HDFC DEPOSITS

INDIVIDUALS

HIGHEST SAFETY

QUICK LOAN FACILITY

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

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.*

HDFC SPECIAL DEPOSITS UPTO ₹ 2 CRORE								
Limited Period Scheme Rate of Interest (p.a.)								
Period Monthly Income Plan Quarterly Option Half-Yearly Option Annual Income Plan Cumulative								
33 Months	7.90%	7.95%	8.03%	8.19%	8.19%			
66 Months	7.90%	7.95%	8.03%	8.19%	8.19%			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			

* For cumulative option, Interest is compounded annually.

HDFC PREMIUM DEPOSITS UPTO ₹ 2 CRORE

Fixed Rates only Rate of Interest (p								
Period	Monthly Income Plan	Annual Income Plan	Cumulative Option*					
15 Months	7.75%	7.80%	7.88%	-	8.03%			
22 Months	7.85%	7.90%	7.98%	8.14%	8.14%			
30 Months	7.80%	7.85%	7.93%	8.08%	8.08%			
44 Months	7.85%	7.90%	7.98%	8.14%	8.14%			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			

For cumulative option, Interest is compounded annually.

REGULAR DEPOSITS Fixed & Variable Rates								
Interest rates on Deposits upto ₹ 2 Crore								
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*			
12 - 23 Months	7.70%	7.75%	7.83%	-	7.98%			
24 - 84 Months	7.70%	7.75%	7.83%	7.98%	7.98%			
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000			
Inte	erest rates on Dep	osits exceeding	2 Crore upto ₹ 1	0 Crore				
12 - 23 Months	7.95%	8.00%	8.08%	-	8.24%			
24 - 84 Months	7.95%	8.00%	8.08%	8.24%	8.24%			
Interest rates on Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore								
12 - 23 Months	8.00%	8.05%	8.13%	-	8.30%			
24 - 84 Months	8.00%	8.05%	8.13%	8.30%	8.30%			

* For cumulative option, Interest is compounded annually.

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

Senior Citizen (60 years and	RATES EF	
Additional Interest Rate (for Deposits upto ₹ 2 crore only)	0.25% p.a.	ОСТО

RATES EFFECTIVE FROM OCTOBER 3, 2018

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

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



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Phones: 022-67546060 (for Deposits only) Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones) CIN: L70100MH1977PLC019916 Email: deposits@hdfc.com Website: www.hdfc.com

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

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY

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

MODE OF ACCEPTANCE

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

Bank Account details for remittance of funds:

Beneficiary Name: HDFC LTD.

Account No.: HDFCFD+Depositor's PAN (i.e. if PAN of the depositor is ABCDE1234Z then account number should be mentioned as HDFCFDABCDE1234Z) IFSC Code: HDFC0000060

Bank Name & Branch: HDFC Bank Ltd, Fort Branch, Mumbai

INTEREST

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

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

VARIABLE RATE DEPOSIT

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

ELECTRONIC CLEARING SERVICE (ECS)

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 "ECS HDFC" in his pass book/bank statement. Intimation of interest credited would be sent on an annual basis.

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

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

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

PREMATURE WITHDRAWAL

Request for premature withdrawal may be permitted at the sole discretion of the Corporation, subject to the Housing Finance Companies (NHB) Directions, 2010, as applicable from time to time.

Premature withdrawal will not be allowed before completion of 3 months from the date of deposit. In case of request for premature withdrawal after the expiry of 3 months, the rates given in the following table shall apply

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

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

RENEWAL / REPAYMENT OF DEPOSIT

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

Interest will accrue after the maturity date only if the deposit is renewed.

If the date of maturity falls on any day on which HDFC's office remains closed, repayment will be made on the next working day. Repayment amount is remitted to depositor's bank account directly through NEFT/RTGS/NACH or paid through account payee cheque favouring the first depositor.

NOMINATION FACILITY

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

KNOW YOUR CUSTOMER (KYC)

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

a) Latest photograph b) Self-certified copy of the proof of identify c) Self-certified copy of the proof of address and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961. In case the depositor has already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number. In case of deposits of Rs. 50,000 and above, it is mandatory to furnish Aadhaar number.

GENERAL

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

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

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate as decided by management from time to time. In case such deposits are generated through our authorised agents, commission on such deposits would be adjusted appropriately.

All remittances by HDFC (towards interest, repayment, loan against deposit, etc.) shall be made to the bank account from where the funds were received by HDFC. Change in bank account may be permitted only in bonafide cases (such as where the account has been closed, etc.) at the sole discretion of the Corporation.

