

HDFC DEPOSITS

**FOR NON-RESIDENT
INDIVIDUALS**

**0.25% p.a.
more for
Senior Citizens**

HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA (stable)" rating for twenty sixth consecutive year.

NATIONAL AUTOMATED CLEARING HOUSE (NACH)

Payment of interest will be made only through NACH.

VARIABLE RATE DEPOSIT

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

TAX DEDUCTION AT SOURCE (TDS)

Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, at the rates in force. Wherever there exists a Double Taxation Avoidance Agreement (DTAA), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate and Form 10F.

HDFC SPECIAL DEPOSITS

Fixed Rates only

Interest Rates 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	6.00%	6.05%	6.10%	6.20%	6.20%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

* For cumulative option, Interest is compounded annually.

HDFC PREMIUM DEPOSITS

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	5.60%	5.65%	5.70%	-	5.80%
22 Months	5.75%	5.80%	5.85%	5.95%	5.95%
30 Months	5.80%	5.85%	5.90%	6.00%	6.00%
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	5.50%	5.55%	5.60%	-	5.70%
24 - 35 Months	5.65%	5.70%	5.75%	5.85%	5.85%
36 Months	5.85%	5.90%	5.95%	6.05%	6.05%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore

12 - 23 Months	5.25%	5.30%	5.35%	-	5.45%
24 - 35 Months	5.35%	5.40%	5.45%	5.55%	5.55%
36 Months	5.75%	5.80%	5.85%	5.95%	5.95%

Interest rates on Deposits exceeding ₹ 5 Crore upto ₹ 10 Crore

12 - 23 Months	5.00%	5.05%	5.10%	-	5.20%
24 - 35 Months	5.35%	5.40%	5.45%	5.55%	5.55%
36 Months	5.75%	5.80%	5.85%	5.95%	5.95%

Interest rates on Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore

12 - 23 Months	4.95%	5.00%	5.05%	-	5.15%
24 - 35 Months	5.40%	5.45%	5.50%	5.60%	5.60%
36 Months	5.80%	5.85%	5.90%	6.00%	6.00%

* For cumulative option, Interest is compounded annually.

- Additional ROI of 0.10% p.a. will be applicable on Individual deposits upto ₹ 50 Lakh per calendar month per customer placed/renewed through our Online system and auto-renewed deposits.
- Interest rates for deposit of ₹ 25 crore and above would be published on our website. Please refer our website for the prevailing rates or contact our branches before placing such deposits.

Senior Citizen (60 years and above)

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

Online Deposits

Additional Interest Rate
(for Deposits upto ₹ 50 lakh
per calendar month per customer) 0.10% p.a.

**RATES EFFECTIVE FROM
JUNE 10, 2021**

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) Email: deposits@hdfc.com Website: www.hdfc.com

CIN: L70100MH1977PLC019916

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

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY NON-RESIDENT INDIANS (NRIs)

Non-Resident Individuals and person of Indian origin resident outside India holding PIO Card. Deposits from Non-Resident Indians and persons of Indian origin resident outside India would be accepted in accordance with regulations governing the acceptance of deposits from NRIs. Deposits would be accepted for a maximum period of 3 years.

MODE OF ACCEPTANCE

(a) RTGS/NEFT : Remit to our following account on any working day (other than Saturday).

Particulars	Remittance from any Bank Account (Other than SBI)	Remittance from SBI Account
Beneficiary Name	HDFC LTD	HDFC LTD
Account No.	00600350003778	0000035454570940
IFSC	HDFC0000060	SBIN0011777
Bank & Branch	HDFC Bank, Fort Branch	SBI Capital Market Branch, Mumbai
Account Type	Current A/c	Current A/c

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. For amounts upto ₹ 10 lakh cut off time is 4 p.m. Application can be submitted through the ONLINE system after 3 working hours.

(b) CHEQUE :

Cheque drawn on HDFC Bank	Cheque drawn on SBI	Cheque drawn on other banks
Deposit cheque (favouring 'HDFC Ltd - A/c 00600350003778') at any branch of HDFC Bank using the regular pay-in-slip.	Deposit cheque (favouring 'HDFC Ltd - A/c 0000035454570940') at any branch of SBI using the regular pay-in-slip.	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 Number)'

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).

Effective Deposit date: Date of realisation of cheque (except for HDFC Bank/SBI cheques credited after the cut off time, which will be similar to RTGS/NEFT), excluding Saturdays & Holidays.

Application can be submitted through the ONLINE System one working day after the debit in customer's bank account (in case of HDFC Bank/SBI 3 hours after the debit in customer's bank account).

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, 22 Banks are available in the Payment Gateway integrated to our ONLINE Deposits System.

Effective Deposit date: For SBI, HDFC Bank, ICICI Bank and Axis Bank (same as RTGS). For other banks, T + 2 working days (excluding Saturdays & Holidays). For these banks, it's advisable to remit through RTGS/NEFT.

(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 or more, please inform us at least one hour in advance to the cut off time and ensure that funds are credited to our account before the cut off time.

2) Please ensure KYC is completed before remittance. Deposit Application has to be submitted immediately on credit of the amount to our bank account. If Deposit application is not submitted within 1 month of remittance, the deposit date will be from the date of submission of the application form, or as amended from time to time.

(3) Interest rate prevalent on the effective deposit date will be applicable.

