HDFC DEPOSITS

INDIVIDUALS

HIGHEST SAFETY CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA (stable)"

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 rating for twenty fourth consecutive year. is not available for deposits from minors and NRIs.

	F	ixed Rates only				
	Interest Rat	Attes on Deposits upto ₹ 2 Crore Rate of Interest (p.a.)				
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*	
33 Months	7.70%	7.75%	7.83%	7.98%	7.98%	
66 Months	7.70%	7.75%	7.83%	7.98%	7.98%	
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000	

For cumulative option, Interest is compounded annually.

	F	Fixed 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	7.55%	7.60%	7.68%	-	7.83%			
22 Months	7.65%	7.70%	7.78%	7.93%	7.93%			
30 Months	7.60%	7.65%	7.73%	7.88%	7.88%			
44 Months	7.65%	7.70%	7.78%	7.93%	7.93%			
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	7.50%	7.55%	7.63%	-	7.78%			
24 - 84 Months	7.50%	7.55%	7.63%	7.78%	7.78%			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			
Inte	erest rates on Dep	osits exceeding ₹	2 Crore upto ₹ 10) Crore				
12 - 23 Months	7.65%	7.70%	7.78%	-	7.93%			
24 - 84 Months	7.65%	7.70%	7.78%	7.93%	7.93%			
Interest rates on Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore								
12 - 23 Months	7.70%	7.75%	7.83%	-	7.98%			
24 - 84 Months	7.70%	7.75%	7.83%	7.98%	7.98%			

* 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	RATES EFFECTIVE FROM	
Additional Interest Rate (for Deposits upto ₹ 2 crore only)	0.25% p.a.	JUNE 14, 2019

Cheque should be drawn in favour of "HDFC Ltd." and marked "Account Payee only"

• INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT.



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

 Phones: 022-67546060 (for Deposits only)

 Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)

 CIN: L70100MH1977PLC019916

 Email: deposits@hdfc.com

 Website: www.hdfc.com

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY

Resident Individual, Minor through guardian & Hindu Undivided Family (who is not a tax-resident of any country other than India).

MODE OF ACCEPTANCE

a) Through an account payee cheque favouring "HDFC Ltd"; or

b) Remittance of funds through RTGS, NEFT or fund transfer into HDFC's bank account on any working day (other than Saturday). In case the deposit amount is Rs. 25 lacs or more, the depositor must intimate HDFC latest by 12.30 pm on the day of remittance so that interest shall accrue from that date; else interest shall accrue from the next working day.

Bank Account details for remittance of funds:

Beneficiary Name: HDFC LTD.

Account No.: HDFCFD+Depositor's PAN (i.e. if PAN of the depositor is ABCDE1234Z then account number should be mentioned as HDFCFDABCDE1234Z)

IFSC Code: HDFC0000060 Bank Name & Branch: HDFC Bank Ltd, Fort Branch, Mumbai

INTEREST

Interest will be payable on the deposit from the date of realization of cheque or transfer of funds into HDFC's bank account on any working day (other than Saturday) with prior intimation. Interest on deposits placed under Monthly Income Plan, Non-Cumulative Option and Annual Income Plan shall be paid on fixed dates as given below:

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

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

Interest amount (net of TDS - where applicable) will be paid through NACH at all centres where this facility is available. Where this facility is not available, interest will be paid through "Account payee" cheque drawn in favour of the first named depositor along with his bank account details furnished. In case of Monthly Income Plan, post-dated interest cheques for every financial year will be issued in advance. Interest on Monthly Income Plan under Variable Rate Deposit will be credited to the depositor's bank account on the last day of the month.

VARIABLE RATE DEPOSIT

Interest Rate on variable rate deposit is linked to the benchmark rate and will vary from time to time with the benchmark rate. Benchmark Rate is the rate of interest applicable on HDFC fixed rate deposit product for the corresponding period. Interest Reset Date - Rate of interest (ROI) will be reset at the beginning of each interest period. ROI prevailing on the first day of the interest period will be applicable for the entire interest period. Deposit placed under the variable rate deposit cannot be changed to fixed rate deposit before the maturity date.

ELECTRONIC CLEARING SERVICE

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.

Section 139A(5A) of the Income-tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his PAN to the person responsible for deducting such tax. Further, 139A(5B) requires the person deducting such tax to indicate the PAN on the TDS certificate. In case PAN is not mentioned the rate of TDS would be 20% as per section 206AA(1) of the Income-Tax Act, 1961. In case of deposits of ₹ 50,000 and above, it is mandatory to furnish PAN.

PREMATURE WITHDRAWAL

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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.

the date of deposit	Rate of Interest Payable
After 3 months but before 6 months	The maximum interest payable shall be 4% per annum for individual depositor, and no interest in case of other category of depositors.
After 6 months but before the date of maturity	The interest payable shall be 1% lower than the interest rate applicable for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by HDFC. In respect of variable rate deposit, the interest rate applicable for the period for which deposit has run would be considered as applicable on the respective interest reset dates.

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

RENEWAL / REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC. 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 after 12 months from the date of renewal and premature withdrawal will not be permitted for 3 months after the date of renewal. 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.

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 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.