CRISIL has reaffirmed "FAAA/Stable" rating to our Fixed Deposits Programme. This rating indicates that the degree of safety regarding timely payment of interest and principal is very strong.

ICRA has reaffirmed "MAAA(stable)" rating to our Fixed Deposit Programme. This rating is the highest credit quality rating assigned by ICRA. The rated deposits programme carries the lowest credit risk.

Total amount of exposure including the non-fund based facilities, to companies in the same group or other entities or business ventures in which directors and/or the Corporation are holding substantial interest as on March 31, 2018 was Rs. 10,006.21 crore.

The deposits solicited by the Corporation are not insured.

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

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

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

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

The housing finance company is within the regulatory framework of the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the Corporation or for the correctness of any of the statements or the representations made or opinions expressed by the Corporation, and for repayment of deposit/discharge of liabilities by the Corporation. HDFC Depositis programme is designed in accordance with NHB Regulations with the objective to channelise resources for housing.

FOR AUTHORISED AGENTS

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

PROVISIONAL RECEIPT

WITH YOU, RIGHT THROUGH	www. hdfc .cor	n	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

Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones) VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory

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



EFFIDEC Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclar 020. Phones: 022-67546060 (for Deposits only) Toll Free No. 1-800-22		Code No.:							
DEPOSITS Phones) CIN: L70100MH1977PLC019916 Email: deposits@hdfc.com									
DEPOSIT APPLICA	TION FORM (Re	sident Individuals)							
PLEASE USE BLOCK LETTERS AND TICK 🔽 IN APPROPRIATE PLACE									
Agents are not permitted to accept cash with application form and issue receipt. HDFC w									
I/We apply for placement/renewal of deposit for a period of	months and will earn interes	st @ % p.a.							
☑ FIXED RATE INTEREST □ VARIABLE RATE INTEREST									
PAYMENT DETAILS		Date: D D M M Y Y							
	(UTR) NO.								
Bank Name	Bank Name Branch Bank IFSC								
Account No.	Code:	Code:							
Interest on this deposit may be credited to above bank account may also be credited to above bank account on receipt of disc		T/RTGS/ECS/direct credit facility. Redemption proceeds							
HDFC Deposit Receipt No.	Maturity Date	D D M M Y Y							
(In case of Renewal)	Maturity Date								
SCHEME : STATUS :	CATEGORY : D Member o	f Public Director/Relative of a Director							
□ MONTHLY INCOME PLAN □ Resident Individual □ NON-CUMULATIVE (Quarterly) □ Hindu Lindivided Eamily	Shareholder (DP/Client ID) 🗖 Employee							
	DEPOSIT REPAYABLE TO	: First Depositor							
	SENIOR CITIZENS (60 years	s & above)							
First / Sole Depositor's Details (as appearing in your supportin	a identification desument)	·							
CKYC Identifier	g identification document)								
(Skip if not alloted) Name									
Guardian's Name (in case of Minor)									
Mobile	Aadhaar No.								
Customer No. (If KYC is already complied)	(Mandatory) PAN								
Email ID									
Second Depositor's Details (as appearing in your supporting ide	entification document)								
CKYC Identifier	Aadhaar No.								
(Skip if not alloted) Name	(Mandatory)								
Customer No. (If KYC is already complied)	PAN								
Third Depositor's Details (as appearing in your supporting identi CKYC Identifier									
(Skip if not alloted)	Aadhaar No. (Mandatory)								
Name									
Customer No. (If KYC is already complied)	PAN								
Tax to be deducted	bmit Form 15G OR Form	m 15H (for 60 years of age and above).							
I/We hereby declare that the first named depositor mentioned in my/our application is the benefic of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions .	ial owner of this deposit and as such he/sh appendix the deposit.	e should be treated as the payee for the purpose of tax deduction under Section 194A							
I/We certify that the information provided above is in accordance with section 285BA of the Incom of any country other than India. I/We have not withheld any material information that may affect th	e Tax Act, 1961 read with Rules 114F to 11								
communicate and process information relating to the account and all transactions therein, by HDI and/or outside India of any confidential information for compliance with any law or regulation whe	C Ltd. and any of its affiliates wherever sit	uated including sharing, transfer and disclosure between them and to the authorities in							
above as well as in the documentary evidence provided by me/us or if any certification becomes any material fact known to me/us, now or in future, may invalidate my/our application and HDFC	incorrect and to provide revised self-certific Ltd. would be within its right to put restriction	ation along with documentary evidence. I/We also agree that my/our failure to disclose ons in the operations of my/our account or close it or report to any regulator and/or any							
authority designated by the Government of India (GOI)/RBI for the purpose or take any other ac accept and acknowledge that HDFC Ltd. shall have the right and authority to carry out investigat our responsibility to educate myself/ourselves and to comply at all times with all relevant laws rela	ions from the information available in public	domain for confirming the information provided by me/us to HDFC Ltd. It shall be my/							
read with the Rules thereunder. I/We also agree to furnish such information and/or documents as HD of any change in law either in India or abroad in the subject matter herein. I/We shall indemnify I	FC Ltd. may require from time to time on acco								
Ltd. on account of providing incorrect or incomplete information. I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned sch	, ,	FIRST/SOLE/							
in the deposit is through legitimate source and does not involve directly or indirectly any proceed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Lau	s of schedule of offence and/or is not desig	ned GUARDIAN :							
Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall prov in any investigation as and when required by the Corporation in accordance with the applicable Law	ide any further information and fully co-oper w. I/We further affirm that the information/det	rate SECOND :							
provided by me/us is/are true and correct in all respect and nothing has been concealed. I/we he for all transactions relating to my/our deposits.		THIRD :							
I/We have gone through the financial and other statements/particulars/representations furnished/made I/we am/are making the deposit with the Corporation at my/our own risk and volition.	by the Corporation and after careful considera	tion							
FOR OFFICE USE ONLY									