(4) The amount placed in deposit should be placed through the credit amount lying in depositor's Non Resident Ordinary (NRO) Account only and should not represent inward remittances or transfer of funds from NRE/FNCR accounts into the NRO Account.

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 will be paid through NACH crediting your designated NRO bank account only. Where this facility is not available, interest will be paid through 'Account payee' cheque drawn in favour of the first named depositor along with his bank account details furnished. 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. In case there is no specific selection made by the depositor on the application form, fixed rate will be considered.

NATIONAL ELECTRONIC FUND TRANSFER (NEFT) & REAL TIME GROSS SETTLEMENT (RTGS)

The payment facility is provided to depositors whereby the interest and repayment of principal amount will be credited directly to the depositors' designated NRO bank account only. The intimation of interest / repayment of principal amount credited would be sent regularly through sms/email.

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, at the rates in force. Wherever there exists a Double Taxation Avoidance Agreement (DTAA) between Government of India and Government of other Countries (country of Residence of respective NRI), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate and Form 10F.

Where income tax is deducted at source on the monthly interest a consolidated TDS certificate may be issued for the financial year. Sub-section 5A of Section 139A of the Income Tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his Permanent Account Number (PAN) to the person responsible for deducting such tax. Further, sub-section 5B of section 139A requires the person deducting such tax to indicate the PAN on the TDS certificate. Please mention your PAN in the application form.

Withholding Tax Rates (Tax rates applicable in India under ADT Agreement)

Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.
Albania	10%	11	Greece (*)	20%	9	Mongolia	15%	11
Armenia	10%	11	Hong Kong	10%	11	Montenegro	10%	11
Australia	15%	11	Hungary	10%	11	Morocco	10%	11
Austria	10%	11	Iceland	10%	11	Mozambique	10%	11
Bangladesh	10%	12	Indonesia	10%	11	Myanmar	10%	11
Belarus	10%	11	Iran	10%	11	Namibia	10%	11
Belgium	15%	11	Ireland	10%	11	Nepal	10%	11
Bhutan	10%	11	Israel	10%	11	Netherlands	10%	11
Botswana	10%	11	Italy	15%	12	New Zealand	10%	11
Brazil	15%	11	Japan	10%	11	Norway	10%	11
Bulgaria	15%	12	Jordan	10%	11	Oman	10%	12
Canada	15%	11	Kazakhstan	10%	11	Philippines	15%	12
China	10%	11	Kenya	10%	11	Poland	10%	12
Columbia	10%	11	Korea	10%	11	Portuguese Republic	10%	11
Croatia	10%	11	Kuwait	10%	11	Qatar	10%	11
Cyprus	10%	11	Kyrgyz Republic	10%	11	Romania	10%	11
Czech Republic	10%	11	Latvia	10%	11	Russian Federation	10%	11
Denmark	15%	12	Libyan Arab Jamahiriya(*)	20%	10	Saudi Arabia	10%	11
Estonia	10%	11	Lithuania	10%	11	Serbia	10%	11
Ethiopia	10%	11	Luxembourg	10%	11	Slovenia	10%	11
Fiji	10%	11	Macedonia	10%	11	Singapore	15%	11
Georgia	10%	11	Malaysia	10%	11	South Africa	10%	11
Germany	10%	11	Malta	10%	11	Spain	15%	12
Finland	10%	12	Mauritius	7.5%	11	Sri Lanka	10%	11
France	10%	12				Sudan	10%	11

Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.
Sweden	10%	11	Turkey	15%	11	United Kingdom	15%	12
Switzerland	10%	11	Turkmenistan	10%	11	United Mexican State	10%	11
Syria	10%	12	Uganda	10%	11	United States	15%	11
Tajikistan	10%	11	Ukraine	10%	11	Uruguay	10%	11
Tanzania	10%	11	United Arab Emirates	12.50%	11	Uzbekistan	10%	11
Thailand	10%	11	United Arab Republic (Egypt)(*)	20%	12	Vietnam	10%	11
Trinidad and Tobago	10%	11				Zambia	10%	11

Please refer DTAA between India & Govt. of the Country of residence of respective NRI depositor or www.hdfc.com for more details. * Surcharge of 10% is applicable on income above ₹ 1 crore. * Health & Education cess at 4% will be applicable.

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 the date of deposit	Rate of Interest Payable
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. In respect of variable rate deposit, the interest rate applicable for the period for which deposit has run would be considered as applicable on the respective interest reset dates.

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

RENEWAL / REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC. In case of renewal of deposit, the prescribed application form signed by all depositors is also required to be submitted. Deposit period would commence from the maturity date of the renewed deposit and the interest rate prevailing on the date of maturity will be applicable. Maturity date of the renewed deposit should be at least 1 week beyond the actual date of renewal of such overdue deposits and premature withdrawal will not be permitted for 3 months from the actual date of renewal.

Maturity Instructions: 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. 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)' COMPLIANCE

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. Power of Attorney holder or any person acting in representation capacity as holder of an office or otherwise is also required to comply with KYC guidelines:

a) Latest photograph b) Self certified copy of the proof of identity and address, 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. 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.

All photocopies have to be attested by your Banker/Notary/Indian Embassy official/Yourself (Self attestation).

DEPOSITS FOR SENIOR CITIZENS

Senior citizens will be eligible for an additional rate of 0.25% p.a. for all schemes. Individuals who have completed 60 years of age should be the first depositor. Proof of age must be submitted along with the application form.