NOMINATION FACILITY

As per Section 36B of the National Housing Bank Act, 1987 & Rule 2(1) of the Banking Companies (Nomination) Rule, 1985, only individual depositor/s, singly or jointly, can nominate a single person under this facility. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attorney holder or any person acting in representative capacity as holder of an office or otherwise cannot nominate. In the event of the death of the sole depositor or the death of all the depositors, the nominee shall have the right to receive the amount due in respect of the deposit and payment by HDFC to the nominee shall constitute full discharge to HDFC of its liability in respect of the deposit. Nominees' name will be printed on the Deposit Receipt, unless mentioned otherwise. In case of thumb impression of the depositor/s, nomination has to be attested by two witnesses. In such cases, separate Form DA-1 may be downloaded from our website.

KNOW YOUR CUSTOMER (KYC)

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC requirements by submitting the following documents :

a) Latest photograph b) Self-certified copy of the proof of identify c) Self-certified copy of the proof of address and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961. In case the depositor has already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number

GENERAL

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

Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the Housing Finance Companies (NHB) Directions, 2010.

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate 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.

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

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, 2018 was ₹ 10,006.21 crore.

The deposits solicited by the Corporation are not insured.

HDFC has a right to change, amend, add or delete the terms and conditions without notice, subject to the Housing Finance Companies (NHB) Directions, 2010, as applicable, from time to time.

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

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

The financial position of the Corporation as disclosed and the representations made in the application form are true and correct and that the Corporation and its board of directors are responsible for the correctness and veracity thereof. The housing finance company is within the regulatory framework of the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the Corporation or for the correctness of any of the statements or the representations made or opinions expressed by the Corporation, and for repayment of deposit/discharge of liabilities by the Corporation. HDFC Deposits programme is designed in accordance with NHB Regulations with the objective to channelise resources for housing. FOR AUTHORISED AGENTS

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

			PROVISIONAL RECEIPT	Dete	
WITH YOU, RIGHT THROUGH	www.hdfc.	com		Date:	
Received from			cheque/HDFC Deposit Rece	ipt No	for
₹	dated	drawn on	Bank		_ Branch towards
Deposit for Senior	Citizens [Monthly Income Plan	Non-Cumulative (Quarterly Half-Yearly)	Annual Income Plan	Cumulative
for a period of	months @ _	% per annum.	For HOUSING	DEVELOPMENT FINANCE (CORPORATION LIMITED

Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory

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

Regd. Office: Ramon House, H T Phones: 022-67546060 (for Depor	anes: 022-67546060 (for Denosits only) Toll Free No. 1-800-22-2022 (From MTNL & RSNL Phones)			gent's Name: ode No.:			
		TION FORM (R	eside	nt Indi	viduals	s)	
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 ot	her wrong te	nders.	Date :		
I/We apply for placement/renewal of deposit		months and will earn interest	t @	%	p.a.		
🗹 FIXED RATE INTEREST 🗆 VARIAB	E RATE INTEREST	r					
Amount ₹ Cheque/RTGS/NEFT (UTR) No. Date: D D M M Y Y							
Bank Name		MICD		Branch			
Bank Account No.		MICR Code:		IFSC Code:			
Interest on this deposit and redemption pr	oceeds may be credit		irectly th	rough NAC	H/NEFI/F	RIGS/direc	ct credit facility.
HDFC Deposit Receipt No. (In case of Renewal)		Maturity Date		м м ү	Y		
	TUS :	CATEGORY : D Member o	of Public	Director	Relative of	a Director	
	esident Individual	Shareholder (DP/Client ID) 🗆 Emple	oyee	
□ NON-CUMULATIVE (Half-Yearly)	ndu Undivided Family	DEPOSIT REPAYABLE T	' O : 🗆 Fir	st Deposito	· 🛛 First De	positor or S	urvivor/s
ANNUAL INCOME PLAN CUMULATIVE		SENIOR CITIZENS (60 yea	ars & above	e) 🗆 YES		<u> </u>	
First / Sole Depositor's Details (as app	earing in your supporting id	dentification document)					
CKYC Identifier (Skip if not alloted)							
Name							
Guardian's Name (in case of Minor)							
Mobile		Aadhaar No.					
Customer No. (If KYC is already complied)		PAN					
Email ID							
Second Depositor's Details (as appearing	ig in your supporting identif	fication document)					
CKYC Identifier (Skip if not alloted)		Aadhaar No.					
Name							
Customer No. (If KYC is already complied)		PAN					
Third Depositor's Details (as appearing in	vour supporting identificat	tion document)					
CKYC Identifier (Skip if not alloted)		Aadhaar No.					
Name							
Customer No. (If KYC is already complied)		PAN					
I/We hereby declare that the first named depositor mentioned i 194A of the Income Tax Act, 1961. I/We hereby agree to abid	n my/our application is the ben-	eficial owner of this deposit and as such h conditions governing the deposit.	he/she should	d be treated as	the payee for t	he purpose of ta	ax deduction under Section
I/We certify that the information provided above is in accorda a tax-resident of any country other than India I/We have not	nce with section 285BA of the withheld any material informati	Income Tax Act, 1961 read with Rules 1	orization of t	he account as	a Reportable a	ccount or other	wise I/We permit/authorise
HDFC Ltd. to collect, store, communicate and process inform between them and to the authorities in and/or outside India of	ation relating to the account ar any confidential information for	nd all transactions therein, by HDFC Ltd. r compliance with any law or regulation wh	and any of hether domes	its affiliates wh stic or foreign.	erever situated We undertake	including sharin to inform you in	ng, transfer and disclosure mmediately of any changes
that may take place in the information provided above as well evidence. I/We also agree that my/our failure to disclose any of my/our account or close it or report to any regulator and/o the deficiency is not remedied by me/us within the stipulated	naterial fact known to me/us, n	now or in future, may invalidate my/our ap the Government of India (GOI)/RBI for the	oplication and	HDFC Ltd. wo	ould be within it	ts right to put re	estrictions in the operations
the deficiency is not remedied by me/us within the stipulated domain for confirming the information provided by me/us to H 285BA of the Act read with the Rules thereunder. I/We also a	period, thereby accept and ack IDFC Ltd. It shall be my/our re	nowledge that HDFC Ltd. shall have the esponsibility to educate myself/ourselves	right and au and to comp	thority to carry bly at all times	out investigation with all relevan	ns from the info nt laws relating	to reporting under section
285BA of the Act read with the Rules thereunder. I/We also a the subject matter herein. I/We shall indemnify HDFC Ltd. for I/We further declare that, I/We am/are authorized to make this	any loss that may arise to HD	FC Ltd. on account of providing incorrect	t or incomple	te information.			
or indirectly any proceeds of schedule of offence and/or is no Notifications, Guidelines or Directions thereunder, as amended	t designed for the purpose of a from time to time. I/We shall p	any contravention or evasion of the provision and fully co	sions of the o-operate in a	Prevention of N	Noney Launderin as and when	ng Act, 2002 ar required by the	nd any Rules, Regulations, Corporation in accordance
with the applicable Law. I/We further affirm that the informatic has been concealed. I/we hereby authorise HDFC to send Em	n/details provided by me/us is/ nail/SMS alerts for all transaction	/are true and correct in all respect and no ons relating to my/our deposits.	othing				SITOR(S)#
I/We have gone through the financial and other statements/pi consideration I/we am/are making the deposit with the Corpor			FI	RST/SO	LE/		
On Maturity of the deposit, I/We hereby gi	ve my/our explicit con	nsent to HDFC Limited to	G	UARDIA	N :		
☐ Renew principal and interest ☐ Renew principal			SI	ECOND	:		
Pay the principal and interest to my/ou	designated Bank Ac	count mentioned herein.	TI	HIRD	:		
FOR OFFICE USE ONLY							
Document Reference No.		Date of Receipt				Verified by	

