DEPOSITS

INDIVIDUALS

• FIXED RATES ONLY •----

HIGHEST SAFETY

CRISIL has reaffirmed "CRISILAAA/Stable" rating & ICRA has reaffirmed "[ICRA]AAA(Stable)" rating for twenty eighth consecutive year.

QUICK LOAN FACILITY

Loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit amount, subject to the terms and conditions framed by HDFC. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and NRIs.

REGULAR DEPOSITS										
	Interest rat	tes on Deposits b	elow ₹ 2 Crore		(p.a.)					
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*					
12 - 14 Months	6.56%	6.60% 6.65% -			6.77%					
15 - 17 Months	7.06%	7.10%	7.16%	7.29%	7.29%					
18 - 34 Months	6.96%	7.00%	7.06%	7.19%	7.19%					
35 Months	7.16%	7.20%	7.27%	7.40%	7.40%					
36 - 54 Months	6.96%	7.00%	7.06%	7.19%	7.19%					
55 Months	7.21%	7.25%	7.32%	7.45%	7.45%					
56 - 120 Months	6.96%	7.00%	7.06%	7.19%	7.19%					
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000					
Inte	rest rates on Depo	sits ₹ 2 Crore and	d above & below ₹	5 Crore	(p.a.)					
12 - 14 Months	7.21%	7.25%	7.32%	-	7.45%					
15 - 23 Months	7.01%	7.05%	7.11%	7.24%	7.24%					
24 - 120 Months	6.96%	7.00%	7.06%	7.19%	7.19%					
Inter	Interest rates on Deposits ₹ 5 Crore and above & below ₹ 25 Crore (p.a.)									
12 - 14 Months	7.21%	7.25%	7.32%	-	7.45%					
15 - 24 Months	7.01%	7.05%	7.11%	7.24%	7.24%					
25 - 120 Months	6.96%	7.00%	7.06%	7.19%	7.19%					

* For cumulative option, Interest is compounded annually.

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

Senior Citizen (60 years and above)							
Additional ROI below ₹ 5 Crore							
Period Rate of Int							
12 - 60 months	0.50% p.a.						
61 - 120 months	0.75% p.a.						

RATES EFFECTIVE FROM JUNE 21, 2023

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

EVALUATE: Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. DEPOSITS
Phones: 022-67546060 (for Deposits only) Email: deposits@hdfc.com Website: www.hdfc.com CIN: L70100MH1977PLC019916

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

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY: Resident Individual & Minor through guardian (who is not a tax-resident of any country other than India).

MODES OF ACCEPTANCE OF FUNDS:

(a) RTGS/NEFT/FUND TRANSFER: Remittance can be made in Beneficiary Name - "HDFC Ltd." to our following account on any working day (other than Saturday & holiday).

, ,,,	, ,	,		
Customer's Bank	Beneficiary A/c No.	eneficiary Bank and IFSC ranch		Online application processing
HDFC Bank	00600350003778	HDFC Bank, Fort, Mumbai.	N.A.	
State Bank of India	00000035454570940	State Bank of India, Capital Market, Mumbai	N.A.	After 3 working hours
Punjab National Bank	0061002101613975	Punjab National Bank, Fort, Mumbai	N.A.	Next working day
Axis Bank	920020055982206	AXIS Bank, Fort, Mumbai	N.A.	
All other Banks	00600350003778	HDFC Bank, Fort, Mumbai,	HDFC0000060	After 3 working hours

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

(b) CHEQUE :

Cheque drawn on	Beneficiary Name	Pay-in-slip to be used	Online application processing		
HDFC Bank	HDFC Ltd A/c 00600350003778	Deposit cheque favouring 'HDFC Ltd.' (marked	After 3 working hours		
State Bank of India	HDFC Ltd A/c 00000035454570940	account payee) in the home branch of the respective bank. Customer can use the regular	(Cheque copy to be uploaded)		
Punjab National Bank	HDFC Ltd A/c 0061002101613975				
AXIS Bank	HDFC Ltd A/c 920020055982206	bank for depositing cheque at Non home branch).	(Cheque copy to be uploaded)		
All other Banks	HDFC Ltd A/c 00600350003778	Deposit cheque favouring 'HDFC Ltd.' (marked account payee) at any branch of HDFC Bank using the specially designed CMS Payslip (available at our office or generated through the Key Partner Portal). Prefilled CMS Payslip can also be obtained by emailing a copy of duly filled & signed cheque at deposit.cms@hdfc.com with subject line as 'CMS Payslip – (Depositor's PAN)'.	Next working day after debit to customer's bank account (Cheque copy to be uploaded)		