GENERAL

In the event of death of the first / sole depositor the repayment of deposit and payment of interest will be made to the joint depositor first in order of survivor/s / nominee on submission of death certificate without reference to the heirs and/or legal representatives of the deceased. Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC are non-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 accordingly.

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 part/full 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 '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.

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 ₹ 1,060.17 crore (Total exposure less equity investments) and the total amount of exposure to such entities is ₹ 20,419.14 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 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 brokerage. Application Forms received without your name and code number will not be considered for payment of brokerage. Brokerage will be paid to Authorised Agents at the rate decided by the management.



www.hdfc.com

PROVISIONAL RECEIPT

Date: __/__/__

Received from _____ cheque/HDFC Deposit Receipt No. _____ for ₹ _____
dated _____ drawn on _____ Bank _____ Branch towards ☐ Deposit for Senior Citizens ☐ Monthly Income Plan
☐ Non-Cumulative (☐ Quarterly ☐ Half-Yearly) ☐ Annual Income Plan ☐ Cumulative for a period of _____ months @ _____ % per annum.

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

VALID SUBJECT TO REALISATION OF CHEQUE Phone: 022-67546060

Authorised Signatory _____



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation,
Churchgate, Mumbai 400 020. CIN: L70100MH1977PLC019916
Email: deposits@hdfc.com Website: www.hdfc.com

Agent's Name: **IIFL SECURITIES LIMITED**

Code No.: **BM/52459**

DEPOSIT APPLICATION FORM (Non Resident Individuals)

PLEASE USE BLOCK LETTERS AND TICK ☒ IN APPROPRIATE PLACES

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

Date : _____

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

☒ **FIXED RATE INTEREST** ☐ **VARIABLE RATE INTEREST**

PAYMENT DETAILS

Amount ₹ _____ Cheque/RTGS/NEFT (UTR) No. _____ Date:

D	D	M	M	Y	Y
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Bank Name _____ Branch _____

Bank _____ MICR Code : _____ IFSC Code : _____
Account No. _____

Interest on this deposit and redemption proceeds may be credited to above bank account directly through NACH/NEFT/RTGS/direct credit facility.

HDFC Deposit Receipt No. _____ Maturity Date

D	D	M	M	Y	Y
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(In case of Renewal)

SCHEME :

- ☐ MONTHLY INCOME PLAN ☐ NON-CUMULATIVE (Quarterly)
☐ NON-CUMULATIVE (Half-Yearly) ☐ ANNUAL INCOME PLAN
☐ CUMULATIVE

CATEGORY : ☐ Member of Public ☐ Director/Relative of a Director

☐ Shareholder (DP/Client ID _____) ☐ Employee

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

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

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

CKYC Identifier

(Skip if not allotted)

Name _____

Power of attorney
holder (in case of Minor)

Customer No. (If KYC is already complied) _____ PAN _____

Nationality: _____ Place/Country of Birth _____

Country/Countries of Tax Residence i) _____ ii) _____ iii) _____

Tax Payer Identification Number or functional equivalent: i) _____ ii) _____ iii) _____

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

CKYC Identifier

(Skip if not allotted)

Name _____

Customer No. (If KYC is already complied) _____ PAN _____

Nationality: _____ Place/Country of Birth _____

Country/Countries of Tax Residence i) _____ ii) _____ iii) _____

Tax Payer Identification Number or functional equivalent: i) _____ ii) _____ iii) _____

I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under Section 195 of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing deposits. I/We further declare that the amount kept in deposit has been placed through the credit amount lying in my/our Non Resident Ordinary (NRO) Account only and it does not represent inward remittances or transfer of funds from NRE/FCNR accounts into the NRO Account.

I/We 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/We have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We permit/authorise HDFC Ltd. to collect, store, communicate and process information relating to the Account and all transactions therein, by HDFC Ltd. 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. It shall be my/our responsibility to educate myself/ourselves 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/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 comply with regulations.

I/We have gone through the financial and other statements/particulars/representations furnished/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.

On Maturity of the deposit, I/We hereby give my/our explicit consent to HDFC Limited to

- ☐ Renew principal and interest
☐ Renew principal
☐ Pay the principal and interest to my/our designated Bank Account mentioned herein.

SIGNATURE OF DEPOSITOR(S)#

FIRST/SOLE : _____

SECOND : _____

FOR OFFICE USE ONLY

Document Reference No.	Date of Receipt	Verified by

FORM NO. 10F

[See sub-rule (1) of rule 21AB]

Information to be provided under sub-section (5) of section 90 or sub-section (5) of section 90A of the Income-tax Act, 1961

I _____ *son/daughter of Shri _____ in the capacity of _____
 (designation) do provide the following information, relevant to the previous year _____ *in my case/in the case of _____
 _____ for the purposes of sub-section (5) of *section 90/section 90A:-

Sl.No.	Nature of information		Details#
(i)	Status (individual, company, firm etc.) of the assessee	:	
(ii)	Permanent Account Number (PAN) of the assessee if allotted	:	
(iii)	Nationality (in the case of an individual) or Country or specified territory of incorporation or registration (in the case of others)	:	
(iv)	Assessee's tax identification number in the country or specified territory of residence and if there is no such number, then, a unique number on the basis of which the person is identified by the Government of the country or the specified territory of which the assessee claims to be a resident	:	
(v)	Period for which the residential status as mentioned in the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A is applicable	:	
(vi)	Address of the assessee in the country or territory outside India during the period for which the certificate, mentioned in (v) above, is applicable	:	

2. I have obtained a certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A from the Government of _____
 _____ (name of country or specified territory outside India)

Signature: _____

Name: _____

Address: _____

Permanent Account Number: _____

DECLARATION

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

To,
 HDFC Limited, India

I, _____ son / daughter of _____
 aged _____ years, presently residing at _____

(Complete overseas residential address) do hereby solemnly declare and affirm on oath as follows:

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

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

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

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

Signed this _____ day of _____, 20 _____ Place: _____

VERIFICATION

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

Verified today the _____ day of _____

Place: _____

Signature of the person providing the information

Notes : 1. *Delete whichever is not applicable. 2. #Write N.A. if the relevant information forms part of the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A.