	FORM DA 1 : Nomination under Section 36B of the Natio of the Banking Companies (Nomination)	onal Housing	Bank Act, 1987 and			
I/We	person to whom in the event of my / our / minor	'a daath tha a	mount of this doposit	may be returned		l td
-	person to whom in the event of my / our / minor	s uealli lile a	mount of this deposit	may be returned		LIU.
Name & Address of Nominee						
Email ID				Pin Code		
Customer No. (If KYC	is already complied)		PAN			
Mobile		Aa	dhaar No.			
Relationship with		Age	Date of Birth	of Nominee		
Depositor (If any)		U	Date of Difti	or Norminee		
As the nominee is a minor	on this date, I/We appoint (Name, address & date of birth)	*				
to receive the amount of the during the minority of the nor	deposit on behalf of the nominee in the event of my / our / ninee.	minor's death	SIGNATU	RE OF DEPOSIT	OR(S)#	
	the name of a minor, the nomination should be signed by a		FIRST/SOLE/ GUARDIAN :			
entitled to act on behalf of # Thumb impression shall be	the minor. attested by 2 witnesses. (use separate form DA 1)		SECOND :			100
	name should not be printed on Deposit Receipt/Application for ren	ewal of deposit	THIRD :			G061/06/19/100
- we will accordingly an	range to print the nominee name on the renewal application.		ranch Offices/Service Centres at the followir	ıg places:		
HDFC	UNDER NON-BANKING FINANCIAL COMPANIES AND	The Corporation is direction and control	the management of the Corporation: managed by the Board of Directors comprising I of the Board of Directors, substantial powers o xecutive Officer, Ms. Renu Sud Karnad, Managi	f management are vested in three of its	Executive Directors,	viz., Mr. Keki M. Mistry, Vio
DEPOSITS	MISCELLANEOUS NON-BANKING		and occupations of the Directors: ADDRESS			OCCUPATION
FOR	COMPANIES (ADVERTISEMENT) RULES, 1977.	Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporation 165-166, Backbay Reclamation, Churchgat			Professional Director
INDIVIDUALS		Mr. B. S. Mehta	Bansi S Mehta & Company, Chartered Acco New Marine Lines, Mumbai 400 020.			Practising Chartered Accountant
	ANCE CORPORATION LIMITED arekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.	Mr. D. M. Sukthankar*	Flat No. 5, Priya Co-op. Hsg. Soc. Ltd., 9, K	Khan Abdul Gaffar Khan Road, Worli Sea	a Face,	Accountant
Corporate Office: HDFC House, H. T. Pare	kh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Professional Director Mr. D. N. Ghosh*	Mumbai 400 030. The Peerless General Finance and Investm	ent Co. Ltd., Anuj Chambers, 24B Park	Street,	Professional Director
	IOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC)	Mr. U. K. Sinha#	5th Floor, Kolkata 700 016. K-94, 2nd Floor, Hauz Khas Enclave New D	Delhi 110 016.		Professional Director
b) Date of Incorporation:	CIN: L70100MH1977PLC019916) Jctober 17, 1977	Mr. Jalaj Dani [#] Mr. Nasser Munjee	Home Villa Co-op. Hsg. Soc. Ltd., 48, Krish Benedict Villa, House No. 471, Saudevado,		007.	Professional Director Professional Director
(c) Business carried on by the Company and its subsidia housing finance by creating an institutional facility for m India.	ries with details of branches: HDFC is a public limited company primarily engaged in the business of providing eeting the needs of people for long-term finance for purchase/construction of residential houses anywhere in	Dr. Bimal Jalan Dr. J. J. Irani	4, Babar Road, Near Bengali Market, New No. 7 Beldih Lake. Northern Town, Jamshe			Professional Director Professional Director
The Corporation has ten wholly owned and eight other so HDFC Investments Limited carries on the business of inve	stments in stocks, shares, debentures and other securities . HDFC Holdings Limited carries on the business	Mr. V. Srinivasa Rangan	Housing Development Finance Corporation	Ltd., HDFC House, H. T. Parekh Marg,		Company Executive
Company Limited acts as a Trustee for Funds/Trusts HDFC	rities HDFC Trustee Company Limited acts as a Trustee for HDFC Mutual Fund HDFC Ventures Trustee Property Ventures Limited is engaged in advisory services HDFC Sales Private Limited acts as a distributor Company Ventures Limited acts as a distributor HDFC Ventures Limited acts as a d	(Executive Director) Ms. Renu Sud Karnad	165-166, Backbay Reclamation, Churchgat Housing Development Finance Corporation	Ltd., The Capital Court, Munirka,		Company Executive