Г	UR	OFI	TUE	03E	UNLY	

Document Reference No.	Date of Receipt	Verified by

	FORM DA 1 : Nomination under Section 36B of the Natio of the Banking Companies (Nomination)	onal Housing	Bank Act, 1987 and	• • •		
I/We						
nominate the following p Name & Address of Nominee	person to whom in the event of my / our / mine	or's death the	amount of this depos	sit may be returne	ed by HD)FC Ltd.
				Pin Code		
Email ID						
Customer No. (If KYC is	already complied)		PAN			
Mobile Relationship with		Aa Age	dhaar No. Date of Birth	of Nominee D		M Y Y
Depositor (If any)		\+				
	In this date, I/We appoint (Name, address & date of birth					
during the minority of the nor		minors death	SIGNATU	RE OF DEPOSIT	OR(S) [#]	
 Leave out if nominee is no Where deposit is made in the entitled to act on behalf of 	ne name of a minor, the nomination should be signed by a p		FIRST/SOLE/ GUARDIAN :			
# Thumb impression shall be a	ittested by 2 witnesses. (use separate form DA 1)		SECOND :			3/
	me should not be printed on Deposit Receipt/Application for rener e to print the nominee name on the renewal application.	wal of deposit -	THIRD :			G061/10/18/
HDFC	PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND	The Corporation is ma and control of the Boa Chief Executive Office	the management of the Corporation: anaged by the Board of Directors comprising of er and of Directors, substantial powers of managem er, Ms. Renu Sud Karnad, Managing Director and	ent are vested in three of its Executive D	irectors, viz., Mr. Keł	
DEPOSITS	MISCELLANEOUS NON-BANKING	(e) Names, addresses	and occupations of the Directors: ADDRESS			OCCUPATION
FOR	COMPANIES (ADVERTISEMENT)	Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporati 165-166, Backbay Reclamation, Churche	on Ltd., HDFC House, H. T. Parekh	Marg,	Professional Director
INDIVIDUALS	RULES, 1977.	Mr. B. S. Mehta	Bansi S Mehta & Company, Chartered Ad New Marine Lines, Mumbai 400 020.			Practising Chartered Accountant
	ANCE CORPORATION LIMITED rekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.	Mr. D. M. Sukthankar* Professional Director	Flat No. 5, Priya Co-op. Hsg. Soc. Ltd., 9 Mumbai 400 030.	9, Khan Abdul Gaffar Khan Road, W	orli Sea Face,	Accountant
Corporate Office: HDFC House, H. T. Parek	h Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Mr. D. N. Ghosh*	The Peerless General Finance and Invest 5th Floor, Kolkata 700 016.	stment Co. Ltd., Anuj Chambers, 248	Park Street,	Professional Director
Phone: 022-6754 6060 (for deposits only), 66 (a) Name of the Company: HO	316000, 22820282. Fax: 22821366. USING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC)	Mr. U. K. Sinha*	K-94, 2nd Floor, Hauz Khas Enclave Nev			Professional Director
(b) Date of Incorporation: Oc	N: L70100MH1977PLC019916) ober 17, 1977	Mr. Jalaj Dani [#] Mr. Nasser Munjee	Home Villa Co-op. Hsg. Soc. Ltd., 48, Kr Benedict Villa, House No. 471, Saudeva			Professional Director Professional Director
(c) Business carried on by the company and its subsidiaries housing finance by creating an institutional facility for meetin The Corporation has ten wholly owned and eight other subs	s with details of branches: HDFC is a public limited company primarily engaged in the business of providing gthe needs of people for long-term finance for purchase/construction of residential houses anywhere in India. idiaries viz:	Dr. Bimal Jalan Dr. J. J. Irani	4, Babar Road, Near Bengali Market, Ne No. 7 Beldih Lake, Northern Town, Jams			Professional Director Professional Director
