# HDFC DEPOSITS INDIVIDUALS

## **HIGHEST SAFETY**

CRISIL has reaffirmed "CRISIL AAA/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.* 

Period	DIAMOND DEPOSITS Fixed Rates only							
Period	Interest rates on Deposits upto ₹ 2 Crore (p.a.)							
	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option			
75 Months	7.70%	7.75%	7.80%	8.00%	8.00%			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			
SAPPHIRE DEPOSITS Fixed Rates only								
	Interest rate	es on Deposits	s upto ₹ 2 Crore		(p.a.)			
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option			
45 Months	7.45%	7.50%	7.55%	7.70%	7.70%			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			
SPECIAL DEPOSITS Fixed Rates only								
	Interest rate	es on Deposits	s upto ₹ 2 Crore		(p.a.)			
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option			
33 Months	7.30%	7.35%	7.40%	7.55%	7.55%			
66 Months	7.40%	7.45%	7.50%	7.65%	7.65%			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			
	PR	EMIUM DE	POSITS	F	ixed Rates only			
			s upto ₹ 2 Crore		(p.a.)			
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option			
15 Months	7.20%	7.25%	7.30%	-	7.45%			
22 Months	7.25%	7.30%	7.35%	7.50%	7.50%			
44 Months	7.25%	7.30%	7.35%	7.50%	7.50%			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			
REGULAR DEPOSITS Fixed Rates only								
		tes on Deposits			(p.a.)			
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option			
12-23 Months	6.85%	6.90%	6.95%	-	7.10%			
24-35 Months	7.10%	7.15%	7.20%	7.35%	7.35%			
36-60 Months	7.15%	7.20%	7.25%	7.40%	7.40%			
61-120 Months	7.05%	7.10%	7.15%	7.30%	7.30%			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			
Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 10 Crore								
	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option			
Period	7.10%	7.15%	7.20%		7.35%			
Period 12-23 Months				-				
Period 12-23 Months 24-35 Months	7.25%	7.30%	7.35%	7.50%	7.50%			
Period 12-23 Months 24-35 Months 36-60 Months	7.25% 7.20%	7.30% 7.25%	7.35% 7.30%	7.45%	7.50% 7.45%			
Period 12-23 Months 24-35 Months 36-60 Months 61-120 Months	7.25% 7.20% 7.05%	7.30% 7.25% 7.10%	7.35% 7.30% 7.15%	7.45% 7.30%	7.50%			
Period 12-23 Months 24-35 Months 36-60 Months 61-120 Months	7.25% 7.20% 7.05% rest rates on Depos	7.30% 7.25% 7.10% sits exceeding ₹	7.35% 7.30% 7.15% 10 Crore & below ₹	7.45% 7.30% <b>25 Crore</b>	7.50% 7.45% 7.30%			
Period 12-23 Months 24-35 Months 36-60 Months 61-120 Months Inter Period	7.25% 7.20% 7.05% est rates on Depos Monthly Income Plan	7.30% 7.25% 7.10% Bits exceeding ₹ Quarterly Option	7.35% 7.30% 7.15% <b>10 Crore &amp; below</b> ₹ Half-Yearly Option	7.45% 7.30%	7.50% 7.45% 7.30% Cumulative Optior			
Period 12-23 Months 24-35 Months 36-60 Months 61-120 Months Inter Period 12-23 Months	7.25% 7.20% 7.05% est rates on Depos Monthly Income Plan 7.15%	7.30% 7.25% 7.10% Bits exceeding ₹ Quarterly Option 7.20%	7.35% 7.30% 7.15% <b>10 Crore &amp; below</b> ₹ Half-Yearly Option 7.25%	7.45% 7.30% 25 Crore Annual Income Plan -	7.50% 7.45% 7.30% Cumulative Option 7.40%			
Period 12-23 Months 24-35 Months 36-60 Months 61-120 Months Inter Period 12-23 Months 24-35 Months	7.25% 7.20% 7.05% est rates on Depos Monthly Income Plan 7.15% 7.35%	7.30% 7.25% 7.10% Sits exceeding ₹ Quarterly Option 7.20% 7.40%	7.35%         7.30%         7.15% <b>10 Crore &amp; below</b> ₹         Half-Yearly Option         7.25%         7.45%	7.45% 7.30% <b>25 Crore</b> Annual Income Plan - 7.60%	7.50% 7.45% 7.30% Cumulative Option 7.40% 7.60%			
Period 12-23 Months 24-35 Months 36-60 Months 61-120 Months Inter Period 12-23 Months	7.25% 7.20% 7.05% est rates on Depos Monthly Income Plan 7.15%	7.30% 7.25% 7.10% Bits exceeding ₹ Quarterly Option 7.20%	7.35% 7.30% 7.15% <b>10 Crore &amp; below</b> ₹ Half-Yearly Option 7.25%	7.45% 7.30% 25 Crore Annual Income Plan -	7.50% 7.45% 7.30% Cumulative Option 7.40%			

 Additional Interest Rate
 0.25% p.a.