Effective Deposit date: Same day if amount is credited to our account before the cut off time (currently 1 p.m.); else next working day (excluding Saturdays & Holidays). For amount upto ₹ 10 lakh, cut off time is 4 p.m.

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

Positive Pay System (PPS): Please ensure that you send advance intimation to your bank as required under their guidelines before issuing the cheque.

(c) PAYMENT GATEWAY: Currently 18 banks are available in the Payment Gateway integrated to our ONLINE Deposits System. <u>Effective Deposit date</u>: For HDFC Bank/SBI/ICICI Bank/Axis Bank/IDBI Bank - Please refer the RTGS/NEFT/Fund Transfer block mentioned above. For other banks, T+2 working days (excluding Saturdays & holidays). For these banks, it's advisable to remit funds online using RTGS/ NEFT/Fund Transfer.

(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 and above, please inform us at least one hour in advance to the cut off time and ensure that funds are credited to our bank account before the cut off time. (2) Please ensure that customer KYC is complied before remittance of funds. Deposit application has to be submitted immediately on credit of the amount to our bank account. If the deposit application is not submitted within 1 month of remittance, the effective deposit date will be from the date of submission of the application form. (3) The first account holder in the bank account form where the remittance is made must be the sole/first deposit or in HDFC Deposit. (4) Interest rate prevalent on the effective deposit date will be applicable.

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

Monthly Income Plan (MIP)	Last day of each month
Non-cumulative- Quarterly option	June 30, September 30, December 31 and March 31
Non-cumulative – Half-yearly option	September 30 and March 31
Annual Income Plan	March 31

Cumulative Interest Option & Recurring Deposits Plan: Interest will be compounded annually and accrued every year after deducting tax, wherever applicable. The principal along with interest will be paid on maturity once the discharged deposit receipt is received by us. In case of MIP and Non-Cumulative deposits, if the first interest due date falls within a week from the deposit date, then the interest for the first broken period will be paid in the next interest cycle.

Interest amount (net of TDS - where applicable) will be paid through NACH at all centres where this facility is available. Where this facility is not available, interest will be paid through "Account payee" cheque drawn in favour of the first named depositor along with his bank account details furnished.

GREEN & SUSTAINABLE DEPOSITS: Safeguarding our environment from climate change is the need of the hour. To play our part in combating climate change, HDFC has introduced, Green & Sustainable Deposits, a product that supports United Nations' Sustainable Development Goals (SDGs). Green and Sustainable Deposits will help enhance HDFC's participation in projects directly supporting United Nations' SDGs and empower our depositors to opt for financial products that have a positive impact on the environment, and the society at large.

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

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

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

TDS will be deducted at twice the rate in force if a person is specified under section 206AB of the Income Tax Act 1961.

PREMATURE WITHDRAWAL: Request for premature withdrawal may be permitted at the sole discretion of the Corporation, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, as applicable from time to time. Premature withdrawal will not be allowed before completion of 3 months from the date of acceptance. In case of request for premature withdrawal after the expiry of 3 months, the rates given in the following table shall apply.

Months completed from	Rate of Interest Payable
the date of deposit	
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.
Commission is paid unfront	for the entire period of dependit to our outberies discente. In some of promoture with drowel of dependit

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

RENEWAL / REPAYMENT OF DEPOSIT: For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC. In case of renewal of deposit, the prescribed application form signed by all depositors is also required to be submitted. 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 of such overdue deposits 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

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 auto-renewal instruction and request for repayment. However, in the absence of any specific maturity instruction, the maturity amount will be automatically remitted to depositor's bank account from where the funds were received on the maturity date.

