

# HDFC DEPOSITS

**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 third 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 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.

## HDFC SPECIAL DEPOSITS UPTO ₹ 20 CRORE

Period	Limited Period Scheme			Rate of Interest (p.a.)	
	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%
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

Period	Fixed Rates only			Rate of Interest (p.a.)	
	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 Months	7.50%	7.55%	7.60%	-	7.75%
22 Months	7.55%	7.60%	7.65%	7.80%	7.80%
30 Months	7.50%	7.55%	7.60%	7.75%	7.75%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

\* For cumulative option, Interest is compounded annually.

## REGULAR DEPOSITS

Fixed & Variable Rates

Period	Interest rates on Deposits upto ₹ 2 Crore				
	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 - 36 Months	7.40%	7.45%	7.50%	7.65%	7.65%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 10 Crore					
12 - 23 Months	7.55%	7.60%	7.65%	-	7.80%
24 - 36 Months	7.55%	7.60%	7.65%	7.80%	7.80%
Interest rates on Deposits exceeding ₹ 10 Crore					
12 - 23 Months	7.60%	7.65%	7.70%	-	7.85%
24 - 36 Months	7.60%	7.65%	7.70%	7.85%	7.85%

\* 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.

**RATES EFFECTIVE FROM  
JUNE 26, 2018**

Cheque should be drawn in favour of "Housing Development Finance Corporation Ltd." or "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 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**

a) Through an account payee cheque favouring "HDFC Ltd"; or  
 b) Remittance of funds through RTGS, NEFT or net banking 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.  
 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.  
 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 will be paid through NACH/ECS 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.

**ELECTRONIC CLEARING SERVICE (ECS), 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)**

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 5B 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.

**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.
Armenia	10%	11	Korea	15%	12	Slovenia	10%	11
Australia	15%	11	Kuwait	10%	11	Singapore	15%	11
Austria	10%	11	Kyrgyz Republic	10%	11	South Africa	10%	11
Bangladesh	10%	12	Libyan Arab	20%	10	Spain	15%	12
Belarus	10%	11	Jamahiriya(*)			Sri Lanka	10%	11
Belgium	15%	11	Lithuania	10%	11	Sudan	10%	11
Botswana	10%	11	Luxembourg	10%	11	Sweden	10%	11
Brazil	15%	11	Malaysia	10%	11	Switzerland	10%	11
Bulgaria	15%	12	Malta	10%	11	Syria	10%	12
Canada	15%	11	Mongolia	15%	11	Tajikistan	10%	11
China	10%	11	Mauritius(*)	20%	11	Tanzania	12.50%	12
Cyprus	10%	11	Montenegro	10%	11	Thailand	25%	11
Czech Republic	10%	11	Morocco	10%	11	Trinidad and Tobago	10%	11
Denmark	15%	12	Mozambique	10%	11	Turkey	15%	11
Estonia	10%	11	Myanmar	10%	11	Turkmenistan	10%	11
Ethiopia	10%	11	Namibia	10%	11	Uganda	10%	11
Georgia	10%	11	Nepal	10%	11	Ukraine	10%	11
Germany	10%	11	Netherlands	10%	11	United Arab Emirates	12.50%	11
Finland	10%	12	New Zealand	10%	11	United Arab Republic	20%	12
France	10%	12	Norway	15%	12	Republic (Egypt)(*)		
Greece (*)	20%	9	Oman	10%	12	United Kingdom	15%	12
Hungary	10%	11	Philippines	15%	12	United Mexican State	10%	11
Iceland	10%	11	Poland	15%	12	State		
Indonesia	10%	11	Portuguese Republic	10%	11	United States	15%	11
Ireland	10%	11	Qatar	10%	11	Uzbekistan	15%	11
Israel	10%	11	Romania	15%	12	Vietnam	10%	11
Italy	15%	12	Russian Federation	10%	11	Zambia	10%	11
Japan	10%	11	Saudi Arabia	10%	11			
Jordan	10%	11	Serbia	10%	11			
Kazakhstan	10%	11						
Kenya	15%	12						

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  
 \* Education cess at 2% and Secondary and Higher Education Cess at 1% will be applicable.

**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 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 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 designated NRO 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. Nominee's 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 KYC (Know Your Customer) Guidelines issued by the National Housing Bank (NHB), 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) Certified copy of the proof of identity c) 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 or deposit number.

All photocopies have to be attested by your Banker/Notary/Indian Embassy official/Yourself(Self attestation). All photocopies have to be signed by the applicant in full as 'True Copies'.