 (for Deposits upto ₹ 2 crore only)
 0.25% p.a.

 Other than Diamond Deposit
 Additional Interest Rate
 0.05% p.a.

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.

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.	Beneficiary Bank and Branch	IFSC	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 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	pay-in-slip available at the bank branch to deposit the cheque. (Please check the limit with respective	Next working day (Cheque copy to be uploaded)	
AXIS Bank	HDFC Ltd A/c 920020055982206	bank for depositing cheque at Non home branch).		
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 from 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 network in the actual date of the renewed 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. 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. <b>hdfc</b> .com	PRO	VISIONAL RECEIP	т		Date://
Received from			cheque/HDFC Deposit Receipt N	0	for ₹	dated
drawn on	Bar	k	Branch towards 🔲 Deposit for	Senior Citizens	Monthly Income Plan	n 🔲 Non-Cumulative ( 🔲 Quarterly
Half-Yearly)	Annual Income Plan Cumulative	for a period of mor	nths @% per annum.	For HOUSIN	G DEVELOPMENT F	INANCE CORPORATION LIMITED
VALID SUBJECT	TO REALISATION OF CHEQUE	Phone: 022-67546	5060		Authorised Sig	inatory

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



 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

 S
 CIN: L70100MH1977PLC019916

Verified by

Code No.: DE/15833

## DEPOSIT APPLICATION FORM (Resident Individuals)

PLEASE USE BLOCK LETTERS AND TICK				Contra L	
Agents are not permitted to accept cash with applica	· · · · · · · · · · · · · · · · · · ·		l earn interest @	ng tenders. Date : % p.a.	
I FIXED RATE INTEREST			U		
PAYMENT DETAILS					
Amount₹	Cheque/RTGS/NEFT	(UTR) No.		Date: D D M M Y	
Bank Name				Branch	
Bank Account No.		MICR Code:		IFSC Code:	
	tion proceeds may be credit	ed to above ba	nk account directly	v through NACH/NEFT/RTGS/direct credit facility.	
HDFC Deposit Receipt No. (In case of Renewal)		Mat	urity Date	M M Y Y	
GREEN & SUSTAINABLE DEF	POSITS				
SCHEME : MONTHLY INCOME PLAN NON-CUMULATIVE (Quarterly)	STATUS :	CATEGORY :		ic ☐ Director/Relative of a Director ) ☐ Employee	
		DEPOSIT RE	PAYABLE TO :	First Depositor 🗖 First Depositor or Survivor/s	
□ ANNUAL INCOME PLAN □ CUMULATIVE		SENIOR CITIZENS (60 years & above)  YES 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			
Third Depositor's Details					
Name					
Customer No.		PAN			
	ose of tax deduction under			cial owner of this deposit and as such he/she sho .ct, 1961. I/We hereby agree to abide by the attack	
I/We certify that the information pro the Income Tax Rules, 1962. I/We a information that may affect the assess store, communicate and process info including sharing, transfer and disclo	vided above is in accordand lso certify that I/we am/are is sment/categorization of the a prmation relating to the Accou sure between them and to t stic or foreign. It shall be my/	not a tax-reside ccount as a Rep unt and all trans he authorities in our responsibilit	nt of any country of portable account or actions therein, by and/or outside Inc y to educate mysel	ome Tax Act, 1961 read with Rules 114F to 114H other than India. I/We have not withheld any mate otherwise. I/We permit/authorise HDFC Ltd. to colle v HDFC Ltd. and any of its affiliates wherever situa dia of any confidential information for compliance v f/ourselves and to comply at all times with all relev	

I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (HDFC Deposit) and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by HDFC Ltd. in accordance with the applicable Law. I/We further affirm that the information/details provided by me/us is/ are true and correct in all respect and nothing has been concealed. I/we hereby authorise HDFC Ltd. to send Email/SMS alerts for all transactions relating to my/our deposits. I/We hereby give my/our consent to HDFC Ltd. for sending OTP (One Time Password) on my/our mobile number and email id to facilitate processing of my/our deposit transactions using OTP authentication. I/We also agree to furnish such information and/or documents as HDFC Ltd. may require from time to time to time to comply with regulations.

