

HDFC GREEN & SUSTAINABLE DEPOSITS

The first Non - Banking Financial Institution in India to launch a Sustainable Green Investment Product

HDFC Ltd, India's premier housing finance company launches '**Green & Sustainable Deposits**' with an aim to safeguard the environment from climate change. These fixed deposits will be used to support environment friendly Green Mortgage solutions and projects which directly supports the **United Nation's Sustainable Development Goals (SDGs) and India's Nationally Determined Contributions (NDCs)** as per Paris Agreement.

FREQUENTLY ASKED QUESTIONS

- Who can invest in these deposits?
 - Individual Depositors (Resident & Non-Resident) can invest in HDFC Green & Sustainable Deposits.
- What is the minimum and maximum tenure of these deposits?
 - For Resident Individuals, deposits can be placed under Special Deposits, 44 months Premium Deposits and Regular Deposits 36-120 months.
 - Non Resident Individuals can place deposit under 33 months Special Deposits and 36 Months Regular Deposits.
- How are these deposits different from existing deposits?
 - All terms and conditions applicable for these deposits are similar to our existing Deposits product. In terms of safety, these deposits are exactly similar to our existing deposits.
- Where will these funds be deployed?
 - The deposits mobilized under this product will be deployed to fund projects which contribute towards safeguarding environment from climate change, Green mortgage solutions and supporting United Nation's Sustainable Development Goals (SDG).
- Why are we offering lower Interest Rates on these deposits?
 - The funds mobilized under this product will be utilized towards initiatives which assist to contribute towards environment conservation and other Environment, Social & Governance (ESG) initiatives undertaken by the Corporation.
 - The benefit of lower ROI would be passed on to borrowers eligible for home loans qualifying under green & sustainable housing projects.
- What are the various **Environment, Social & Governance (ESG) Initiatives** undertaken by HDFC? What is the use of proceeds mobilized under Green & Sustainable Deposits?
 - Support environment friendly Green Mortgage solutions.
 - Disbursing home loans to borrowers in certified green building projects.

- Offering concessional interest rates to women with a view to empower and encourage them to be financially independent.
- How would the depositors benefit by placing these deposits?
 - The depositor will feel a sense of ownership in contributing towards various ESG initiatives undertaken by the Corporation; and play their role as a responsible citizen to ensure a sustainable tomorrow.
 - HDFC will provide an annual audit certificate to all investors which shall contain details of the deployment of these funds towards various Green & Sustainable initiatives undertaken by the Corporation.
- Is there any tax benefit offered to depositors?
 - There are no tax benefits offered on these deposits.
- Is additional ROI benefit offered to Senior citizens?
 - These deposits are entitled for additional ROI as applicable to senior citizens. All other features, terms & conditions as applicable to normal Deposits are applicable to these deposits.
- How do I place these deposits offline?
 - We have printed these deposit application forms on recycled paper which upholds the Green initiative.
 - Key Partners and Depositors can collect these forms from our office and submit the completely filled forms for deposit placement. However, we encourage customers to make use of our digital platforms for deposit placement.
- Can these deposits be placed online? Is additional online ROI benefit/online transaction incentive applicable?
 - We encourage depositors & Key Partners to promote online deposit placement system. These deposits can be placed in the online mode. Benefit of additional ROI and online incentive will be paid on these deposits.
- What is the brokerage & incentive offered on these Deposits?
 - These deposits are eligible for brokerage and incentive as applicable for Individual Deposits.
 - These deposits also qualify for payment of Special, Performance & Online Incentive.
- How to market these products to Key Partners/Depositors?
 - Investing in this product will give a sense of pride to the depositor for having contributed to the conservation and betterment of the society and being an integral part of the social projects which contribute towards United Nations' SDGs and India's Nationally Determined Contributions (NDCs) as per Paris Agreement.

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