**PARTICULARS AS REQUIRED
UNDER NON-BANKING FINANCIAL
COMPANIES AND MISCELLANEOUS
NON-BANKING COMPANIES
(ADVERTISEMENT) RULES 1977.**

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

Corporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.

Phone: 022-6754 6060 (for deposits only), 66316000, 22820282. Fax: 22821366.

(a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)

(b) Date of Incorporation: October 17, 1977

(c) Business carried on by the Company and its subsidiaries with details of branches: HDFC is a public limited company primarily engaged in the business of providing housing finance by creating an institutional facility for meeting the needs of people for long-term finance for purchase/construction of residential houses anywhere in India.

The Corporation has eleven wholly owned and three other subsidiaries viz.:

- HDFC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities;
- HDFC Holdings Limited carries on the business of investments in stocks, shares, debentures and other securities;
- HDFC Trustee Company Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Ventures Trustee Company Limited acts as a Trustee for Funds/Trusts; • HDFC Property Ventures Limited is engaged in advisory services; • HDFC Sales Private Limited acts as a distributor of home loans and other financial products; • HDFC Education and Development Services Private Limited is engaged in the provision of education services; • HDFC Capital Advisors Limited is engaged in advisory services. • HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund; • HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance; • HDFC Asset Management Company Limited carries on the business of managing Mutual Fund schemes; • Griha Investments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritius; • HDFC Credila Financial Services Limited is engaged in providing education 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.

Note: 1. Pursuant to RBI directions, the Corporation reduced its shareholding in HDFC Life Insurance Company Limited (HDFC Life) to less than 50%. Accordingly, HDFC Life and its subsidiaries i.e. HDFC Pension Management Company Limited and HDFC International Life and Re Company Limited have ceased to be subsidiaries of the Corporation. 2. HDFC ERGO Health Insurance Limited ceased to be subsidiary of the Corporation pursuant to its merger with HDFC ERGO General Insurance Company Limited w.e.f. November 13, 2020.