I/We have gone through the financial and other statements/particulars/representations furnished/	SIGNATURE OF DEPOSITOR(S)*		
made by HDFC Ltd. and after careful consideration, I/we am/are making the deposit with HDFC Ltd. at my/our own risk and volition.	FIRST/SOLE/ GUARDIAN :		
On Maturity of the deposit, I/We hereby give my/our explicit consent to HDFC Limited to			
Renew principal and interest (Recommended)	SECOND :		
Renew principal			
□ Pay the principal and interest to my/our designated Bank Account mentioned herein.	THIRD :		
FOR OFFICE USE ONLY			

Date of Receipt

Document Reference No.

FORM DA 1 : Nomination under Section 36B of the Nat of the Banking Companies (Nomination	tional Housing Ba	ank Act			
	i) Rule, 1905 III I	especi			
nominate the following person to whom in the event of my / our / minor's	death the amount	of this of	deposit may be re	eturned by HDFC I	_td.
Name & Address					
of Nominee					
				Pin Code	
Email ID					
Customer No. (If KYC is already complied)			PAN		
Mobile					
Deletienskie with	ender Aae		Data of Pirth of	Nominee	
Depositor (If any)	ender Age	;	Date of Birth of	Nominee	
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 / min the minority of the nominee. * Leave out if nominee is not a minor.	nor's death during		SIGNATURE	OF DEPOSITOR	R(S)#
# Where deposit is made in the name of a minor, the nomination should be signed by a perso	n lawfully entitled		/SOLE/		
to act on behalf of the minor.		GUAR	DIAN :		
$^{\scriptscriptstyle\#}$ Thumb impression shall be attested by 2 witnesses. (use separate form DA 1)		SECO	ND :		/%
					G061/03/2023/
Please tick if nominee's name should not be printed on Deposit Receipt/Application for renew We will accordingly arrange to print the nominee name on the renewal application.	val of deposit -	THIRE	) :		61/03
we will accordingly analige to print the nonlinee name on the renewal application.					රි
PARTICULARS AS REQUIRED UNDER	(d) Brief particulars of the m				
HDFC NON-BANKING FINANCIAL COMPANIES	and control of the Board of	Directors, substan	tial powers of management are vested	in three of its Executive Directors, viz., N	r. Keki M. Mistry, Vice Chairman & Chie
DEPOSITS AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT)	(e) Names, addresses and o			angan, Executive Director & Chief Finance	iai Utticer.
FOR <b>RULES</b> , 1977.	NAME Mr. Deepak S. Parekh	ADDRESS Housing De	velopment Finance Corporation Ltd.,		OCCUPATION Professional Director
	(Chairman) Mr. Nasser Munjee*	HDFC Hous		ay Reclamation, Churchgate, Mumbai – 4 o Island, Tiswadi, Goa, 403102	
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED Registered Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.	Dr. J. J. Irani*	No. 7, Beldi	h Lake, Northern Town, Jamshedpur, J	harkhand 831 001.	Professional Director
Corporate Office: HDFC House, H T Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. Phones: 022-67546060 (for deposits only) Email: deposits@hdfc.com Website: www.hdfc.com	Mr. U. K. Sinha Mr. Jalaj Dani		loor, Hauz Khas Enclave, New Delhi - Co-op. Hsg. Soc. Ltd., 48, Krishna Sar	110 016 Ighi Path, Gamdevi, Mumbai – 400 007	Professional Director Professional Director
CIN: L70100MH1977PLC019916.	Dr. Bhaskar Ghosh Ms. Ireena Vittal		3, Adarsh Palm Retreat, Phase 2, Belli /orld Spa East, Sector 30/41, Gurugra	andur, Doddakanahalli, Bengaluru – 5601 n – 122001	03 Professional Professional Director
a) Name of the Company : HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916) b) Date of Incorporation : October 17, 1977	Mr. P. R. Ramesh <sup>#</sup> Mr. Rajesh Narain Gupta <sup>#</sup>		e Colony, Sainikpuri, Secunderabad - t- 141, Phoenix Tower, S. B. Marg, Lov		Professional Director Lawyer