Provided that in the case of maturity for the second tenure (post first auto renewal), the amount will be automatically remitted to the designated bank account at maturity, in absence of any specific instruction from the depositor otherwise.

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/FT 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 furnished. The cancellation of nomination shall be made by the depositor along with joint depositors, if any, by submission of Form DA-2.

A variation in the said nomination shall be made by the depositor along with joint depositors, if any, by submission of Form DA-3. A nomination or cancellation of nomination or variation of nomination shall not cease to be in force merely by reason of the renewal of the deposit.

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

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

Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021.

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate in 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. In case of partifull repayment of loan against deposit by the depositor, kindly ensure that all remittances are made from the same bank account where the funds were remitted 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 "CRISIL AAA/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 "[ICRA]AAA(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 ₹ 977.12 core (Total exposure less equity investments) and the total amount of exposure to such entities is ₹ 20,098.48 core. The deposits solicited by the Corporation are not insured.

HDFC has a right to change, amend, add or delete the terms and conditions without notice, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, as applicable, from time to time.

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

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

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

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

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

	www. hdfc .com	PROVISI	ONAL RECEIPT			Date://	
Received from		chee	que/HDFC Deposit Receipt No		_ for ₹	dated	
drawn on	Bank		_ Branch towards 🔲 Deposit for Se	nior Citizens 🛛 🗋 Mo	onthly Income Plan	Non-Cumulative (🗋 Quarterly	
Half-Yearly)	Annual Income Plan Cumulative for	or a period of months @	% per annum. Fo	or HOUSING DEV	ELOPMENT FIN	ANCE CORPORATION LIMIT	TED
		Phone: 022 67546060			Authorizod Signa	ton	

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

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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

Agent's Name:

Code No.:

DEPOSIT APPLICATION FORM (Resident Individuals)