Advisors Limited is engaged in advisory services. • HDFC Ver	n and Development Services Private Limited is engaged in the provision of education services ● HDFC Capital ture Capital Limited carries on the business of managing HDFC Property Fund ● HDFC Standard Life Insurance ● HDFC ERKG General Insurance Company Limited is engaged in the business of general insurance ● HDFC	(Managing Director) Mr. Keki M. Mistry	Outer Ring Road, Olof Palme Marg, New D Housing Development Finance Corporation	Ltd., HDFC House, H. T. Parekh Marg,		Company Executive
Asset Management Company Limited carries on the business inance • Griha Investments, a wholly owned subsidiary of	of managing Mutual Fund schemes GRUH Finance Limited is engaged in the business of providing housing HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in	(Vice Chairman & Chief Executive Officer)	165-166, Backbay Reclamation, Churchgat 0, 2018 * Appointed w.e.f. April 30, 2018	e, Mumbai 400 020.		
a wholly owned subsidiary of HDFC Standard Life Insurance	is engaged in providing education loan for higher education HDFC Pension Management Company Limited, Company Limited acts as a pension fund manager Chiha Pte, Limited, a wholly owned subsidiary of HDFC	(f & g) Profits and Divid	dends:			
subsidiary of HDFC Standard Life Insurance Company Limited	nagement/investment advisory services HDFC International Life and Re Company Limited a wholly owned is engaged in the business of offering life enissurance capacity to the insurers in the UAE and other GCC nations.	Financial Year Ended 31.03.2018	Profit before tax (₹ in crores) 15,263.69	Profit after tax (₹ in crores) 12,163.69	1.2	nd Per share (₹) .00*
11286-87. AHMEDNAGAR Tel: 660 5222/5. AJMER (Vaishali Nagar) Tel: 264 0325 (for Deposits only). ALMORA Tel: 235556. ALWAR Tel: 270 2740. (Bhiw	21171 (for Deposits only, Mannagar) Teir, 72270 112849 e1 Home Loars & Deposits, (Phatha Nagar) Teir, 72270 112349, Nikoli Teir, 72270 1146 (Home Loars & Deposits, (Beseng) Fint, 521691 AMOL AT Leir V4 2454/243 (244 AMPURIJA Fint; 244 AHT-12, ALLAHBAD Teir 256 ad) Teir, 22441. AMBALA Teir, 253 (2880711; 260 1172; AURRANT Teir; 268 000997-88. AMRITSAR Teir; 250 0851 (for Deposits only, 159 2000; 661 5501 (for Leposits only, 1894) AGAD CEIR 246 0611, 411 3000, (Ream) Teir, 411380, 2424 55333	31.03.2017 31.03.2016	10,726.64 10,108.10	7,442.64 7,093.10		1.00
Road) Tel: 4118 3000/232 Ext. 2211/13/14 (for Deposits only). (Jayanagar) Tel: 3 6362. (Marathahali) Tel: 2540 0232, 4118 3000. (Doddatoguru Vilage, Begurt H 1169. BARODA (Dahod Road) Tel: 265043. BATHINDA Tel: 501 2218-19. BEL BHOPAL (Kastura Nagar) Tel: 404 770017 Ext 20 (for Deposits only), 425 1151	2006 (b) 10 (b)		approval in the AGM to be held on July 30, 2018. al position of the Corporation as in the two a		preceding the date	of advertisement: (₹ in crores
CHANDRAPUR Tel: 271563-64 CHENNAI (Taramani) Tel: 98406 26884 (Adv	ari fel 2982 2001 4363, 2440 3334 (for Deposits only, Antantan'i fel 2445 2017-3), Anna Nagari file 2245 1991-42018, Managakami fel (je Deposits only, Micontakami fel 2430 2014-22, Karagakami file 2244 63034, Migpanthangi file 23245 331742), (Ramtami 1261-63, Dindpu) file 243 304-04. COMBATORE (Face Course) file 443 3900 Ert 15 (for Deposits only), Al44 203 110011.	Liabilities		As at March 31, 201		As at March 31, 2017
2267-69. DAVANAGERE Tel: 222394. DEHRADUN (Raipur Road) Tel: 667 222	12 01051 (https://discussion.org/10.1016/0000000000000000000000000000000	Paid-up Equity Share Reserves and Surplu Money received agai	IS	335.1 61,016.9 50.3	8	317.73 39,276.55 51.10
2032-34 Ext 2042 (for Deposits only). DEWAS Tel: 402600. DHANBAD Tel: 230 Tel: 238 0800. EAST SINGHBHUM (Jamshedpur) Tel: 232 1387 (for Deposits of	1630-31. DHARWAD Tel: 235 2138. DHULE Tel: 273500/600. EAST GODAVARI (Rajahmundny) Tel: 249 0900. (Tirupati) Tel: 664 5831. (Kakinada) nly), 232 1493. ERNAKULAM (M G Road, Kochi) Tel: 301 1200 Ext. 28/32 (for Deposits only). (Padivatiom, Kochi) Tel: 280 3043/83. (Kakkanad,	Secured Loans Unsecured Loans	nst share warrants	50.3 1,56,580.1 1,63,331.9	4	1,30,860.20 1,48,871.95