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

AGARTALA Tel: 2328770. AGRA Tel: 4007130/3264. AHMEDABAD (Navrangpur) Tel: 66307000 (Ext. 110/117 for Deposits Only). (Maninagar) Tel: 72270112801 (64501859 for Deposits Only). (Nikol) Tel: 722701128677. (Science City) Tel: 72270112956. (Satellite) Tel: 7227011293. (ZUNDAI) Tel: 0635-8865042. AHMEDNAGAR Tel: 6605222. AJMER Tel: 264164 (5120888 for Deposits Only). AKOLA Tel: 240345. ALAPPUZHA Tel: 226946070. ALIGARH Tel: 2408541. ALLAHABAD Tel: 2260325. ALMORA Tel: 235556. ALWAR Tel: 270273940. AMALNER Tel: 0258-7222224. AMBALA Tel: 2630880, 2601762. AMRAVATI Tel: 2666009/987. AMRITSAR Tel: 0183-5010512. ANAND Tel: 297552/34. ANANTAPUR Tel: 220044. ANGUL Tel: 7205000448. ANKLESHWAR Tel: 255771/2. AURANGABAD Tel: 6710600. BAHADURGARH Tel: 297423 BARAMATI Tel: 2201560. BARDOLI Tel: 223155. BAREILLY Tel: 2477496, 2451169. BEAWAR Tel: 1462-513888/513788. BELGAUM Tel: 2427091, 2427093. BENGALURU (Kasturba Road) Tel: 41183000 (411822112/13/214 for Deposits Only). (BEL ROAD) Tel: 23513810/11. (Electronic City) Tel: 26823953. (Jaynagar) Tel: 26592638 (26592639 for Deposits Only). (Hobli) Tel: 28510020/21. (Kalyan Nagar) Tel: 42200034. (Kanakapura Road) Tel: 26861501. (Kengeri) Tel: 284853556. (Koramangala) Tel: 25501083. (Marathahalli) Tel: 25400232. (Rajajinagar) Tel: 080-23506314. (Sahakara Nagar) Tel: 48540161. (Sarjapur Road) Tel: 25746772. (Whitefield) Tel: 28451020. (Yelahanka) Tel: 28460911. BHERAMPUR Tel: 0680-2220844 BHANYAWALA Tel: 2412223, 2412233. BHARUCH Tel: 238444555. BHATINDA Tel: 5102219. BHAVANAGAR Tel: 7227011299. BHILAI Tel: 40752025. BHIMADI Tel: 1493-512739. BHIWARA Tel: 232902. BHOPAL (ISBT) Tel: 2780000. (Sonagiri) Tel: 0755-4904252. (Kolar Road) Tel: 242200106. BHUBANESWAR Tel: 0674-6633329. (Patia) Tel: 7205000152. BIKANER Tel: 5130716. BILASPUR Tel: 0752-432306. BULANDSHAHR Tel: 2255626. CALCUTTA Tel: 2367656. CHANDIGARH Tel: 6761000 (172-3011324 for Deposits Only). (Call Centre) Tel: 6761000. (Sec 41D) Tel: 0446287. CHANDRAPUR Tel: 271563. CHENNAI (Anna Salai) Tel: 2659937/338. (Adyar) Tel: 2345200012 (24403324 for Deposits Only). (Ambattur) Tel: 2345200778. (Ramanajam Nagar) Tel: 234519989. (Egmore) Tel: 2345207011. (DLF) Tel: 499552167. (Kodambakkam) Tel: 24815656/5005. (Madhavaram) Tel: 25557430/8430. (Maraimalai Nagar) Tel: 27456430. (Medavakkam) Tel: 22770401. (Tambaram) Tel: 044-23454001/002. (OMR) Tel: 23454003. (Chennai) (Porur) Tel: 26793371/3281. (Ramanajam IT Park) Tel: 98401 44899, 98406 28884. (Vanagaram) Tel: 26531150. (Velacherry) Tel: 22463711/3712. CHIAULU Tel: 250035. COIMBATORE (Kamaraj Road) Tel: 4343900 (4343913 for Deposits Only). (Ganapathi) Tel: 42002114/11. (Sai Baba Colony) Tel: 4301100. CUTTACK Tel: 7205002678. (2332109 for Deposits Only). DAVANAGERE Tel: 22239494. DEHRADUN (Rajpur Road) Tel: 6672222, 3052222, 0135-2741023/2741024. (GMS Road) Tel: 0135-2627869/2621031. (Shashatradhara Road) Tel: 0135-2984004/2984141. DEWAS Tel: 40260002. DHANBAD Tel: 2300630/31. DHARMAPURI Tel: 2232324/325. DHULE Tel: 273500600. DINDIGUL Tel: 2433040/12. DURGAPUR Tel: 2549776/8. ELURU Tel: 222401. ERODE Tel: 2529828/29. FAIZABAD Tel: 2218190/22820. FARIDABAD Tel: 4315120. GANDHIDHAM Tel: 7227011272/271. GANDHINAGAR Tel: 7227011274/5. GHAZIABAD (Lohia Nagar) Tel: 2713593. (Vaishali) Tel: 4233253/54. GOA (Panaji) Tel: 2234172. (Margao) Tel: 7200472/3. GODHARA Tel: 26504363. GORAKHPUR Tel: 2200167. GREATER NOIDA (Parli Chowk) Tel: 4151092/93. (West) Tel: 4230355/56. GULBARGA Tel: 241966/977. GUNTUR Tel: 0863-2247301. GURGAON (Mehrauli - Gurgaon Road) Tel: 4061772/3. (Sector 14) Tel: 4367801/2. (Sector 66) Tel: 9319244113/16. GUWAHATI (Six Mile) Tel: 701800. (2663878/915 for Deposits Only). (Chenikuthi) Tel: 0361-2666915. (Jorhat) Tel: 8636865674. (Silchar) Tel: 2221399. GWALIOR Tel: 4011970/13. HALDWAN Tel: 249565/67. HARIDWAR Tel: 265325. (Jwalapur) Tel: 249407. HISSAR Tel: 233383. HOWRAH Tel: 400655/5553. HOSUR Tel: 04344-247444. HUBLI Tel: 2352138. HYDERABAD (Basheer Bagh) Tel: 66475011. (67699040 for Deposits only). (Gachibowli) Tel: 23005100. (6463730 for Deposits only). (Jubilee Hills) Tel: 040-2956070. (Kompally) Tel: 27940900. (Kondapur) Tel: 040-4858320. (Kothapet) Tel: 24032500. (Kukatpally) Tel: 48535200. (64632501 for Deposits only). (Madhapur) Tel: 6813800. (RC Puram) Tel: 40220900. (Uppal) Tel: 40220700. INDORE (MG Road) Tel: 4223300. 