**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.

**GENERAL**

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 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-credit-quality rating assigned by ICRA. The rated deposits programme carries the lowest credit risk.

Total amount of exposure including the non-fund based facilities, to companies in the same group or other entities or business ventures in which directors and/or the Corporation are holding substantial interest as on March 31, 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 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.



WITH YOU, RIGHT THROUGH www.hdfc.com

**PROVISIONAL RECEIPT**

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

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

PLEASE USE BLOCK LETTERS AND TICK  IN APPROPRIATE PLACES

Agents are not permitted to accept cash with application form and issue receipt. HDFC will in no way be responsible for such or other wrong tenders. Date : \_\_\_\_\_

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

**PAYMENT DETAILS** Cheque No. \_\_\_\_\_ RTGS/NEFT (UTR) No. \_\_\_\_\_ Date: 

D	D	M	M	Y	Y
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Amount ₹ \_\_\_\_\_ Bank Name \_\_\_\_\_ Branch \_\_\_\_\_

HDFC Deposit Receipt No. \_\_\_\_\_ Maturity Date 

D	D	M	M	Y	Y
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 **FIXED RATE INTEREST**  
 **VARIABLE RATE INTEREST**

**SCHEME :**  ANNUAL INCOME PLAN  MONTHLY INCOME PLAN  NON-CUMULATIVE (Quarterly)  NON-CUMULATIVE (Half Yearly)  CUMULATIVE

**CATEGORY :**  Member of Public  Shareholder  Director/Relative of a Director  Employee (No. \_\_\_\_\_)

**DEPOSIT REPAYABLE TO :**  First Depositor  First Depositor or Survivor/s

**SENIOR CITIZENS (60 years & above)**  YES  NO

**First / Sole Depositor's Details** (as appearing in your supplied identification document)

Name \_\_\_\_\_ Gender M / F \_\_\_\_\_ Date of Birth (Compulsory) 

D	D	M	M	Y	Y
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Power of Attorney holder \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Pin Code \_\_\_\_\_

Nationality **I N D I A N** Place/Country of Birth \_\_\_\_\_

Country/Countries of Tax Residence i) \_\_\_\_\_ ii) \_\_\_\_\_ iii) \_\_\_\_\_

Tax Identification Number i) \_\_\_\_\_ ii) \_\_\_\_\_ iii) \_\_\_\_\_

Email ID \_\_\_\_\_

Mobile \_\_\_\_\_ Aadhaar No. \_\_\_\_\_

Customer No. (If KYC is already complied) \_\_\_\_\_ PAN \_\_\_\_\_

Annual Income  Below ₹ 2 Lacs  ₹ 2 Lacs < ₹ 5 Lacs  ₹ 5 Lacs < ₹ 10 Lacs  ₹ 10 Lacs < ₹ 25 Lacs  ₹ 25 Lacs < ₹ 50 Lacs  ₹ 50 Lacs < ₹ 1 Crore  ₹ 1 Crore & above

Occupation  Private Sector Service  Public Sector Service  Business  Professional  Retired  Housewife  Student  Others (Please specify) \_\_\_\_\_

Please tick (✓) if the following is additionally applicable to you  Politically Exposed Person (PEP)  Relative of PEP

Affix a latest photograph with signature. (DO NOT STAPLE)

IGNORE if already submitted earlier

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

Name \_\_\_\_\_ Gender M / F \_\_\_\_\_ Date of Birth (Compulsory) 

D	D	M	M	Y	Y
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Address \_\_\_\_\_

City \_\_\_\_\_ Pin Code \_\_\_\_\_

Nationality **I N D I A N** Place/Country of Birth \_\_\_\_\_

Country/Countries of Tax Residence i) \_\_\_\_\_ ii) \_\_\_\_\_ iii) \_\_\_\_\_

Tax Identification Number i) \_\_\_\_\_ ii) \_\_\_\_\_ iii) \_\_\_\_\_

Email ID \_\_\_\_\_

Mobile \_\_\_\_\_ Aadhaar No. \_\_\_\_\_

Customer No. (If KYC is already complied) \_\_\_\_\_ PAN \_\_\_\_\_

Annual Income  Below ₹ 2 Lacs  ₹ 2 Lacs < ₹ 5 Lacs  ₹ 5 Lacs < ₹ 10 Lacs  ₹ 10 Lacs < ₹ 25 Lacs  ₹ 25 Lacs < ₹ 50 Lacs  ₹ 50 Lacs < ₹ 1 Crore  ₹ 1 Crore & above

Occupation  Private Sector Service  Public Sector Service  Business  Professional  Retired  Housewife  Student  Others (Please specify) \_\_\_\_\_