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	Mr. V. Srinivasa Rangan	Housing De	velopment Finance Corporation Ltd.,		Company Executive
houses anywhere in India. The Corporation has eleven wholly owned and two other subsidiaries viz.:	(Executive Director & Chief Financial Officer) Ms. Renu Sud Karnad		velopment Finance Corporation Ltd.,	ay Reclamation, Churchgate, Mumbai - 4	
HDFC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities;      HDFC Holdings Limited carries on the business     finvestments in stocks, shares, debentures and other securities;     HDFC Trustee     Company Limited acts as a Trustee for HDFC Mutual Fund;      HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures and other securities;     HDFC Investments in stocks, shares, debentures, and other securities;     HDFC Investments in stocks, shares, debentures, and other securities;     HDFC Investments in stocks, shares, debentures, and other securities;     HDFC Investments in stocks, shares, debentures, and other securities;     HDFC Investments in stocks, shares, debentures, and other securities;     HDFC Investments in stocks, shares, debentures, and other securities;     HDFC Investments in stocks, shares, debentures, and other securities;     HDFC Investments in stocks, shares, and	(Managing Director)	The Capital	Court, Munirka, Outer Ring Road, Old	f Palme Marg, New Delhi – 110 067.	Company Executive
2ompany Limited acts as a Trustee for FundSTrusts. • HDFC Property Ventures Limited is engaged in advisory services; • HDFC Ables Private Limited acts as a istributor of home loans and other financial products. • HDFC Education and Development Services Private Limited is engaged in the provision of education services; • HDFC Capital Advisors Limited is engaged in advisory services. • HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund. • HDFC	Mr. Keki M. Mistry (Vice Chairman & Chief Executive Officer)		velopment Finance Corporation Ltd., ie, H. T. Parekh Marg, 165-166, Backb	ay Reclamation, Churchgate, Mumbai - 4	Company Executive
Asset Management Company Limited carries on the business of managing Mutual Fund schemes;	* Retired on July 20, 2021	*Ap	pointed w.e.f. August 2, 2021		
sducation loan for higher education; and • Griha Pte. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset / fund management investment advisory services.	(f & g) Profits and Dividends: Financial Year		Profit before tax (₹ in crore)	Profit after tax (₹ in crore)	Equity Dividend Per share (₹)
Vote: 1. Pursuant to RBI directions, the Corporation reduced its shareholding in HDFC ERGO General Insurance Company Limited (HDFC ERGO) to less than 50%. Accordingly, HDFC ERGO has ceased to be subsidiary of the Corporation.	31.03.202		17,246.31	13,742.18	30.00
The Corporation has Branch Offices/Service Centers at the following places: ABOWATE:0504-50054.ADARTMA.Tel 003-7220770775. ADRA [Snigy Place] Tel 0502-4007130204654. [Standara Boda Road] Tel 959507254. AMIEDABAD [South Bopal] Tel 722707777. [Maningar] Tel 72270173071, [Maningar]	31.03.202		14,815.09 20,350.92	12,027.30 17,769.65	23.00 21.00
ABONAT IN INSE-2005 AGARTNA THE DIS COSTINUTS AGRAÇAnging Pices In 505-2017/10003456. Sikandra Boda Rond In 97550723. AMBEDAAD South Boga In 7777/5777.1 (Biningar) In 7777/1777.1 (Biningar) In 77777/1777.1 (Biningar) In 777777	(h) Summarized financial	position of the Co	prporation as in the two audited bal	ance sheets immediately preceding the	e date of advertisement: (₹ in crores