	61/283.333,285.653, (Trigunihuan) feb. 278.5429.45. ERODE Tei 2.24 (500, FAZABAD Tei 8: 22 1810)(230, FARDABAD Tei 4: 31 512)(25 to nyl), 22 3115, GORAMPERT Rit 2: Cool TR. MUBAEI (Andrein Esang fait. 656: Cool, 283 956980 (for Deposits nyl), (Andrein West) Tei 1 2. (Bandra Kurla Complex) Tei 6: 663 6000, 2650 (560, (Bornali (Esat)) Tei 2: 2070 5417.19 (for Deposits nyl), (Andrein West) Tei 1 2. (Bandra Kurla Complex) Tei 6: 663 6000, 2650 (560, (Bornali (Esat)) Tei 2: 2070 5417.19 (for Deposits nyl), (Andrein West) Tei 1 2. (Bandra Kurla Complex) Tei 6: 663 6000, 2650 (560, (Bornali (Esat)) Tei 2: 2070 5417.19 (for Deposits nyl), (Andrein West) Tei 1 2. (Bandra Kurla Complex) Tei 6: 663 6000, 2650 (560, (Bornali (Esat)) Tei 2: 2070 5417.19 (for Deposits nyl), (Andrein West) Tei 1 2. (Bandra Kurla Complex) Tei 6: 663 6000, 2650 (560, (Bornali (Esat)) Tei 2: 2070 5417.19 (for Deposits nyl), (Andrein West) Tei 1 2. (Bandra Kurla Complex) Tei 6: 663 6000, 2650 (560, (Bornali (Esat)) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali West) Tei 1 2. (Bandra Kurla Complex) Tei 6: 663 6000, 2650 (560, (Bornali (Esat)) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali West) Tei 1 2. (Bandra Kurla Complex) Tei 6: 663 6000, 2650 (560, (Bornali (Esat)) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali West) Tei 1 2. (Bandra Kurla Complex) Tei 6: 663 6000, 2650 (560, (Bornali (Esat)) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali West) Tei 1 2. (Bandra Kurla Complex) Tei 2: 663 6000, 2650 (560, (Bornali (Esat)) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali (Fat) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali (Fat) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali (Fat) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali (Fat) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali (Fat) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali (Fat) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali (Fat) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali (Fat) Tei 2: 2070 5417.19 (for Deposits nyl), (Bornali (Fat) Tei 2: 2070 5417.	Current Liabilities and Deferred Tax Liability		18,026.2 2,333.5	0	15,539.93 2,388.58
2853 700-01 (for Deposits only). (Borrvaii West) 1ei: 2850 71525 2501 1284 (for Deposits only). (Goregaon East) Tel: 2849 7102-06. (Lower Pan 2878 5624-27. (Mulund (West)) Tel: 2565 4726/2131/1920, 2567 5733 (for Depo	to unit, 22 and 20 whether we can be appreciated with the cost of	Total Assets		4,01,674.4	3	3,37,306.04
GUNTUR Tel: 224 7301. GURGAON (Mehrauli - Gurgaon Road) Tel: 406 1775 GWALIOR Tel: 401 1970-73. HARDWAR Tel: 225019. (Roorkee) Tel: 272211, 2 (Mahboobnagar) Tel: 273300. (Kompaliy) Tel: 2794 0900. (Pothireddypaliy) Tel	[Sector 14] Iei: 436 7801-02. [Golf Course Extension Road] Iei: 25/30 217:25/21610. GUWAHATI Iei: 222 1399, 2265 3378 (but Deposits only). 74411. HISSAR Tei: 23338. HOOGHLY (Chandannagore) Tei: 2883 0068 Ext. 59 (for Deposits only). HYDERABAD (Madhapur) Tei: 4863 4200. 28450. INDORE (M. G. Road) Tei: 422 3300135 (for Deposits only). (Prablu Nagar) Tei: 4254303. (Scheme No.74-161. 443 333, 475 6401.	Loans Fixed Assets		3,59,442.0 644.5	0	2,96,471.84 642.34
(for Deposits only), (Vaishali Napar) Tel: 224 6059, 511 0410 (for Deposits only), (men Tei, 414 088, 515 0804-56 (br. Deposts only), (Jagpatrum) Tei, 275 5778, 514 1888 (br. Deposits only), (Janasimova) Tei, 275 08991/881 Wolydmahr Naga) Tei, 273 2342, Tei 222173, Lu ALMONAR Tei 227 2744 (fr. Deposits only), JAGANON Tei 222 0797, 2216 SLA JPADRIR MANS Tei 233 344, JODHPUR Tei 264 4443 (for Deposits only), JORHAT Tei 58961 5557, KARIRUP (St. Male) Tei 770 1800, (Damiluth) In Biarghi Tei 2745 56500, KARIRUT Rit 275 55000, KARIRUT Rit 205 07694 (fr. Depositor), KARIRUR Ref. Tei 222 690, KARIRUL	Investments Current Assets, Loan		30,532.5 11,055.4	1	20,410.10 19,781.76