422333 (4252432 for Deposits only). (Prabhu Nagar) Tel: 0731-4264303. (Vijay Nagar) Tel: 47564001. IRUNJALAKUDA Tel: 2821589. JALBPUR Tel: 409200001. JAIPUR (Bhagandas Road) Tel: 4140888. (5150804/05 for Deposits only). (Jagatpura) Tel: 2755778 (5141888 for Deposits only). (Mansarovar) Tel: 271981. (Vaishali Nagar) Tel: 49199354 (5110410 for Deposits only). (Vidhyadhar Nagar) Tel: 2232432. JAIPUR Road Tel: 221163. JALANDHAR Tel: 5033445. JALGAON Tel: 2220762, 2220215. JALNA Tel: 02482-234237. JAMMU Tel: 2477707/8. JAMNAGAR Tel: 7227011278. JAMSHEDPUR Tel: 2321493. (2321387/6458733 for Deposits only). (Jhansi) Tel: 2333844. JODPUR Tel: 2644448. KADAPPA Tel: 259500. KATHAL Tel: 235603. KAKINADA Tel: 0884-2380800. KANCHIPURAM Tel: 272672012. KANHANAGAR Tel: 2200595969. KANNUR Tel: 2768580/90. KANPUR Tel: 6680600 (2306744/60 for Deposits only). (Ashok Nagar) Tel: 2556776. KARAIKUDI Tel: 956139971. KARIMNAGAR Tel: 2228900. KARNAL Tel: 6451231/3233. KASHIPUR Tel: 270333. KHAMGAON Tel: 0763-25007/250071. KHAMMAM Tel: 233000. KHANDWA Tel: 2248091. KHARAR Tel: 7580002220/759000220. KOCHI (Ravipuram) Tel: 6661200 (3011228/322 for Deposits only). (Aluva) Tel: 2609555/666. (Kakkanad) Tel: 2415555. (Kalamassery) Tel: 2555070. (Palairvattom) Tel: 2813043/83. (Tripunithura) Tel: 40587933. KOLHAPUR Tel: 26640345. KOLKATA (Seekspeare Sarani) Tel: 23018300. 22801890. 22815491/94. (Jeevanpore) (Opp-Call Centre & CRM) Tel: 23215060/800. 22866256/4645. (Behala) Tel: 24465392. (BT Road) Tel: 25114561/62. (Chandannagore) Tel: 26830039. (Cooke & Kelvey) Tel: 22481308. (66086200 for Deposits Only). (Deshapriya Park) Tel: 46033096. (Garia) Tel: 24351082/0701. (Salt Lake City) Tel: 4602150/123. (VIP Road) Tel: 46022360. KOLLAM Tel: 27625512. KOTA Tel: 0744-2436981. KOTBARAKARA Tel: 2458600. 2458900. KOTTAYAM (Station Road) Tel: 2304985, 2566136. KRISHNAGIRI Tel: 04343-2257879. KUMBHAKONAM Tel: 0435-240002. KUNNAMKULAM Tel: 22798082. KURNOOT Tel: 259200. KURUKSHETRA Tel: 2703867. LATUR Tel: 244222333. LONAVLA (CHF) Tel: 273812, 273820, 275012. LUNKANWADI (Ashok Marg) Tel: 6668800. 4272727 (666023624 for Deposits only). (Aliganj) Tel: 2745249, 4308883. (Gomti Nagar) Tel: 0522-2303770. (Raebareli Road) Tel: 2443535/3636. LUDHIANA (Pakhawal Road) Tel: 5201300 (2432437 for Deposits only). (Chandigarh Road) Tel: 5207032. MADURAI (KK Nagar) Tel: 25590001. (West Vel Street) Tel: 2350715/16. (2350720 for Deposits only). MAHABUBNAGAR Tel: 273500. MALAPPURAM Tel: 2738873. MANESAR Tel: 0124-2392040. MANAGER Tel: 2446582. 2445220. MARTHANDAM Tel: 271744, 272744. MATHURA Tel: 2434017, 2425551. MAULVIKARNA Tel: 244412. MEERUT Tel: 4058793/94. MEHSANA Tel: 7227011263/4. MODASA Tel: 277424122, 2774241252. MOGA Tel: 512500. MOHALI Tel: 2718952/26. MORADABAD Tel: 2485100/23. MUMBAI (HDFC House) Tel: 66316000. (Ramon House) Tel: 67166000. (Churchgate Deposits) Tel: 67546060. (Andheri East) Tel: 66563600 (2683959/60 for Deposits only). (Andheri West) Tel: 66563600. (67413552 for Deposits only). (Andheri-Kurla Road) Tel: 66563600. (Bandra-Kurla Complex) Tel: 66563600. (Borivali) Tel: 66563600. (Borivali-L Road) (Deposits) Tel: 28937000/1. (Borivali-East) Tel: 2875041/71819. (Bisar) Tel: 66563600. (Chembur) Tel: 25291188/8830/0417. (Ghatkopar - Deposits) Tel: 251001284. (Goregaon) Tel: 28497102/34/5/6. (CPH-Jogeshwari) Tel: 67546111. (Lower Pare) Tel: 66563600. (Malad) Tel: 66563600. (Malad-Deposits) Tel: 2813676. (Mira Road) Tel: 66563600. (Mulund) Tel: 66563600. (Parel-Credit Risk Management) Tel: 66113020. (Vikhroli) Tel: 25166245/6. (Vasali) Tel: 2341132/33/34. (Virar) Tel: 2500162, 2501315/16/17. AMBERNATH Tel: 66563600. BADLAPUR Tel: 2671712/3/4/5. DOMBIVLI Tel: 66563600. THANE (Gokhale Road) Tel: 66563600. (25330070 for Deposits only). (Vikas Complex) Tel: 66563600. (Ghodbunder Road) Tel: 661033300. KALYAN Tel: 66563600. KARJAT Tel: 220301/23. VASHI (Navi Mumbai) Tel: 66563600. KHARGHAR-Sec-8 (Navi Mumbai) Tel: 66563600. KHARGHAR - Owe, Sec. 34C (Navi Mumbai) Tel: 66563600. KOPARKHARANE (Navi Mumbai) Tel: 27530615/16/17. SEAWOODS (Navi Mumbai) Tel: 2771878/89/90. NEW PANVEL Tel: 5663600. OLD PANVEL Tel: 8657526/18/19. MUVAATTUPUZZHA Tel: 26335333. MUZZAFARNAGAR Tel: 2615224. MUZZAFARPUR Tel: 0621-2950301. MYSORE (Saravathi Puram) Tel: 2545615. (7755599) Tel: 2513555. Nadiad Tel: 17570. 