Please tick (✓) if the following is additionally applicable to you  Politically Exposed Person (PEP)  Relative of PEP

Affix a latest photograph with signature. (DO NOT STAPLE)

IGNORE if already submitted earlier

<p><b>Proof of Identity to be provided by Applicant.</b> (Please submit ANY ONE of the following self-certified documents)</p> <ul style="list-style-type: none"> <li>• UID/Aadhaar Card</li> <li>• PAN Card</li> <li>• Voter's Identity Card</li> <li>• Driving License</li> <li>• Indian Passport</li> <li>• PIO/OCI Card</li> <li>• Any other Identification with Photograph (Subject to satisfaction of HDFC)</li> </ul>	<p><b>Proof of Address to be provided by Applicant.</b> (Please submit ANY ONE of the following self-certified latest documents)</p> <ul style="list-style-type: none"> <li>• UID/Aadhaar Card</li> <li>• Indian Passport</li> <li>• Driving License</li> <li>• Voter's Identity Card</li> <li>• Telephone Bill</li> <li>• Electricity / Gas Bill</li> <li>• Bank/Demat Account Statement</li> <li>• Registered Rent Agreement</li> <li>• Any other Address proof (Subject to satisfaction of HDFC)</li> </ul>
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**DETAILS OF BANK ACCOUNT (Non Resident Indian - NRO A/c.)**

Interest on my/our deposit/s with HDFC may be credited to my/our bank account directly through ECS/direct credit facility. Redemption proceeds may also be credited to my/our following bank account on receipt of discharged FDR from me/us.

Bank Account No. \_\_\_\_\_ Name of Bank : \_\_\_\_\_

MICR Code : \_\_\_\_\_ Branch : \_\_\_\_\_

IFSC Code : \_\_\_\_\_

**FOR OFFICE USE ONLY**

Document Reference No.	Date of Receipt	Verified by	Remarks



**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**

I \_\_\_\_\_ \*son/daughter of Shri \_\_\_\_\_ in the capacity of \_\_\_\_\_  
(designation) do provide the following information, relevant to the previous year \_\_\_\_\_ \*in 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)	:	
(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 section 90A from the Government of \_\_\_\_\_ (name of country or specified territory outside India)

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Permanent Account Number: \_\_\_\_\_

**DECLARATION**

(For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Clause.)  
(Valid only if accompanied along with Tax Residency Certificate and Form 10F.)

To,  
HDFC Limited, India

I, \_\_\_\_\_ son / daughter of \_\_\_\_\_  
aged \_\_\_\_\_ years, presently residing at \_\_\_\_\_  
\_\_\_\_\_ (Complete overseas residential address) do hereby solemnly declare and affirm on oath as follows:

- I am a resident/domiciled in \_\_\_\_\_ as referred to under Article 4 of the Double Taxation Avoidance Agreement entered into between India and \_\_\_\_\_ which is my country of residence & I do not have any permanent establishment in India as per DTAA entered.
- I am not a resident of India in terms of the Treaty for the financial year 20\_\_\_\_\_.
- Accordingly, I am attaching a copy of the 'Tax Residency Certificate' issued by the Tax/Government authority of \_\_\_\_\_ < mention country> for the period \_\_\_\_\_ to \_\_\_\_\_
- I understand that the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' is received and updated in HDFC Ltd's records and will be valid only for the financial /calendar year in which it is received.
- I am the beneficial owner of the investments made by me in India/ income receivable by me from such investments in India.
- The amount receivable is towards interest and falls under the head "Interest" under Article \_\_\_\_\_ of the Treaty.
- The place of assessment of my world income is \_\_\_\_\_.
- I undertake to promptly inform HDFC Ltd. in writing should there be any change in the facts given above, including but not limited to change in tax residential status, nature of holding of income, etc.
- I grant irrevocable exclusive right to HDFC Ltd. to recover the tax and other charges arising on account of change in facts mentioned in point 8/ change in tax laws or interpretations thereof from any amounts due to me, or, otherwise, at the discretion of HDFC Ltd. I undertake to pay on demand by HDFC Ltd. any shortfall between the amounts recovered by HDFC Ltd. and the amount payable by me and indemnify and hold HDFC Ltd. harmless from any loss on account of the change of facts.
- In the event there is any income tax demand (including interest, charges or levies) raised in India in respect of these amounts we undertake to pay the demand forthwith and indemnify and hold HDFC Ltd. harmless from any income tax demand (including interest, penalty, charges or levies) raised in India on the HDFC Ltd. on account of any Misstatement / misrepresentation/ errors of omission or commission by me or any other person, and provide HDFC Ltd. with all information/documents that may be necessary for any proceedings before Income-tax / Appellate Authorities in India.
- I will not hold HDFC Ltd. responsible for any additional deductions made due to non availability of the Tax Residency Certificate. I also undertake to provide, if applicable, a fresh certificate (on change in residential status) to the HDFC Ltd. for every financial year, positively on or before April 10. My claim, for refund of excess Indian income tax, if any, will lie directly against the Indian income tax department, Ministry of Finance, Government of India and HDFC Ltd. will not be liable for the same in any manner.