Tel: 645 1231-32 KASARGOD Tel: 220 0599/699 KASHIPUR Tel: 260333 K	lia Nagon Te: 2745 643. KANIMUR Te: 275 556039. KANPUR Te: 230 676044 (for Opposte only), KARIMAAGA Te: 222 800. KARNAL AMAMMAT EI: 2320001: KARURDA TA: 633 5300291315; Fallo Jei 7: 2350 0252 KOCH (Maistood) Ei: 225 694070, (Adamasseny) rootle House) Te: 230 1830, 220 1980, 223 154194, (Aevendee) Te: 228 5700. (Cocke & KARVA) Te: 6805 62350 (for Opposte only). Te: 244 6582; (f): Fallo Te: 237 6452, (Cocch Better) Te: 2220566; (VF Pacol Te: 4420 2380, KARMA (Chanadata, Kalam) fet	Misc. Expenditure, Pr Total		0.0 4,01,674.4	3	0.00 3,37,306.04
276 2551-52. KOTA Tel: 242 8922, 243 6981 (for Deposits only). KOTTARAKJ 247444. KUCHCHH Tel: 72270 11272. KURNOOL Tel: 259200. KURUKSHET	ARA Tel: 245 8600(9800. KOTTAYAM Tel: 256 6136, 230 4985. (Pala) Tel: 315757/67. KOZHIKODE Tel: 236 7658. KRISHNAGIRI Tel: 244888, IRA Tel: 270386. LONAVALA Tel: 273812/20. LUCKNOW (Ashok Marg) Tel: 398 9123/2623 (for Deposits only). (Gomfi Nagar) Tel: 230 3770.	respect of income tax den	ingent Liabilities: Contingent liabilities in respect nands, net of amounts provided for and disputed b securitisation of receivables ₹ 1,838.21 crore (pn	y the Corporation is ₹ 1,528.76 crore (Prev	/ious year ₹ 1,241.88	crore), in respect of corporat
(Aliganj) Tel: 274 5249. (Aligarh) Tel: 240 8541. (Kanpur) Tel: 255 6776/68. LU 235 0715-16 Ext 20 (for Deposits only). (K K Nagar) Tel: 255 9000. MALAPPI	DHIANA (Pärhowal Rood) Tel: S20 1300, 243 2347 (för Deposits only). [Chandigarh Road) Tel: 288 0042-45. MADURAI (Wiest Vell Street) Tel: JRAM (Midde Hil) Tel: 273 687-34. (Perimthaimama) Tel: 222015, 222015. MARTHANDAM Tel: 217144, 272744. MATHURA Tel: 243 2017. Bi: 238100-11. Montual Tel: 213 263-256. MORADABAD Tel: 248 510023. MURZHARANAGAR Tel: 65 25234. MURZHARAPUR Tel: 224	interest on lease tax, and	payments towards employer's contribution to ESIC Deposits which the Corporation can raise under the	not provided for by the Corporation, amount	nts to ₹ 0.15 crore (Pr	revious year ₹ 0.15 crore).
8032-33. MYSORE Tel: 254 5615-16/14 (for Deposits only). NAGERCOIL Tel: (Central Avenue Road) Tel: 276 7559, 277 1273/92. NAINITAL Tel: 284956. N Pune Road) Tel: 245 9926 (for Decosits). NAVI MUMBAI (Vashi) Tel: 6721 631	23193. MAGPUR (Civil Lines) Tel: 662 0500, 252 2123, Ext. 518-19 (for Deposits only), (Klamia) Tel: 258 2220, (Kadki Chowk) Tel: 254 2918. ASIK (Sharanpu) Tel: 660 6000, Ext 808 (for Deposits only), (Indira Nagar) Tel: 661 1938, (Panchavati) Tel: 251 0055, 2351 1324, (201 Nashi k 6. 666 6000, 2798 2911 (for Decosits only), (Indira Nagar) Tel: 661 (Str. 755 06157), (Kohannia Tel: 2774 6815-17)	funds i.e. ₹ 2,65,356.7	'3 crore whereas the total Public Deposits as on Mar can raise is 16 times of the net owned funds i.e. ₹ 8,	ch 31, 2018 was ₹ 65,445.76 crore. The am	ount of aggregate dep	osits, including Public Deposits
NELLORE Tel: 235 9000. NOIDA (Sector-18) Tel: 435 1302-03, 431 2559-60. (PAONTA SAHIB Tel: 225022/122. PATHANAMTHITTA (M.C. Road Thiruvalla)	5, eost 000, 2162 211 (101 Upgosts only), Lealendosti (16 271 6167-93) (Kopatrikarile) (ile. 220 615-17, (Katigrap) (ile. 274 651-51) (iscort-2) (ile fil 1910)(ilo KORTH 604, Franj) (ile: 223 417) (for Depasts only), PachAKCAI bit 2: 53 6511; PachKAL Jit 2: 53 6516 [ile 2:00 1051; [King Rod, Plantamentha] (ile: 271 317-12; PATHAIKOT Ile: 222 0453-44, 223 0452, PATIAL A ile: 220 9165, 500 2783 [ilo CHRT VII: 223 5211; PUNE (ilokawa) (ile: 255 00) (ilokawa) (ile: 255 00) (iloxa) (ilova) (ile: 055 00) (iloxa) (ilova) (ile: 054 51) [ilocHRT VII: 223 525 00) (ilova) (ile: 055 00) (ilova) (ilova) (ilova) (ile: 055 00) (ilova) (ilova) (ile: 055 00) (ilova) (ile: 055 00) (ilova) (ile: 055 00) (ilova) (ilova) (ile: 055 00) (ilova) (ile: 055 00) (ilova) (ile: 055 00) (ilova) (ile: 055 00) (ilova) (ilova) (ile: 055 00) (ilova) (ile: 055 00) (ilova) (ile: 055 00) (ilova) (ilova) (ile: 055 00) (ilova) (i		deposits other than unclaimed deposits.			
3592-93 (for Deposits). (Baner) Tel: 6605 7077-78. (Chinchwad) Tel: 2737 0219 Tel: 2435 0084/0151. (Alandi Road) Tel: 87932 80500-01. (Wakad) Tel: 87932 80	/190. (Chakan) Tel: 278100-01. (Magarpatta City) Tel: 2689 8395. (Yerwada) Tel: 2668 5345. (Lullanagar) Tel: 2683 67381/128. (Sinhagad Road) 1565/68. (Baramati) Tel: 220150/160. RAIGAD (New Panvel) Tel: 2748 3546/48, 2749 0833-34. (Karjat) Tel: 220301-03. RAIPUR (Shankar Nagar)	i) The Corporation h	has complied with the provisions of the Directions a vith the said Directions does not imply that repayme		e Bank of India and th	he National Housing Bank