054979. NAGERCOIL Tel: 237153. NAGPUR (Civil Lines) Tel: 0712-6166000. (Central Avenue Road) Tel: 2679339. 2711273/92. (Kadli Chowk) Tel: 2542918. (Khamia Ring) Tel: 2268622. NALOGDA Tel: 244500. NANDURBAR Tel: 295152. NASHIK (Sharang Link Road) Tel: 6650000 (Ext. 808 for Deposits Only). (Indira Nagar) Tel: 0253-2222667. (Nashik Road) Tel: 2459242/56. (Panchavati) Tel: 0253-456177/251005. NEEMUCHI Tel: 403026/28. NELLORE Tel: 235900. NEW DELHI (Munirka) Tel: 011-4115111. (Connaught Place) Tel: 25114836. (Dwarka) Tel: 011-45572405. (Lodhi Road) Tel: 43792100. (Netaji Subhash Place) Tel: 2270323/24. (Ext. 42 for Deposits Only). (Vikas Puri) Tel: 28540989/90. NIZAMABAD Tel: 221100. NODA (Sec-14) Tel: 4351302/303. (Sec-42) Tel: 6111890. ONGOLE Tel: 280239. PALITA Tel: 315757, 315767. PAKKAD Tel: 2536461, 2536482. PANCHKULA (Sector 5) Tel: 2556426/64, 220453. PATIALA Tel: 416344414/4444. PATNA Tel: 2672014/04. PAONIA Tel: 252022, 225122. PATHANAMTHITTA Tel: 2271372. PATHANKOT Tel: 2230452. (Sec 453). PATIALA Tel: 0175-5002050. PATNAPUR Tel: 6690699 (2532222/23 for Deposits only). PATNA (Danapur) Tel: 2222678. PERINTHALLMANNA Tel: 222015, 221599. PITHAMPUR Tel: 66526326. POLLACHI Tel: 22212425. PUDUCHERRY Tel: 2203421/22. PUNE (University Road) Tel: 25505000. (Ext. 283 for Deposits Only). (Baner) Tel: 6657077/78. (Camp) Tel: 26831728/79. (Chakan) Tel: 2781001. (Chinchwad) Tel: 2737132/0219. (Hadarapur-Margapatta) Tel: 2545359/23. (Nagar Road) Tel: 26569149. (Rawat) Tel: 2281253/2534. (Wakad) Tel: 255015000. (Vikhroli) Tel: 8783203/001. (Sinhgad Road) Tel: 24350151. RAIGAD Tel: 235611. RAIPUR Tel: 4243100 (4243127 for Deposits only). (Sunder Nagar) Tel: 2681666. RAJAHMUNDRY Tel: 0883-249690. RAJKOT Tel: 6136700. RANCHI Tel: 2331055. RATNAGIRI Tel: 407375. RATNAGIRI Tel: 22402233. REWARI Tel: 2212123. RISHIKESH Tel: 2742424. ROHTAK Tel: 254667/89. ROORKEE Tel: 272221. ROPAR Tel: 224986, 500100. ROUKELA Tel: 720502683. RUDRAPUR Tel: 244222. SAHARANAGAR Tel: 2362020. SALEM Tel: 2444446. SANGAREDE Tel: 298450. SANGLI Tel: 2329892/3. SATARA Tel: 226400, 227301. SECUNDERABAD (A S Rao Nagar) Tel: 48539400. SHIMLA Tel: 2626711. SIKAR Tel: 271888. 270888. SIKAR Tel: 2640716. SIRSA Tel: 220824/25. SOLAPUR Tel: 2316804/5. SONAPET Tel: 232211/2235112. SRI GANGANAGAR Tel: 2485900. SRINAGAR Mobile: 9596430245. SURAT (Adajan) Tel: 4141212 (Ext. 3445 for Deposits Only). (City Light) Tel: 0261-2266772. (Majura Gate) Tel: 2479594. (Vachra) Tel: 6358766801 to 5. TENKASI Tel: 2277743. THIRUCHIRAPPALLI (BHEL Road) Tel: 2537201/23. THIRUVALLA Tel: 2600501. THIRUVANANTHAPURAM (Vazhuthacaud) Tel: 6170300. (Kazhakkuttom) Tel: 2417707/8. THIRUVANANTHAPURAM Tel: 2555516 (9446019145 for Deposits only). (Nemom) Tel: 2391120. (Technopark) Tel: 2700701. THRISSUR Tel: 23879901. THIRUCHIRAPPALLI (Medical College) Tel: 0431-2465744. THIRUPATI Tel: 6645831. THIRUPUR Tel: 4242012. THIRUNELVELI Tel: 257782/233. TUMKUR Tel: 2252022. TUTTICORIN Tel: 2300707/807. UDAIPUR Tel: 2529783. UJJAIN Tel: 2533685. UNNAO Tel: 2820220. VADODARA (Race Course) Tel: 2308400. 2356397 (Ext. 837 for Deposits Only). 2302040. (Waghodia Road) Tel: 2514164, 2512364. (Same-Savli Road) Tel: 2961617. VAPI Tel: 2462580, 2402573/34. VARANASI Tel: 2224033/34. (2402485 for Deposits only). VELLORE Tel: 2241261/23. VIJAYAWADA Tel: 2429100. VISAKHAPATNAM (Sripuram) Tel: 6799500, 6637689 for Deposits only. (Gajuwaka) Tel: 2570120. (Gopalapatnam) Tel: 0861-6799500. WALUJ Tel: 0240-2555561. WARDHA Tel: 232200/400/800. WARANGAL Tel: 2451000. YAMUNA NAGAR Tel: 260024/16. ZIRAKPUR Tel: 9646663715, 9646663716.