PLEASE USE BLOCK LETTERS AND TICK IN APPROP Agents are not permitted to accept cash with application form and issue		n no way bo	rosponsible	for our	h or other	wrong	tondoro		Date :				
		,					lenuers.						
I/We apply for placement/renewal of deposit for a pe		months a	ina wili ea		lerest (c	Ŋ		% p.a.					
PAYMENT DETAILS													
										Date:	D D	MN	
Che	eque/RTGS/NEFT	(UIR) NO.								Date.		IVI	
Bank Name							Branch						
Bank Account No.		MICR Code:					IFS Co						
Interest on this deposit and redemption proceeds	may be credite		ve bank	acco	unt dire	ectly f			EFT/F	RTGS/d	lirect o	redit f	acility.
HDFC Deposit Receipt No. (In case of Renewal)			Maturi	ty Da	ate D	D	MM	Y Y					
GREEN & SUSTAINABLE DEPOSITS													
SCHEME : STATUS :		CATEO				D I. I		-+/D -		- Dine -	4		
MONTHLY INCOME PLAN	ndividual		ORY : 🛛 eholder (D			Juduc		ctor/Rela	I Emple		lor		
□ NON-CUMULATIVE (Quarterly) □ NON-CUMULATIVE (Half-Yearly)										-			
		DEPOS	SIT REPA	YAE	SLE TO	: 🗆 F	First Depo	sitor 🗆 F	irst De	positor	or Sur\	vivor/s	
		SENIO	R CITIZE	INS (60 years	& abo	ove) 🗆 Y	'ES I	⊐ NO				
First / Sole Depositor's Details													
Name													
Guardian's Name													
(in case of Minor) Customer No.		PAN											
Second Depositor's Details			_	_									
Name													
Customer No.		PAN	_	+		-							
\Box I am a joint holder in the above-mentioned bank	account of the f		sitor OR (If diff	oront) B	ank /	account d	lotaile ar	o as fo	llowe			
Bank Name		inst depos		n uin	erent) b		Branch		e as 10	10w5.			
Bank		MICR					IFS						
Account No.		Code:					Со						
Third Depositor's Details													
Name													
Customer No.		PAN											
\Box I am a joint holder in the above-mentioned bank	account of the f	first depos	sitor OR (lf diff	erent) B	Bank a	account d	etails ar	e as fo	llows.			
Bank Name							Branch						
Bank Account No.		MICR Code:					IFS Co						
I/We hereby declare that the first named depositor mentioned in I	my/our application i	s the benefi	cial owner o	of this	deposit a	ind as	such he/she	e should b	e treate	d as the	payee f	or the p	urpose of
deduction under Section 194A of the Income Tax Act, 1961. I/We I/We certify that the information provided above is in accordance	, ,					•	•	•	Income .	Tax Rules	1962	I/We als	so certify t
I/we am/are not a tax-resident of any country other than India. I/W otherwise. I/We permit/authorise HDFC Ltd. to collect, store, comr	e have not withheld municate and proces	any materia any materia	al informatio on relating to	n that o the <i>l</i>	may affect Account a	ct the a ind all	assessment/ transactions	categoriza therein, b	tion of the y HDFC	ttd. and	nt as a F any of	Reportab its affilia	ole account ates where
situated including sharing, transfer and disclosure between them ar foreign. It shall be my/our responsibility to educate myself/ourselve	es and to comply at	all times wit	h all relevar	nt laws	relating t	to repo	orting under	section 28	5BA of t	he Act re	ad with	the Rule	es thereund
I/We further declare that, I/We am/are authorized to make this dep not involve directly or indirectly any proceeds of schedule of offence	posit in the above-n e and/or is not desi	nentioned so ianed for the	heme (HDF	C Dep anv c	oosit) and ontraventi	that th ion or (he amount k evasion of th	kept in the he provisio	deposit ns of the	is throug Prevent	h legitin ion of N	nate sou Ionev La	rce and do undering A
2002 and any Rules, Regulations, Notifications, Guidelines or Dire as and when required by HDFC Ltd. in accordance with the appl	ections thereunder, a	as amended	from time	to time	e. I/We sh	all pro	vide any fur	ther inform	nation ar	nd fully c	o-operat	e in any	investigat
been concealed. I/we hereby authorise HDFC Ltd. to send Emai Time Password) on my/our mobile number and email id to facil	I/SMS alerts for all	transactions	s relating to	my/o	ur deposit	ts. I/W	e hereby gi	ve my/our	consent	to HDF	C Ltd. fo	or sendi	ng OTP (C
authentication. I/We also agree to furnish such information and/or	documents as HDI	FC Ltd. may	require from	m time	e to time t	to	SI	GNAT	JRE (OF DE	POS	TOR((S)#
comply with regulations. I/We have gone through the financial and other statements/particu careful consideration, I/we am/are making the deposit with HDFC				FC Lto	d. and afte		FIRST/S GUARD						
On Maturity of the deposit, I/We hereby give my/c				ted t	0		JUANE		·			_	
Renew principal and interest (Recommended)							SECON	ID	:				
□ Renew principal													
\Box Pay the principal and interest to my/our design	nated Bank Acc	ount mer	ntioned h	erein	I.		THIRD		:				
FOR OFFICE USE ONLY													
Document Reference No.		Date c	of Receipt							Verified	by		