Tel: 2300 5100, 6463 7301 (for Deposits only). (Nagole Road) Tel: 4022 0700. 9400. (R C Puram) Tel: 4022 0900. (A S Rao Nacar) Tel: 4853 9400, 6900 0455	COT The 72270 11290, RANCH THE 233 110550823, RANCA REDDY (Bashwarbagh) Tal: 6647 5011, 6769 9040 (for Deposits only), (Gashboul), Kulatapaly) Tei: 4853 9200, 6463 2501 (for Deposits only), (Jubide Hills) Tei: 2311 6000, 6800 0801 (for Deposits only), (Disubinagar) Tei: 6769 (for Deposits only), RATLAM Tei: 401737, 466 666. RATNAGRM Int: 224022-33. REMARI Int: 221112, REMARESH Tei: 24	iii) The deposits access statutory liquid as:	epted by the Corporation are unsecured and rank sets maintained in terms of sub-sections (1) & (2) of	pari passu with other unsecured liabilities, f Section 29B of the National Housing Ban	save and except the k Act, 1987.	floating charge created on th
Tel: 255467-69. ROPAR Tel: 224986. SAHARANPUR Tel: 276 0200. SALEM SIKAR Tel: 270 888. 271 888. SOLAPLIR Tel: 231 6804.06. SONEPAT Tel: 223	Tin 231 49637 SANGLI Tin 222 985028 SAS MAAR TIN 5966 53715-15 SATARA TIN 22400, 279701, SHILLA TIN 262 7116711 2115112-13, SOLITI COD AT 122 70107, SAG MORAMAAR TIN 26900, SBOMAARA SAU SUNDERAAHT II: 40 2016; 240 0561, SUNPAT 39554, IC), Iajet Raadj Tin, 271 301-02 THAHE (Ivan Ji Tež 201 052/1315-17; 104 Castle MII Compound) Tin 2547 (5567/052, 2633 1702, Tin 165690 55657, Idyani (V0) Tin 22 301 5803358, 201374, Castle MII Compound) Tin 2547 (5567/052, 2633 1702,	The Corporation is having Bank Act, 1987. However,	a valid Certificate of Registration dated 31-07-20 the NHB does not accept any responsibility or gu	001 issued by the National Housing Bank arantee about the present position as to the	(NHB) under Section he financial soundnes	ss of the Corporation or for th
(Ambarnath (East)) Tel: 260 3168-69. (Ghodbunder Road) Tel: 6103 3300. (Ba 0701-02. (Kazhakuttam) Tel: 241 7708/07. (Medical College PO) Tel: 255 5515	Idapur (West)) Tel: 267 1712-15. THIRUVANANTHAPURAM (Vazhuthacaud) Tel: 302 0300 (for Deposits only), 232 4224. (Technopark) Tel: 270 -16. THOOTHUKUDI Tel: 230 0707/807. THRISSUR (M G Road) Tel: 238 9790-91. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: -16. THOOTHUKUDI Tel: 230 0707/807. THRISSUR (M G Road) Tel: 238 9790-91. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (M G Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) Tel: 282 1589. (Thrissur Road) Tel: 280 9707/807. THRISSUR (Irinialakuda) 9707/807. THRISSUR (Irinialakuda) 9707/807.	The above text has been a	tatements or representations made or opinion expre pproved by the Board of Directors of the Corporation	n at its meeting held on April 30, 2018 and is	s being issued on the a	authority and in the name of th
227980/82. TIRUCHIRÁPALLI Tel: 240 1744, 241 4744. TÍRUNÉLVELI Tel: 257 Tel: 253 3684/83, 255 2393. VADODARA (Race Course) Tel: 230 8400, 235 6 4033, 242 0485 (for Deposits only). VASAI ROAD Tel: 234 1132-34. VIJAYAN	7262 TRUPUR Tei -424 2901-02 TUMKUR Tei -116 3000, 225 2220 UDAIPUR Tei -252 9783. UDHAM SINGH NAGAR Tei: -424 221 ULAIN 837 (fbr Deposits only). (Visighodia Road) Tei: 251 4164/2364. VAISHALI Tei -423 3253-55. VALSAD Tei: 240 2573/4180. VARAASI Tei - 222 MAG Elurus Road) Tei: 242 9100, (Choola) Tei: 202029 VISAKHAPATNAM (Sirguram) Tei: 679 500/555399 (fbr Deposits). (Gauwakai Tei - Tei - 2020 VISAC - 2020 VISACHAPATNAM (VisachaPatham) (VisachaPatham) VISACHAPATNAM (VIsachAPatha	Board of Directors of the C	Corporation and a copy signed by all Directors of the	e Corporation nas been filed with the Natio	By Order of	the Board
2570120. WARRANGAL Tel: 245 1000. YAMUNA NAGAR Tel: 260024/16. CO (+44) 0 2078725562. SINGAPORE Tel: (+65) 65367000.	RAN LODGE MUMBAI (Churchgale) Tel: 6631 6000, 2282 0282. INTERNATIONAL OFFICE: DUBAI Tel: 971 (4) 3951825. LONDON Tel:	Date: April 30, 2018 Place: MUMBAI			Sd/ AJAY AG Company S	ARWAL