I confirm that, I have read and understood the provisions of the Double Taxation Avoidance Agreement between India and \_\_\_\_\_ (country of residence) including the Articles 1, 2, 4 and \_\_\_\_\_ (Article on Interest) of the Treaty.

I, \_\_\_\_\_  
\_\_\_\_\_ (name and address), hereby declare that the contents above are correct, complete and truly stated.

Name & signature of Non-resident Indian investor \_\_\_\_\_ Indian Income Tax Permanent Account Number (PAN): \_\_\_\_\_

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_ Place: \_\_\_\_\_

**VERIFICATION**

I \_\_\_\_\_ do hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated.

Verified today the \_\_\_\_\_ day of \_\_\_\_\_

\_\_\_\_\_  
Signature of the person providing the information

Place: \_\_\_\_\_

**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 (ADVERTISEMENTS) 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 anywhere in India. The Corporation has seventeen wholly owned and nine other subsidiaries viz.:

- HDFC 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, 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 Realty Limited is engaged in the business of real estate broking and related services • 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 • Windemere Properties Private Limited is engaged in monetising value of properties owned • Grandeur Properties Private Limited is engaged in monetising value of properties owned • Winchestor Properties Private Limited is engaged in monetising value of properties owned • Pentagram Properties Private Limited is engaged in monetising value of properties owned • Haddock Properties Private Limited is engaged in monetising value of properties owned • HDFC Capital Advisors Limited is engaged in advisory services • HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund • HDFC Standard 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 • GRUH Finance Limited is engaged in the business of providing housing finance • Grisha 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 Credita Financial Services Private Limited is engaged in providing education loan for higher education • HDFC Pension Management Company Limited, a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited acts as a pension fund manager • Grisha Pte. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset/fund management/ investment advisory services • HDFC International Life and Re Company Limited a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited is engaged in 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 ERGO General Insurance Company Limited is engaged in the business of general insurance.

