts as a Trustee for HDFC Mutual Fund;
 HDFC Ventures Trustee Company Limited acts as a Trustee for Funds/Trusts;
 HDFC Property Ventures Limited is engaged in advisory services;
 HDFC Sales Private Limited acts as a distributor of home loans and other financial products: • HDFC Education and Development Services Private Limited is engaged in the provision of education services; • HDFC Capital Advisors Limited is engaged in advisory services. • HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund; • HDFC Life Insurance Company Limited is engaged in the business of life insurance; • HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance; • HDFC Asset Management Company Limited carries on the business of managing Mutual Fund schemes; • HDFC ERGO Health Insurance Limited is engaged in the business of health insurance; • Griha Investments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritius; • HDFC Credila Financial Services Private Limited is engaged in providing education loan for higher education; • HDFC Pension Management Company Limited, a wholly owned subsidiary of HDFC Life Insurance Company Limited acts as a pension fund manager; • Griha
 Pte. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset / fund management / investment advisory services; and • HDFC International Life and Re Company Limited a wholly owned subsidiary of HDFC Life Insurance Company Limited is engaged in the business of offering life reinsurance capacity to the insurers in the UAE and other GCC nations.

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

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

Agardal Tel: 2288770. AGRA Tel: 4007130/32/64 AMBEDABAD (Navrangoura) Tel: 68307000 (Ext. 11011/17 for Deposits Only). AMMEDABAD (Maninagan) Tel: 72270112801 (64501889) for Deposits Only). AMMEDABAD (Misol) Tel: 72270112806 AMBEDABAD (Satellite) Tel: 7227011283. AMBEDABAD (Satellite) Tel: 72 RANCHIPUKANI BEZ 2269.01. KARNA IE- 661523/13523. KASHIPUR Tei. 27033. KHAMGAON Tei. 25000. KHAMMAN Tei. 23000. KHAMMAN Tei. 23000. KHAMMAN Tei. 25000. KHAMMAN Tei. 250000. KHAMMAN Tei. 25000. KHAMMAN Tei. 250000. KHAMMAN Tei. 25000. KHAMMAN Tei. 250000. KHAMMAN Tei. 250000. KHAMMAN Tei. 250000. KHAMMAN Tei. 2500000. KHAMMAN Tei. 25000000. KHAM (Gopalapatnam) Tel: 6670163. WARDHA Tel: 232200/400/800. WARANGAL Tel: 2451000. YAMUNA NAGAR Tel: 260024/16. ZIRAKPUR Tel: 9646663715, 9646663716.

(d) Brief particulars of the management of the Corporation:

The Corporation is managed by the Board of Directors comprising of eminent persons with wide experience and knowledge. Subject to superintendence, direction and control of the Board of Directors, substantial powers of management are vested in three of its Executive Directors, viz., Mr. Keki M. Mistry, Vice Chairman & Chief Executive Officer, Ms. Renu Sud Karnad, Managing Director and Mr. V. Srinivasa Rangan, Executive Director & Chief Financial Officer.

(e) Names, addresses and occupations of the Directors:

NAME	ADDRESS	OCCUPATION
Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporation Ltd., HDFC House, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	Professional Director
Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa - 403102.	Professional Director
Dr. J. J. Irani	No. 7, Beldih Lake, Northern Town, Jamshedpur, Jharkhand 831 001.	Professional Director
Mr. U. K. Sinha	K-94, 2nd Floor, Hauz Khas Enclave, New Delhi - 110 016	Professional Director
Mr. Jalaj Dani	Home Villa Co-op. Hsg. Soc. Ltd., 48, Krishna Sanghi Path, Gamdevi, Mumbai - 400 007	Professional Director
Dr. Bhaskar Ghosh	Villa No. 443, Adarsh Palm Retreat, Phase 2, Bellandur, Doddakanahalli, Bengaluru - 560103	Professional Director
Ms. Ireena Vittal	A2, 1202, World Spa East, Sector 30/41, Gurugram – 122001	Professional Director
Mr. V. Srinivasa Rangan (Executive Director & Chief Financial Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	Company Executive
Ms. Renu Sud Karnad (Managing Director)	Housing Development Finance Corporation Ltd., The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi - 110 067.	Company Executive
Mr. Keki M. Mistry (Vice Chairman & Chief Executive Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	Company Executive

(f & g) Profits and Dividends:

Financial Year Ended	Profit before tax (₹ in crore)	Profit after tax (₹ in crore)	Equity Dividend Per share (₹)
31.03.2020	20,350.92	17,769.65	21.00*
31.03.2019	13,118.77	9,632.46	21.00
31.03.2018	13,189.64	10,959.34	20.00

^{*} Subject to Shareholders' approval

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

	As at March 31, 2020	As at March 31, 2019
Liabilities		
Paid-up Equity Share Capital	346.41	344.29
Reserves and Surplus	85,811.65	77,011.18
Money received against share warrants	0.00	0.00
Secured Loans	2,31,860.25	1,85,855.70
Unsecured Loans	1,87,241.39	1,80,358.69
Current Liabilities and Provisions	18,833.86	15,207.69
Total	5,24,093.56	4,58,777.55
Assets		
Loans	4,39,943.28	4,00,759.63
Fixed Assets	1,348.95	651.33
Investments	65,834.80	46,561.67
Current Assets, Loans and Advances	15,398.59	9,974.01
Deferred Tax Asset	1,567.94	830.91
Misc. Expenditure, Profit & Loss account	0.00	0.00
Total	5,24,093.56	4,58,777.55

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 384.86 crore (Previous year ₹ 534.98 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 2,064.18 crore (Previous year ₹ 1,806.08 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,152.72 crore (previous year ₹ 1,838.13 crore) and in respect of disputed dues towards wealth tax, interest on lease tax, and payments towards employer's contribution to ESIC not provided for by the Corporation, amounts to ₹ 0.13 crore (Previous year ₹ 0.13 crore).

- The amount of Public Deposits which the Corporation can raise under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 3 times of the net owned funds i.e. ₹ 1,93,747.38 crore whereas the total Public Deposits as on March 31, 2020 was ₹ 89,254.78 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 14 times of the net owned funds i.e. ₹ 9,04,154.44 crore whereas the aggregate deposits as on March 31, 2020 was ₹ 4,19,101.64 crore.
- (j) There are no overdue deposits other than unclaimed deposits.
- (k) We declare that:

Date: July 30, 2020

Place: MUMBAI

- 1) The Corporation has complied with the provisions of the Directions as applicable to it;
- The compliance with the said Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank.
- The deposits accepted by the Corporation (other than secured deposits, if any, accepted under the provisions of the directions, the aggregate amount of which is nil) are unsecured and rank pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987.

The Corporation is having a valid Certificate of Registration dated 31-07-2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Corporation or for the correctness of any of the statements or representations made or opinion expressed by the Corporation and for repayment of deposits/discharge of liabilities by the Corporation.

The above text has been approved by the Board of Directors of the Corporation at its meeting held on July 30, 2020 and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy has been filed with the National Housing Bank, New Delhi

By Order of the Board

Sd/-

AJAY AGARWAI Company Secretary