FORM DA 1 : Nomination under Section 36B of the Natio of the Banking Companies (Nomination)	onal Housing Ba	ank Act, 1987 and Rule		
	Kule, 1905 III I	spect of HDFC deposi	.5.	
nominate the following person to whom in the event of my / our / minor's d	eath the amount	of this deposit may be r	eturned by HDFC L	_td.
Name & Address				
of Nominee				
			Pin Code	
Email ID				
Customer No. (If KYC is already complied)		PAN		
Mobile				
	nder Age	Date of Birth o	f Nominee D	
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 the minority of the nominee.	's death during	SIGNATURE	OF DEPOSITOR	R(S)#
* Leave out if nominee is not a minor. # Where deposit is made in the name of a minor, the nomination should be signed by a person the back back of the minor.	lawfully entitled	FIRST/SOLE/ GUARDIAN :		
to act on behalf of the minor. [#] Thumb impression shall be attested by 2 witnesses. (use separate form DA 1)		SECOND :		
Please tick if nominee's name should not be printed on Deposit Receipt/Application for renewal We will accordingly arrange to print the nominee name on the renewal application.	I of deposit -	THIRD :		G061/06/2023/
HDFC DEPOSITS PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT)	The Corporation is manage and control of the Board of Executive Officer, Ms. Renu (e) Names, addresses and or		d in three of its Executive Directors, viz., M	e. Subject to superintendence, directi r. Keki M. Mistry, Vice Chairman & Ch ial Officer.
FOR RULES, 1977.	NAME Mr. Deepak S. Parekh	ADDRESS Housing Development Finance Corporation Ltd.,		OCCUPATION Professional Director
OUSING DEVELOPMENT FINANCE CORPORATION LIMITED	(Chairman) Mr. Nasser Munjee*	HDFC House, H.T. Parekh Marg, 165-166, Backb Benedict Villa, House No. 471, Saudevado, Chora		00 020. Professional Director
egistered Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.	Dr. J. J. Irani* Mr. U. K. Sinha	No. 7, Beldih Lake, Northern Town, Jamshedpur, K-94, 2nd Floor, Hauz Khas Enclave, New Delhi -		Professional Director Professional Director
orporate Office: HDFC House, H T Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. hones: 022-67546060 (for deposits only) Email: deposits@hdfc.com Website: www.hdfc.com	Mr. Jalaj Dani Dr. Bhaskar Ghosh	Home Villa Co-op. Hsg. Soc. Ltd., 48, Krishna Sa Villa No. 443, Adarsh Palm Retreat, Phase 2, Bell		Professional Director 03 Professional
IN: L70100MH1977PLC019916.) Name of the Company : HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)	Ms. Ireena Vittal Mr. P. R. Ramesh#	A2, 1202, World Spa East, Sector 30/41, Gurugra 532, Defence Colony, Sainikpuri, Secunderabad -	m – 122001	Professional Director Professional Director
Date of Incorporation : October 17, 1977 Business carried on by the Company and its subsidiaries with details of branches: HDFC is a public limited company primarily engaged in the business	Mr. Rajesh Narain Gupta#	B-2301, Plot- 141, Phoenix Tower, S. B. Marg, Lo		Lawyer
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.	Mr. V. Srinivasa Rangan (Executive Director & Chief Financial Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backt	ay Reclamation, Churchgate, Mumbai - 4	Company Executive 00 020.
te Corporation has eleven wholly owned and two other subsidiaries viz.: HDPC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities; • HDPC Holdings Limited carries on the business investments in stocks, shares, debentures and other securities; • HDPC Trustee Company Limited acts as a Trustee for HDPC Mutual Fund; • HDPC Ventures Trustee ompany Limited acts as a Trustee for Funds/Trusts; • HDPC Property Ventures Limited is engaged in advisory services; • HDPC Sales Private Limited acts as a	Ms. Renu Sud Karnad (Managing Director) Mr. Keki M. Mistry	Housing Development Finance Corporation Ltd., The Capital Court, Munirka, Outer Ring Road, Old Housing Development Finance Corporation Ltd.,		Company Executive Company Executive