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

**AGRA** Tel: 252 6769-70. **AHMEDABAD** (Navrangpura) Tel: 6630 7000 Ext. 110/117 (for Deposits Only) (Maninagar) Tel: 6450 1855 (Satellite) Tel: 6450 1861-64. **AHMEDNAGAR** Tel: 660 5222. **AJMER** Tel: 512 0888 (for Deposits Only), 264 1164. **AKOLA** Tel: 244 2454, 234 0244. **ALIGARH** Tel: 240 8541-42. **ALLAHABAD** Tel: 260 0325 (for Deposits Only), 329 7506. **ALWAR** Tel: 270 2739. **AMBALA** Tel: 263 0880/711. **AMRAVTI** Tel: 266 6009/987. **AMRITSAR** Tel: 250 0851 (for Deposits Only), 501 0512, 509 5458. **ANAND** Tel: 255 5141/17. **ANGUL** Tel: 201 555, 605 070/80. **ANKLESHWAR** Tel: 255 771-72. **AURANGABAD** Tel: 661 6500 Ext. 510 (for Deposits Only), 235 8500. **BAREILLY** Tel: 247 7496. **BEAWAR** Tel: 513 888/788. **BELGAUM** Tel: 242 7091/93. **BENGALURU** (Kasturba Road) Tel: 4118 3000 Ext. 2112/3121/4 (for Deposits Only)/232 (Rajaji Nagar) Tel: 2350 6446 (Electronic City) 2352 9333 (Jyegannahalli) Tel: 2659 2839 (for Deposits Only), 2689 2838 (Koramangala) Tel: 4118 3000 (Marathahalli) Tel: 4118 3000/25-40 0232 (Shankaranagar) Tel: 2362 6363-62 (Sarjapur Road) Tel: 2574 6772-74 (Whitefield) Tel: 2845 1020-22/24-25 (Yelahanka) Tel: 2846 0911-16. **BEHARUCH** Tel: 238444/555. **BHATINDA** Tel: 501 2218-19. **BHILAI** Tel: 404 0840-41. **BHILWARA** Tel: 232 902. **BHOWALI** Tel: 512 7398/89. **BHOPAL** (MP Nagar) Tel: 443 3333, 404 7720 (for Deposits Only) (Kamla Bhawan) Tel: 443 3333, 286 8000 (for Deposits Only) (Chhatrahat) Tel: 242 2001/06 Ext. 007 (for Deposits Only). **BHUBANESHWAR** Tel: 239 5060, 253 4555/1350 (for Deposits Only) (Pala) Tel: 272 6124/28-29. **BIKANER** Tel: 513 0716 (for Deposits Only)/15, 220 6677. **BILASPUR** Tel: 432 302. **BULDHANA** Tel: 246 301-02. **BULANDSHAHR** Tel: 255 526. **CALICUT** Tel: 236 7656-57. **CHANDIGARH** Tel: 398 9123 (for Deposits Only), 301 1300, 396 2724. **CHANDRAPUR** Tel: 271 563/65. **CHENNAI** (Anna Sala) Tel: 2859 9300 Ext. 3225/2 (for Deposits Only), 2373 9400 (Adyar) Tel: 2543 2001-03, 2440 3324 (for Deposits Only) (Anna Nagar) Tel: 2345 3996-99 (Kodambakkam) Tel: 2345 3001-02 (OMR) Tel: 2679 3371/281 (Tambaram) Tel: 2345 3006-07 (Velachery) Tel: 2246 3111-12 (DLF IT Park) Tel: 4959 5216-17 (Egmore) Tel: 2345 2070-71 (Ambattur) Tel: 2345 2077-79 (Taramani) Tel: 98401 4800, 98406 28884 (Maraimalai Nagar) Tel: 2415 6430 (Sriperumbudur) Tel: 2345 4003-04. **COIMBATORE** (Kamaraj Road) Tel: 430 1100, 434 3933 (for Deposits Only) (Sai Baba Colony) Tel: 439 9881-82 (Ganapathy) Tel: 420 0211/311. **CUTTACK** Tel: 233 2109 (for Deposits Only)/093. **DANAPUR** Tel: 522 2268/67. **DAVANAGERE** Tel: 222 494/94. **DEHRADUN** (Rajpur Road) Tel: 647 2222, 1860420/222, 305 2222/58 (for Deposits Only) (Vasant Vihar) Tel: 276 986/91031. **DEWAS** Tel: 443 3333. **DHANBAD** Tel: 230 0630-31. **DHULE** Tel: 273 5006/000. **DURGAPUR** Tel: 2549778 Ext. 776 (for Deposits Only). **ERODE** Tel: 224 0928-29. **FARIDABAD** Tel: 431 5120/25. **GANDHIDHAM** Tel: 647 274-75. **GANDHINAGAR** Tel: 6572 7262-63. **GAZIABAD** (Lohia Nagar) Tel: 272 1446 (for Deposits) 272 3116 (Vaishali) Tel: 4233253-54. **GOA** (Panaji) Tel: 223 4172 (for Deposits) (Margao) Tel: 270 0472-75. **GORAKHPUR** Tel: 324 8100. **GULBARGA** Tel: 241 966. **GUNTUR** Tel: 645 9890. **GURGAON** (Mehrauli - Gurgaon Road) Tel: 406 1772-73 (Sector 14) Tel: 436 7801-02 (Sector 66) Tel: 92130 