investments in stocks, shares, debentures and other securities	ents in stocks, shares, debentures and other securities HDFC Holdings Limited carries on the business of HDFC Trustee Company Limited acts as a Trustee for HDFC Mutual Fund HDFC Ventures Trustee	Mr. V. Srinivasa Ranga (Executive Director)	n Housing Development Finance Corporati 165-166, Backbay Reclamation, Churche		Marg,	Company Executive
of home loans and other financial products . HDFC Education a	roperty Ventures Limited is engaged in advisory services • HDFC Sales Private Limited acts as a distributor nd Development Services Private Limited is engaged in the provision of education services • HDFC Capital e Capital Limited carries on the business of managing HDFC Property Fund • HDFC Standard Life Insurance	Ms. Renu Sud Karnad (Managing Director)	Housing Development Finance Corporati Outer Ring Road, Olof Palme Marg, New			Company Executive
Asset Management Company Limited carries on the business of finance Griha Investments, a wholly owned subsidiary of HDFC HDFC Credila Financial Services Private Limited is engaged	HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance • HDFC managing Mutual Fund schemes • GRUH Finance Limited is engaged in the business of providing housing Holdings Limited acts as an investment manager to HH-RFF International LC and its subsidiaries in Manufus n providing education loan for higher education • HDFC Pension Management Company Limited, a wholly	Mr. Keki M. Mistry (Vice Chairman & Chief Executive Officer * Resigned w.e.f. April	Housing Development Finance Corporati 165-166, Backbay Reclamation, Churchg 30, 2018 / Appointed w.e.f. April 30, 2018		Marg,	Company Executive
Limited carries out private equity asset/fund management/invest	miled acts as a pension fund manager	(f & g) Profits and Divide Financial Year Ended	ends: Profit before tax (₹ in crores)	Profit after tax (र in crores)	Equity Dividen	nd Per share (₹)
The Corporation has Branch Offices/Service Centres at the AGRA Tel: 2526769/70. AHMEDABAD (Navrangpura) Tel: 6630 7000 Ext. 11	he following places: 0117 (or Deposits only). (Maninagar) Tel: 72270 11280-81 (Hams Laans & Deposits). (Prahlad Magar) Tel: 72270 11292-93, (Nikol) 1ar) Tel: Zol 1140 (Hams Laans & Deposits). (Beama) Tel: 25:0471. AXOLA Ri et 24 254/23. (2244. ALPPRUZHA Tei: 23:04411- 1240 (Mart et 20 727). (Wand) Tel: 2540-14 AMBALA Tel: 25:0300717, 260176. JAMBASH Tel: 7260 (AMBASH AMARTSAR	31.03.2018 31.03.2017	15,263.69 10,726.64	12,163.69 7,442.64	20.	1.00*
Tel: 250 0851 (for Deposits only) 509 5458 ANAND Tel: 297552-54 ANGU	Tel: 605080 AURANGABAD Tel: 234 9300, 661 6510 (for Deposits only) BANGALORE (Yelahanka) Tel: 2846 0911, 4118 3000	31.03.2016	10,108.10 approval in the AGM to be held on July 30, 2018. Th	7,093.10	17.	.00