NARDA, NU, COLUMNES, MARLESON ME, DEVOCUTI LA PERSON MERCURA DE LA PROVINCIA D	Liabilities			As at March 31, 2022	As at March 31, 2021
BENAMPUR IN KOST 2004/GMA BHANTANDLA IN DTS-41222 201223. BHARTUR IN KOSTUSSI, BHARUCH IN KOST-2004/GSS BHANAGAR IN 722/01750. BHLA IN 0784-012505 BHLANAGA IN 01452/2020 BHNADI IN 14551/27321 BHNAN IN KOSTUSSI BHDAL KASUNG AND IN 15-2000000. KMAR IN 6027-200106, Sanagin III 075-402201000 2012/27214 INAKAMR IN KOSTUSSI BHDAL IN 01754/2020. BHDARTUR IN 16/27220000, Sanagin III 075-402201000, Sanagin III 075-402201000, Sanagin III 075-402000, BHLA IN 10754/02201000, Sanagin III 075-402201000, Sanagin III 075-402201000, Sanagin III 075-40200, BHLA IN 10754/02201000, Sanagin III 075-40200, BHLA IN 10754/0220, BHLA IN 10754/02200, BHLA IN 10754/02200, BHLA IN 10754/02201000, SANAGINA IN 10754/02200, BHLA IN 10754/02200	Paid-up Equity Share Ca Reserves and Surplus	apital		362.61 119,581.36	360.79 108,114.83
(172-007354 W LIPOSASK OWS), (2007 143-44, Sector 4-6) (iii: U1722-017000), (Sector 4-10) (iii: U1724-016206, CHARUKEPARK III: U17122-017000), CHARUKEPARK III: U17122-017000, CHARUKEPARK III: U17122-017000, CHARUKEPARK III: U17122-017000, (Macharukam) Tei U14-25555006, (Macharukam) Tei U14-2555500, (Macharukam) Tei U14-2555500, (Macharukam) Tei U14-255590, (Macharukam)) Tei U14-255590, (Macharukam) Tei U14-255590, (Mac	Money received against Secured Loans	share warrants		307.03 283,340.60	307.03 244,575.50
Neuropean In MARSHYSTER, Neuroschwy Ten MARSHYSTER, CHRUM NG 1955; SHITTER COMMING FE Kinnang Hard CA-4455000000 (UCHAC NG 1966) (Basenathy Na UCA-45000000000000) (Basenathy Na UCA-45000000000000000000000000000000000000	Unsecured Loans Current Liabilities and Pr	rovisions		216,340.54 20,932.32	196,789.54 17,450.89
DINDIGUE DE GESCASSIANCE DUBGENTE IN EUS-SERTING EURO DE MERCEZZONE DEMANDIALE IN EMPERZIONE FRANCESSE FRANCESSE FRANCESSE FRANCESSE GAURALLA IN EMPERZIONE GAURANTINA IN DIVERZIONEZZONE DEMANDIALE IN ZUTIVITZE GAURANTINA IN DIVERZIONE DANNE HANNE IN EMPERZIONE CONTRACTA DE MENDIALA IN EUSZ-SEGURISE, GORANTIPIE IN ESS-SECTIONE GAURANTINA IN CONTRACTIONE DANNE IN EMPERZIONE CONTRACTA DE MENDI IN EUSZ-SEGURISE, GORANTIPIE IN ESS-SECTIONE GAURANTINA IN CONTRACTIONE DANNE IN EMPERZIONE CONTRACTA DE MENDIA	Deferred Tax Liability (No Total			640,862.46	567,598.58
KB 1722, Best 14 (b) 1724-587002 (Best ref) (b) 15154411 (D) 04484471 (B) 1416 (b) 151571002 (D) 05030516 (b) (b) 044000 (b) (b) (D) 0440000 (b) 044000 (b) 04400 (b) 044000 (b) 04400 (b) 044000 (b) 044000(b) 044000 (b) 044000 (b) 044000 (b) 044000 (b) 044000 (b	Assets Loans			554.862.51	485,294.26
only, Leprof Kaoa Nanodi Nei Ora-Vezzou, Prabou Nagari Nei Ora-Vezzou, Vigor Nagari Nei Ora-Vezzou, DIANAE Cory, Nei Straubus, Nakada Akudo Nei Vido-Vezzobelo, AABALURE Nei Vido-Vezzou, AAPUR Biagnanotas Roadi Nei Ora-Vezzou, Brandon Nei Straubus, Dia Antanazia Nei Straubus, Nei Straubus, Nakada Nei Straubus, Nakad Nei Vezzou, Jaurian Nei Konzo Nei Straubus, Dia Antanazia nei Vezzou Nei Straubus, Nakada Nei Straubus, Nakada	Fixed Assets			1,443.86 71,277.96	1,355.88 69,477.34
JAMSHEDPUR IN: US7/-X21493, (22128) for Deposits only, JHANSI IN: US1023384, JIND 16: US10254379, JODHPUR IN: US7/-2544489, JORHAT IN: 97073238, JUNAGADH IN: 722709474(83/198646, KADAPA IN: 0652/245500,	Current Assets, Loans an Deferred tax asset	nd Advances		11,728.25 1,549.88	9,815.80 1,655.30
NAMENA DE LA DECENTRA LA MARTÍN DE LA MARTÍNICIA DE LA DESERTIR DE LA DESERTIR DE LA DESERTIR DE LA DELA DELA DELA DELA DELA DELA DEL	Misc Expenditure, Profit Total	and Loss Account		640,862.46	