2172/5610. **GUWAHATI** (Sri Mile) Tel: 710 1800, 266 3878 (for Deposits Only) (Chenikhuti) Tel: 266 6915. **GWALIOR** Tel: 401 1970-71 (for Deposits). **HALDWANI** Tel: 284 956-57. **HARDWAR** Tel: 265 325, 1860420/222. **HISSAR** Tel: 313 106, 233 383. **HOSUR** Tel: 244 880/244, 444. **HUBLI** Tel: 235 6345/2138. **HYDERABAD** (Bashier Bagh) Tel: 6769 9000 Ext. 040 (for Deposits Only) (Dilsukhnagar) Tel: 6769 9400 (Cachibond) Tel: 6463 7300-03, 301 (for Deposits Only), Mob. 92465 2747 (Kukatpally) Tel: 6465 2800 Ext. 508 (for Deposits Only) (Jubilee Hills) Tel: 6900 0900, 6769 9101 (for Deposits Only) (R.C Puram) Tel: 237 0090 (Uppal) Tel: 4022 0700. **SECUNDARABAD** (Dr. A. S. Rao Nagar) Tel: 6900 0450, Mob. 98662 49949. **INDORE** (M G Road) Tel: 443 3333, 425 2432 (for Deposits Only) (Vijay Nagar) Tel: 443 3333, 475 6401 (Prathu Nagar) Tel: 426 4303. **IRINJALAKUDA** Tel: 282 1589. **JABALPUR** Tel: 443 3333, 409 2004 (for Deposits Only). **JAIPUR** (Bhagwan Das) Tel: 513 0888 Ext. 804/05 (for Deposits Only) (Jaipuragar) Tel: 514 1888 (for Deposits Only)/017 (Mansarovar) Tel: 278 1981 (for Deposits) (Vaishali Nagar) Tel: 5110410 (for Deposits Only)/11 (Vidhyadhar Nagar) Tel: 233 2432. **JALANDHAR** Tel: 227 7444-45 (for Deposits). **JALGAON** Tel: 270 2262, 273 2015. **JAMMU** Tel: 247 7707-08. **JAMNAGAR** Tel: 645 0116/58. **JAMSHEDPUR** Tel: 232 1387, 645 8733 (for Deposits). **JHANSI** Tel: 233 3844. **JOODHPUR** Tel: 513 4888, 264 4448 (for Deposits Only)/49. **JORHAT** Tel: 75780 01700. **KAKINADA** Tel: 656 8001. **KANCHIPURAM** Tel: 272 7270-03. **KANHANGA** Tel: 220 0596/999. **KANUNUR** Tel: 276 5850. **KANPUR** Tel: 230 6760/44 (for Deposits). **KARIMNAGAR** Tel: 690 0090. **KARNAL** Tel: 465 2331-32, 224 6431. **KASHIPUR** Tel: 260 3230. **KATKIAR** Tel: 249 0049. **KOCHI** (Ravipuram) Tel: 241 1200 Ext. 2202/32 (for Deposits Only) (Alwaya) Tel: 240 9555/66 (Kakkanad) Tel: 649 3030 (Pattinam) Tel: 230 3043/83 (Tiruvananthapuram) Tel: 378 5492-93. **KOLHAPUR** Tel: 266 4034-35. **KOLKATA** (Cooke & Key) Tel: 033 6608 6200 (for Deposits Only) (Shaheepore Sarani) Tel: 2301 8300, 2280 1980, 2281 5491-94 (Bella) Tel: 2448 8392 (Chandernagore) Tel: 2683 0005, 6458 9933 (for Deposits Only) (Old Court House Street) Tel: 2248 1308, 6608 6200 (Garia) Tel: 2435 1082/7011 (Salt Lake City) Tel: 2321 5949/7009 (B T Road) Tel: 2557 4561-62. **KOLLAM** Tel: 325 5006, 276 2551-52. **KOTA** Tel: 513 0888, 243 6981 (for Deposits Only/82). **KOTTARAKARA** Tel: 245 8600/9000. **KOTTAYAM** Tel: 230 4985, 256 6136. **KUNNAMKULAM** Tel: 227 980/82. **KURNOOL** Tel: 699 000. **KURUKSHETRA** Tel: 465 6030. **LUCKNOW** (Ashok Marg) Tel: 398 9123/2623 (for Deposits Only) (Aliganj) Tel: 326 3952, 274 5294 (Gomti Nagar) Tel: 230 3670. **LUDHIANA** (Pakhawal Road) Tel: 242 9856 (for Deposits Only) 5184, 243 2347 (Chandigarh Road) Tel: 230 6678 0043/452. **MADURAI** Tel: 235 0715-16 Ext. 720 (for Deposits Only). **MALAPPURAM** Tel: 273 8873-74. **MANGALORE** Tel: 244 5220 (for Deposits). **MATHURATHANDAM** Tel: 271 744, 272 744. **MATHURA** Tel: 242 301755/5566. **MAVELIKKARA** Tel: 97466 13284, 234 4411-12. **MERUT** Tel: 405 8795-91. **MEHSANA** Tel: 243 901-03. **MOGA** Tel: 509 2020. **MORADABAD** Tel: 222 6116/574. **MUMBAI** (for Deposits Only) (Churchgate) Tel: 6176 6000/1000. [Churchgate (Deposits)] Tel: 6754 6060 (Andheri East) Tel: 2683 0048-50/9958/60 (for Deposits Only) (Andheri West) Tel: 2673 