Date: April 30, 2018 Place: MUMBAI

By Order of the Board Sd/-AJAY AGARWAL Company Secretary

Know Your Customer (KYC) Application Form (Resident Individuals)

Please fill the information in BLOCK Letters and 🖌 in appropriate places

The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and NHB's guidelines on Know Your Customer and Anti Money Laundering. For existing Depositor, the information furnished herein will supersede the information available in the records of HDFC. Customer's Details (as appearing in your supporting identification document) Gender Date of Birth (Compulsory) **CKYC** Identifier M/F/T Skip if not alloted Name **Guardian's Name** in case of Minor) Maiden Name (if any) Father/Spouse Name Paste latest passport size Mother Name photograph with signature Address (DO NOT STAPLE) IGNORE if already submitted earlier City Pin City of Birth **Country of Birth** Nationality I N D I A N Citizenship I N DI Δ Email ID Mobile Annual Income □ Below ₹2 Lacs < ₹5 Lacs < ₹5 Lacs < ₹10 Lacs < ₹10 Lacs < ₹25 Lacs < ₹50 Lacs < ₹10 Lacs < ₹10 Crore & above Occupation 🗆 Private Sector Service 🗋 Public Sector Service 🗋 Business 🖨 Professional 🗋 Retired 🖨 Housewife 🗖 Student 🗖 Govt. Sector Service 🗖 Self Employed Marital Status: Single Married Others Qualification: Nature of Business: Please tick (🗸) If the following is additionally applicable to you 🗆 Politically Exposed Person (PEP) 🗖 Relative of PEP **Proof of Identity Proof of Address** Expiry Date **UID** (Aadhaar) PAN Card **Passport Number** UID (Aadhaar) No. **Driving Licence** Passport No. Voter ID Card **Driving Licence No.** Telephone/ Electricity / Gas Bill Voter ID Card No. **Bank account Statement** DECLARATION I hereby declare that the information provided by me above as well as in the documentary evidence provided by me are to the best of my knowledge and belief, true, correct and complete. In case any of the above information is found to be false, untrue, misleading or misrepresenting, I am aware that I may be held liable for it. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I 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 also certify that I am not a tax-resident of any country other than India. I have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I permit/authorise HDFC Ltd to collect, store, communicate and process information relating to the Account and all transactions therein, by the HDFC 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 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 by me or if any certification becomes incorrect and to provide revised self-certification along with documentary evidence. I also agree that my failure to disclose any material fact known to me, now or in future, may invalidate my application and HDFC Ltd. would be within its right to put restrictions in the operations of my account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by HDFC Ltd. If the deficiency is not remedied by me within the stipulated period, thereby accept and acknowledge that HDFC Ltd shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me to HDFC Ltd. It shall be my responsibility to educate myself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder. I also agree to furnish such information and/or documents as HDFC Ltd may require from time to time on account of any change in law either in India or abroad in the subject matter herein. I shall indemnify HDFC Ltd for any loss that may arise to HDFC Ltd on account of providing incorrect or incomplete information. Place : Signature : Date · Attestation/For Office Use Only Scan Sr. No. Checked by **Documents Received Certified Copies KYC VERIFICATION CARRIED OUT BY INSTITUTION DETAILS** HOUSING DEVELOPMENT FINANCE Emp. Name : Name · CORPORATION LIMITED Emp. Code : Code : _____IN2294 Designation : Emp. Branch : Institution stamp Date : Employee signature

096/06/2018/