stributor of home loans and other financial products. • HDFC Education and Development Services Private Limited is engaged in in the provision of education services; HDFC Capital Advisors Limited is engaged in advisory services. • HDFC Future Capital Limited carries on the business of managing HDFC Hordprix HDFC set Management Company Limited carries on the business of managing Mutual Fund schemes; • Grita Investments, a wholly owned subsidiary of HDFC Holdings milted acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritus; • HDFC Credita Francial Services Limited is engaged in providing uctation loan for higher education; and e Grita Pite. Limited, a wholly owned subsidiary of HDFC Credita Carries out private equity asset (fund management	(Vice Chairman & Chief Executive Officer) * Retired on July 20, 2021 (f & g) Profits and Dividends:	HDFC House, H. T. Parekh Marg, 165-166, Backt # Appointed w.e.f. August 2, 2021	ay keciamation, Churchgate, Mumbal - 4	
nvestment advisory services. ote: 1. Pursuant to RBI directions, the Corporation reduced its shareholding in HDFC ERGO General Insurance Company Limited (HDFC ERGO) to less than 50%.	Financial Year		Profit after tax (₹ in crore)	Equity Dividend Per share (₹)
ccordingly, HDFC ERGO has ceased to be subsidiary of the Corporation. he Corporation has Branch Offices/Service Centers at the following places:	31.03.202		13,742.18 12,027.30	30.00 23.00
BONA To (1954-50054 AdAFTAL A' In: 003-2023710775 AdA) (bring Pace) To (592-40773021464, Blandra Bole Road To (195507024 AMEDADA Y) (272070773) (Buringer) To (27207077) 10 (195607007) [Em 10111/fre/pace) Grip, Namegora Barneon (H. 19-507) (26 Jandha) (H. 272171274) (Buringer) (H. 272071274) (Buringer) (H. 272071274) 10 (19500704) [Em 1011/fre/pace) Grip, Namegora Barneon (H. 19-507) (26 Jandha) (H. 272171274) 10 (19500704) [Em 1011/fre/pace) Grip, Namegora Barneon (H. 19-507) (26 Jandha) (H. 272171274) 10 (19500704) [Em 1011/fre/pace) (H. 19500704) [Em 1011/fre/pace) (H. 19500704) [Em 1011/fre/pace) (H. 19700704) [Em 1011/fre/pace) [(h) Summarized financial of) 20,350.92 osition of the Corporation as in the two audited bal	17,769.65	21.00
HEAA Pangla Ibadali In (17):53293771, Manda Cay In Stream, ARRANTI IN 2012-55520707, AMERICA IN 1975/53207, AMERICA IN 2012-555207, AMERICA IN 2012-55	Liabilities	usition of the corporation as in the two address bar	As at March 31, 2022	(₹ in crore As at March 31, 2021
ERMANDER IN (2002)2024/464 ERMANDANULA TA IDS-47022), EMBARTINE IN EXECUTES BRANDLER IN (2004)202444555 ERMANDER IN (2004)2025 ERMANDER IN (2004)2025 In 1935/1728 ERMAND IN (2005)2015 ERMAND, IN (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)2024 IN (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)202 IN (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)2024 (2004)202	Paid-up Equity Share Ca Reserves and Surplus	pital	362.61 119,581.36	360.79 108,114.83
7.50/102 He buyesh 6/bi) (6/20 14-44. Sector 5/b) (6/2014/002) (6/2014) (7/	Money received against Secured Loans	hare warrants	307.03 283,340.60	307.03 244,575.50
hangang le (44-555)/581/20, Menchangy le (44-2557)/20, DEWLIN le (255-550)/552, OCUBERTOR Kanaug Ang le (142-4550)/581/20, Debuscho Jang, Jang Le (142-450)/551/20, Debuscho Jang Le (142-450)/551/20, Debusch	Unsecured Loans Current Liabilities and Pr		216,340.54 20,932.32	196,789.54 17,450.89
22/11/22/27. (Addeminance in Engineering and the State States Gebrack Gebrack Date) in the state in the International in the International Content of the International In	Deferred Tax Liability (Ne Total	t)	640,862.46	567,598.58
In CIRS-RESIST HANDMARGER IN SUCCESS), MARDINAR IN CIRS-RESIZED/SC JUNIARDUNT IN CIRS-SC IN CIRS-RESULT IN CIRS-RESULT IN CIRS-SC IN CIRS-RESULT IN	Assets Loans		554,862.51	485,294.26