9981-83, 6741 3552 (for Deposits Only) (Andheri Kurla Road) Tel: 2830 4251-53 (Bandra Kurla Complex) Tel: 2650 0951-53 (Borivli-Rambdas Sutarale Road) Tel: 2890 7153/52/55 (Borivli - East) Tel: 2870 5417/19 (for Deposits) (Borivli-L T Road (Deposits) Tel: 2893 7000-01 (Chembur) Tel: 2529 1188/8838 (for Deposits) (Chhatrakop (Deposits) Tel: 2501 1284 (Goregaon - West) Tel: 6754 6111 (Goregaon East) Tel: 2849 7102-95 (Parel East (Deposits) Tel: 6754 6060 (Lower Parel) Tel: 6620 0000 (Lower Parel Credit Risk Management) Tel: 6611 3020 (Malad) Tel: 6599 0487-90 (Malad - East (Deposits) Tel: 2881 3676 (Mira Road) Tel: 6599 0265-67 (Mulund) Tel: 2565 2131/2567 5733 (for Deposits Only) (Vikhroli) Tel: 2518 6624-26 (Vasai) Tel: 234 1132-34 (Virar) Tel: 250 0162/2151/315-17. **AMBERNATHAR** Tel: 260 3168-69 BOISAR Tel: 645 4353/53 DOMBIVALI Tel: 286 1473 (for Deposits) 174 KALYAN Tel: 220 1580/83, 220 1574. **THANE** (Gokhale Road) Tel: 2545 1114-16, 6528 8415 (for Deposits Only) (Vikas Complex) Tel: 2547 1568/70 (Shodhunder Road) Tel: 6103 3300. **NAVIMUMBAI** (Vashi) Tel: 6516 5201-04, 2789 2911 (for Deposits Only) (Kharghar) Tel: 221 774 6813-17 (Kandivli) Tel: 2785 0515-17 (Sawadoli) Tel: 2711 8879-89. **NEW PANVEL** Tel: 2740 0833-34, 2748 5526. **MUMBAI** (Chinchwad) Tel: 2737 1736/0219 (Hадsarp - Magarpatta City) Tel: 2689 8417/935 (Korhru) Tel: 2545 3592-93 (for Deposits) (Nagar) Tel: 2669 9149 (Sinhagad Road) Tel: 2435 0084/0151 (Wakdev) Tel: 2550 5000. **RAIPUR** Tel: 424 3110 Ext. 127 (for Deposits Only). **RAJAHMUNDRY** Tel: 657 8181. **RAJKOT** Tel: 664 1145-46. **RANCHI** Tel: 233 1055/0823. **RATLAM** Tel: 443 3333, 407 375. **RATNAGIRI** Tel: 224022-23. **REWARA** Tel: 221 112-13. **RISHIKESI** Tel: 243 242/222. **ROHTAK** Tel: 245 467-69. **ROORKEE** Tel: 272 211, 1860420/222. **ROPAR** Tel: 224 986, 500 100. **ROURKELA** Tel: 240 1060-61. **RUDRAPUR** Tel: 244 422, 606 888, 1860420/222. **SAHARANPUR** Tel: 651 0222. **SALEM** Tel: 231 4486-87. **SANGLI** Tel: 232 9892-93. **SATARA** Tel: 226 400, 227 901. **SHIMLA** Tel: 262 6711. **SIKAR** Tel: 271 888, 270 888. **SILIGURI** Tel: 264 0716. **SOLAPUR** Tel: 231 6804-05. **SONEPAT** Tel: 606 1002. **SRI GANGANAGAR** Tel: 248 5900. **SRINAGAR** Tel: 250 3664. **SURAT** (Adajan) Tel: 611 1800 Ext. 9345 (for Deposits Only) (City Light) Tel: 231 3201-02 (Majura Gate) Tel: 247 9371/5954. **THRIUVANANTHAPURAM** (Vazhanchudam) Tel: 322 0309/232 4224 (for Deposits Only) (Bananur) Tel: 73665 (Kazhakkulam) Tel: 241 7707-08 (Medical College) Tel: 2355 2515-16. **THRISSUR** Tel: 238 978-91. **TIRUCHIRAPPALLI** Tel: 273 0701, 73665 (Kazhakkulam) Tel: 241 7707-08 (Medical College) Tel: 2355 2515-16. **TIRUPATI** Tel: 238 978-91. **TIRUPUR** Tel: 238 978-91. **TIRUVARUR** Tel: 325 5000, 251 7823-24. **TIRUNELVELI** Tel: 325 5000, 251 7823-24. **TIRUPATI** Tel: 325 5000, 251 7823-24. **TIRUPUR** Tel: 242 2901-02. **TUTUCORIN** Tel: 325 5000, 230 0707/807. **UDAPUR** Tel: 510 0840/50. **UJJAIN** Tel: 443 3333, 253 3685. **VADOODARA** (Race Course) Tel: 230 8400, 235 6397 Ext. 837 (for Deposits Only) 232 0240 (Waghodia Road) Tel: 251 4164/2364. **VAPI** Tel: 246 2580, 240 2573/34/93. **VARANASI** Tel: 242 0485 (for Deposits) 325 4174. **VIJAYAWADA** Tel: 242 9100. **VISAKHAPATNAM** Tel: 663 7373 Ext. 695 (for Deposits Only). **VISAKHAPATNAM** (Gajuwaka) Tel: 690 0210. **WARANGAL** Tel: 658 2030. **YAMUNA NAGAR** Tel: 260 02416, 230 025.