	Brief particulars of Contingen			s provided by the Corporation is ₹ 367.83	crore (Previous year ₹ 299.50 crore), ii
2027/202 (BROKENSE) for Departs and J. Manny B. 1022-10263. (2008). Genet Kappi for 1022/2021 (BROKENSE). LUMANA PARAMETAR Data for 1023-2023 (BROKENSE). LUMANA PARAMETAR DATA for 1023 (BROKENSE). LUMANA FOR 1023 (BROKENSE). LUMANA PARAMETAR DATA FOR 1023 (BROKENSE). LUMANA FOR 1023 (BROKENSE	undertakings provided for secu	ritisation of receiva	bles ₹ 1,152.72 crore (previous year	ation is ₹ 2,581.56 crore (Previous year ₹ £ 1,152.68 crore) and in respect of disput I for by the Corporation, amounts to ₹ 17.3	ed dues towards wealth tax, service tax
SEX.NUZ, ZMATANDAM IN (SEX.TYM, 2774), ADVINA IN 1655-5227), 24555. AMAELINAA IN (SEX.SEX.SEX.SEX.SEX.SEX.SEX.SEX.SEX.SEX.	(i) The amount of Public Depo	osits which the Co	rporation can raise under the Non-Bar	king Financial Company - Housing Finan the total Public Deposits as on March 31, 1	ce Company (Reserve Bank) Directions
12225011284. (Gongaon East) Tel: 022-869110234556. (Gongaon West) Tel: 022-8555000. (Lower Panel) Tel: 022-8555000. (Lower		uding Public Depos	its, which the Corporation can raise is	12 times of the net owned funds i.e. ₹ 1,	
ALIAN IN COSTONICI, KARAT IN CONZUMINICIA MARI INANI IN ENTRE IN EXEMPTION RECEIVER AND	<ul> <li>(j) There are no overdue depo</li> <li>(k) We declare that:</li> </ul>				
0112015987 (Add Chowly Tei 0112-542968, Roamly Tei 01122092). NHAN Tei 95201090. NALCHUR Tei 9565, 21450. NANKKAL Tei 95655295. NANDIRBAR Tei (255-2455). NASHKA Sharapar Lin Road Tei 055-65010 (En 36 te foppia fo 1012-1120). Night Tei 1012000, Nashka Tei 958552, Rendwall (B. 1025-621172). 0055 NANKKAL Tei 95655295. NANDIRBAR Tei (255-24512). NASHKA Tei 055-65010 (En 36 te foppia fo 1012-1120). Tei 10120 (En 3112). Nashka Tei 1012000, Nashka Tei 1025-621172). Nashka Tei 95055295. Nashka Tei 101200, Nash	1) The Corporation has co		visions of the Directions as applicable		dia and the National Hausing Deals
file (25:55:000) Est 68 for foxeoution (b), intern foxed (b) (25:000) (b) (b) (b) (b) (b) (b) (b) (b) (b) (b	3) The deposits accepted	by the Corporation	other than secured deposits, if any,	s is guaranteed by the Reserve Bank of In accepted under the provisions of the direction charge creater	tions, the aggregate amount of which i
	in terms of sub-sections	s (1) & (2) of Sectio	n 29B of the National Housing Bank Ac		
Database in a construction of the second of	of India or the National Housing	g Bank does not ac	cept any responsibility or guarantee at	er Section 29A of the National Housing Bar out the present position as to the financia Corporation and for repayment of deposits	I soundness of the Corporation or for the
CHHORY, SARRANCUUT IN: CONCESSION, SARACLI IN CLOSSZOSSIOS, SARACLI IN: CLOSZZOSSIOS, SARACLI IN: CLOSZZOSSIOSSIOSSIOSSIOSSIOSSIOSSIOSSIOSSI	The above text has been approv	ved by the Board o		eting held on May 02, 2022 and is being is	
In SH42DER SURAT (Adaptin tel Carl Anter Den Kong) Bandhill to (2022/275). (Dip Light for 10: 57/277/2046, Blaun dan le (25)-4/277/2045, Blaun dan le (25)-4	the board of birectors of the Co	ייףטימטטוו מווט מ 00	oy nao been meu wiut ure tvational Hou	By Order	of the Board
201 202020 (2012) (2012	Date: May 2, 2022			AJAY	Sd/- AGARWAL
NARANGAL THE OSTO-2151000, MARCHA THE OT 152-222004007800, WEST LUDHIANA THE OTE 154440, YANDNA NAGAR THE OT722-20024/16, ZRAAPAIR THE SOF68507595, ZUNDAL THE OSE5-8665042.	Place: MUMBAI			Compar	y Secretary