BIL IN CONSTRUCTIONS IN INTERNAL Distance Each III (VACUNDOL, DESIGNI for Departs only, Decahona) (III (VACUNDOL, DESIGNI for Departs only, Decahona) (IIII (VACUNDOL, DESIGNI for Departs only, Decahona) (IIIII (VACUNDOL, DESIGNI for Departs only, Decahona) (IIIIII (VACUNDOL, DESIGNI for Departs only, Decahona) (IIIIIIIII) (IIIIIIIIII) (IIIIIIIIII) (IIIIIIII	Fixed Assets Investments		1,443.86 71,277.96	1,355.88 69,477.34
	Current Assets, Loans ar Deferred tax asset		11,728.25 1,549.88	9,815.80 1,655.30
UII III YA YATAO KATAO WALAYA KATAO	Misc Expenditure, Profit a Total	ind Loss Account	640,862.46	567,598.58
4 GENETIA KOTA ILE OFFA-43588. IN CHARAGEA ILE OFFA-BEDERRIC MOTIONALI ILE OLISIONES, SERVIS ANDRIADURI ILE SECTIORIZ ANDRIADURI ILE OLISIONESCONTE ANDRIADURI ILE OLIVITATIONIS CONTRATURI ILE OLISIONESCONTE ANDRIADURI ILE OLIVITATIONIS CONTRATURI ILE OLIVITATIO ILE OLIVITATIONIS CONTRATURI ILE OLIVITATIO ILE OLIVITATIONIS CONTRATURI ILE OLIVITATIONIS CONTRATURI ILE OLIVITATIONIS CONTRATURI ILE OLIVITATIONIS CONTRATURI ILE OLIVITAT	respect of income tax demands,	Liabilities: Contingent liabilities in respect of guarantee net of amounts provided for and disputed by the Corpo	ration is ₹ 2,581.56 crore (Previous year ₹	2,064.18 crore), in respect of corpora
In Construction of the	interest on lease tax, and payme (i) The amount of Public Depo	tisation of receivables ₹ 1,152.72 crore (previous year nts towards employer's contribution to ESIC not provide sits which the Corporation can raise under the Non-Ban of the net owned funds i.e. ₹ 293,853.81 crore whereas	d for by the Corporation, amounts to ₹ 17.3 hking Financial Company - Housing Financ	7 crore (Previous year ₹ 0.93 crore). ce Company (Reserve Bank) Direction
2-25011284. (Gonggon East) Nr. (02-2649710204/55. (Gonggon West) Tel: (02-5555000. (Lower Panel) Nr. (02-5655000. (Lower Pan		ding Public Deposits, which the Corporation can raise is		
LINE IN CONSTRUCT ACAULT IN CONSTRUCTION UNDER INFORMATION DESCRIPTION AND AND AND AND AND AND AND AND AND AN		its other than unclaimed deposits.		
LID SECOND LIDES OF DEPOSIT UPON LIDES AND LID	 The Corporation has cor The compliance with the The deposits accepted I 	plied with the provisions of the Directions as applicable said Directions does not imply that repayment of deposi y the Corporation (other than secured deposits, if any, ecured and rank pari passu with other unsecured liabilities	is is guaranteed by the Reserve Bank of In accepted under the provisions of the direct	tions, the aggregate amount of which
altigory in closs22/bits Free measurement (HSS2221) 2010; FREE PREVENT STREET, PREVENT HAVE IN HIS HITCH HIS STREET, HIT STREE	in terms of sub-sections The Corporation is having a valid of India or the National Housing	(1) & (2) of Section 29B of the National Housing Bank Ac Certificate of Registration dated 31-07-2001 issued und Bank does not accept any responsibility or guarantee al	t, 1987. er Section 29A of the National Housing Bar pout the present position as to the financial	ik Act, 1987. However, the Reserve Ba I soundness of the Corporation or for f
Here/LosAdescut/m (Noto-Sensors Sandar) in Cost-Costons, Sandari in Oniz-Costos, Sandari in Cost-Costos, Sandari in Cost-Costos, Sandari in Oniz-Costos, Sandari in Cost-Costos, Sandari in Cost-Costos, Sandari in Cost-Costos, Sandari in Costos, Sandari in Costo	The above text has been approv	nts or representations made or opinion expressed by the ed by the Board of Directors of the Corporation at its me poration and a copy has been filed with the National Hou	eting held on May 02, 2022 and is being is ising Bank, New Delhi.	
TY20233. TBB/HB/T III 007445551 TBB/HB/T III 0074455551 TBB/HB/T III 0074455551 TBB/HB/T III 0074455551 TBB/HB/T III 00744555551 TBB/HB/T III 007445555551 TBB/HB/TIII 007445555551 TBB/HB/T III 0074455555551 TBB/HB/T III 007445555551 TBB/HB/T III 0074455555551 TBB/HB/T III 007445555555555555555555555555555555555	Date: May 2, 2022 Place: MUMBAI		AYALA	Sd/- GGARWAL iy Secretary