**(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.

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

NAME	ADDRESS	OCCUPATION
Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Professional Director
Mr. B. S. Mehta	Bansi S Mehta & Company, Chartered Accountants, Merchant Chamber, 41, New Marine Lines, Mumbai 400 020.	Practising Chartered Accountant
Mr. D. M. Sukthakar	Flat No. 5, Priya Co-op. Hsg. Soc. Ltd., 9, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400 030.	Professional Director
Mr. D. N. Ghosh	The Peerless General Finance and Investment Co. Ltd., Anuj Chambers, 24B Park Street, 5th Floor, Kolkata 700 016.	Professional Director
Dr. S. A. Dave	Bldg. No.17, Flat No.31, MHB Colony, Opp Lilaivati Hospital, Bandra Reclamation, Bandra (W), Mumbai 400 050.	Professional Director
Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa 403 102.	Professional Director
Dr. Bimal Jalan	4, Babar Road, Near Bengali Market, New Delhi 110 001.	Professional Director
Dr. J. J. Irani	No. 7 Beldhi Lake, Northern Town, Jamshedpur, Jharkhand 831 001.	Professional Director
Mr. V. Srinivasa Rangan (Executive Director)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Company Executive
Ms. Renu Sud Karnad (Managing Director)	Housing Development Finance Corporation Ltd., The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi 110 067.	Company Executive
Mr. Keki M. Mistry (Vice Chairman & Chief Executive Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Company Executive

**(f & g) \*Profits and Dividends:**

Financial Year Ended	Profit before tax (₹ in crores)	Profit after tax (₹ in crores)	Equity Dividend Per share (₹)
31.03.2017	10,726.64	7,442.64	18.00*
31.03.2016	10,108.10	7,093.10	17.00
31.03.2015	8,624.14	5,990.14	15.00

\* Subject to shareholders' approval in the AGM to be held on July 26, 2017. This includes interim dividend of ₹ 3 per share paid during the year.

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

	As at March 31, 2017	As at March 31, 2016
<b>Liabilities</b>		
Paid-up Equity Share Capital	317.73	315.97
Reserves and Surplus	39,276.55	33,753.99
Money received against share warrants	51.10	51.10
Secured Loans	1,30,860.20	1,23,100.89
Unsecured Loans	1,48,871.95	1,14,662.05
Current Liabilities and Provisions	14,591.78	16,090.41
Deferred Tax Liability	2,388.58	902.21
<b>Total</b>	<b>3,36,357.89</b>	<b>2,88,876.62</b>
<b>Assets</b>		
Loans	2,95,733.83	2,58,658.24
Fixed Assets	642.34	664.53
Investments	20,410.10	15,345.43
Current Assets, Loans and Advances	19,571.62	14,208.42
<b>Total</b>	<b>3,36,357.89</b>	<b>2,88,876.62</b>

**Brief particulars of Contingent Liabilities:** Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 628.09 crore (Previous year ₹ 500.32 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 1,241.88 crore (Previous year ₹ 1,290.84 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,838.21 crore (previous year ₹ 1,889.83 crore) and in respect of disputed dues towards sales tax, wealth tax, interest on lease tax, and payments towards employer's contribution to ESIC not provided for by the Corporation, amounts to ₹ 0.15 crore (Previous year ₹ 0.15 crore).

- (i) The amount of Public Deposits which the Corporation can raise under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 5 times of the net owned funds i.e. ₹ 1,65,692.30 crore whereas the total Public Deposits as on March 31, 2017 was ₹ 62,938.02 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 5,30,215.36 crore whereas the aggregate deposits as on March 31, 2017 was ₹ 2,80,533.54 crore.
- (j) There are no overdue deposits other than unclaimed deposits.
- (k) We declare that:
  - The Corporation has complied with the provisions of the Directions as applicable to it;
  - The compliance with the said Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank.
  - The deposits accepted by the Corporation 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 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  
Sd/-  
**AJAY AGARWAL**  
Company Secretary

Date: May 4, 2017  
Place: MUMBAI