(d) Brief particulars of the management of the Corporation:

The Corporation is managed by the Board of Directors comprising of eminent persons with wide experience and knowledge. Subject to superintendence, direction and control of the Board of Directors, substantial powers of management are vested in three of its Executive Directors, viz., Mr. Keki M. Mistry, Vice Chairman & Chief Executive Officer, Mrs. Renu Sud Karnad, Managing Director and Mr. V. Srinivasa Rangan, Executive Director & Chief Financial Officer.

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

NAME	ADDRESS	OCCUPATION
Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Professional Director
Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Choroa Island, Tiswadi, Goa 403 102	Professional Director
Dr. J. J. Irani	No. 7 Beldih Lake, Northern Town, Jamshedpur, Jharkhand 831 001.	Professional Director
Mr. U. K. Sinha	K-94, 2nd Floor, Hauz Khas Enclave, New Delhi - 110 016	Professional Director
Mr. Jalaj Dani	Home Villa Co-op. Hsg. Soc. Ltd., 48, Krishna Sanghi Path, Gamdevi, Mumbai 400 007	Professional Director
Dr. Bhaskar Ghosh	Villa No. 443, Adarsh Palm Retreat, Phase 2, Bellandur, Doddakanahalli, Bengaluru 560 103.	Professional Director
Ms. Ireena Vittal	A2, 1202, World Spa East, Sector 30/41, Gurugram 122 001	Professional Director
Mr. V. Srinivasa Rangan (Executive Director & Chief Financial Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Company Executive
Ms. Renu Sud Karnad (Managing Director)	Housing Development Finance Corporation Ltd., The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi 110 067.	Company Executive
Mr. Keki M. Mistry (Vice Chairman & Chief Executive Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Company Executive

(f & g) Profits and Dividends:

Financial Year Ended	Profit before tax (₹ in crores)	Profit after tax (₹ in crores)	Equity Dividend Per share (₹)
31.03.2021	14,815.09	12,027.30	23.00*
31.03.2020	20,350.92	17,769.65	21.00
31.03.2019	13,118.77	9,632.46	21.00

* Subject to shareholders' approval.

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

	As at March 31, 2021	As at March 31, 2020
Liabilities		
Paid-up Equity Share Capital	360.79	346.41
Reserves and Surplus	1,08,114.83	85,811.65
Money received against share warrants	307.03	-
Secured Loans	2,44,575.50	2,31,860.25
Unsecured Loans	1,96,789.54	1,87,241.39
Current Liabilities and Provisions	17,450.89	18,833.86
Deferred Tax Liability (Net)	-	-
Total	5,67,598.58	5,24,093.56
Assets		
Loans	4,85,294.26	4,39,943.28
Fixed Assets	1,355.88	1,348.95
Investments	69,477.34	65,834.80
Current Assets, Loans and Advances	9,815.80	15,398.59
Deferred Tax Asset	1,655.30	1,567.94
Misc. Expenditure, Profit & Loss account	-	-
Total	5,67,598.58	5,24,093.56

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 299.50 crore (Previous year ₹ 384.86 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 2,064.18 crore (Previous year ₹ 2,064.18 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,152.68 crore (previous year ₹ 1,152.72 crore) and in respect of disputed dues towards wealth tax, service tax, interest on lease tax, and payments towards employer's contribution to ESIC not provided for by the Corporation, amounts to ₹ 0.93 crore (Previous year ₹ 0.93 crore).

(i) The amount of Public Deposits which the Corporation can raise under the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 is equivalent to 3 times of the net owned funds i.e. ₹ 2,57,482.89 crore whereas the total Public Deposits as on March 31, 2021 was ₹ 93,657.82 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 13 times of the net owned funds i.e. ₹ 11,15,759.20 crore whereas the aggregate deposits as on March 31, 2021 was ₹ 4,41,365.04 crore.

(j) There are no overdue deposits other than unclaimed deposits.

(k) We declare that:

- 1) The Corporation has complied with the provisions of the Directions as applicable to it;
- 2) The compliance with the said Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank.
- 3) The deposits accepted by the Corporation (other than secured deposits, if any, accepted under the provisions of the directions, the aggregate amount of which is ₹ 11,191.02 cr) are unsecured and rank pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987.

The Corporation is having a valid Certificate of Registration dated 31-07-2001 issued under Section 29A of the National Housing Bank Act, 1987. However, the Reserve Bank of India or the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the Corporation or for the correctness of any of the statements or representations made or opinion expressed by the Corporation and for repayment of deposits/discharge of liabilities by the Corporation.

The above text has been approved by the Board of Directors of the Corporation at its meeting held on May 07, 2021 and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy has been filed with the National Housing Bank, New Delhi.

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

Date: May 7, 2021
Place: MUMBAI

Nomination under Section 36B of the National Housing Bank Act, 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect of HDFC deposits.

nominate the following person to whom in the event of my / our death the amount of this deposit may be returned by HDFC Ltd.

PAN

Date of Birth of Nominee

☐ Please tick if nominee's name should not be printed on Deposit Receipt.

SECOND : _____