Hobil) Tel: 2574 6772-73. (Whitefield) Tel: 2845 1020, 4118 3000. BAREILL' 238444/555. BHARUCH (Ankleshwar) Tel: 255771-72. BHILAI Tel: 407 5203. 9990, 490 4252. (Chunna Bhatti) Tel: 242 2001/06. BIKANER Tel: 220 6677	En 22111911 (für Deposits on), Usgangan) Tei. 2692 2997 (für Deposits on), 411 8200. (Koramengal) Tei. 2591 1080. 4118 tenzhall) Tei. 2590 2022. 4118 2000. (Doblengun Wilsey, Begur Arb, 101 et 141 18200. 25557, Gialototanatuli, Varhur Tei. 265 1194. ABRODA. Datord Road, Tei. 265043. BATHMDA Tei. 507 2178 - 198 ELGAMI ME : 242 197913. BBHROCH Tei BBHWRARA Tei. 2225702. EUROPAL, Issanta Inaga Tei. 444 77001 Er. 2010 for positos oni, 5, 25151. (Santa) Enamo Tei. 422 513 076 (no Esposits oni), BILASPRU Tei. 412200. BLHANDSHARA Tei. 25552. BURDWAN (Durgpup) Tei. 254 976 (für Tei. 398 9723, 398-723, 51132 (für Deposits oni), CHANDBARVER TE. 275536 AL CHEMING Laraman) Tei. 4906. 2684.		al position of the Corporation as in the two au		eceding the date of	
(Adyar) Tel: 2345 2001-03/08, 2440 3324 (for Deposits only). (Ambattur) Tel: 2 2859 9300 Ext 22 (for Deposits only). (Kodambakkam) Tel: 2345 3001-02. (h 3711-14. (Gandhi Nagar) Tel: 224 1261-63. (Dindigul) Tel: 2343 3040-42. COL	11 ef 399 1722 399 2722, 399 2722, 399 1724, 301 1724 (not Deposito only, CHANDARAFUR 162 2716-554, CHENNAI (Jacaman) (ef 49816-2888), 552 0779 / Man Balan (Jacab 1994) (Calumanakan) (ef 4972 2524) - 1, Egnard (1 2 252 027.5), Egnard (1 2 252 027.5), 552 0779 / Man Balan (Jacab 1994) (Calumanakan) (ef 4972 252.1 - 1, Egnard (1 2 252 027.5), 648 400 EE Dava Cauva, Tak-64 3000 En 15 (for Deposito only, Calumana (Calumana) (ef 4011 10011) (Sanagabar) (for 400 021) 048 400 EE Dava Cauva, Tak-64 3000 En 15 (for Deposito only, Calumana (for 400 11011) (Sanagabar) (for 400 021) 042 252 06 (for Deposito only), (Nasar Huhan (for 264 998 (for Deposito only), 414 959 625 (for Deposito only), 072 052 2264 49 141 15111, (Ladin Balan (for Ladina)	Liabilities Paid-up Equity Share	e Capital	335.1	3	317.73
DAVANAGERE Tel: 22234-33 COTTACK Tel: 253 2053/07 EXT. 109 (10 DAVANAGERE Tel: 222394. DEHRADUN (Rajpur Road) Tel: 667 2222, 305 3 Tel: 4251 2180-81 (for Deposits only), 4151 4835-37. (Dwarka) Tel: 4238 153 Plano) Tel: 4729 2033-34 Ext 2042 (for Deposits only) DFWAS Tel: 402601.	Deposits unity. Dirk.Shift X-enverbuck (national 2014) 2025 (Sto Deposits unity). Cark Shift X-enverbuck (Star 2014) 3, 4111 5111. (Lodh Read) Et 4379 2100124/106. (Nias Pur) Tet: 2554 0989-90 (for Deposits unity). (Neal Starbach PANRADD Tet 201603:31 DHARWADD Tet 257 3134 DHUIE Tet 2755000(FOR EST CEDADARE (Brakemundhor) Tet 249 0900)	Reserves and Surplu Money received again Secured Loans		61,016.9 50.3 1,56,580.1	8	39,276.55 51.10 1,30,860.20
(Tirupali) Tel: 664 5831. (Kakinada) Tel: 238 0800. EAST SINGHBHUM (Jam (Padivatiom, Kochi) Tel: 280 3043/83. (Kakkanad, Kochi) Tel: 241 5555. (Thol FAIZABAD Tel: 822 8180/8280. FARIDABAD Tel: 431 5120/25. GANDHIN	dandpuri Tai 222 1387 fbr üpgasta conji, 222 1497 ERNARDLAM IN G Road. (Accolf Tai 301 7200 Erd 2020) fbr Üpgasta conji transmissi Tai 220 1387 fbr üpgasta conji 222 1497 ERNARDLAM IN G Road. (Accolf Tai 301 7200 Erd 2020) Fbr Üpgasta conji AGAR Tei: 7220 1127 475 GHAZIARAD Tei: 222 1446 (pr. Dposto anij). 222 3116. GORAKHPUR Tei: 220 1010 MulliAH GT Erd 645 0000, 641 3552 (pr. Dposto conji). (Patolini-Kan Road) Tei 6465 0000, Boltarda Kurla Complei) Tei 6465 0000, 2661 magnit Agril (22 2020) 1020 (110 Copuscio statica). (Danali Head) Erd 6465 0000, Boltarda Kurla Complei) Tei 6465 0000, 2661 magnit Agril (22 2020) 1020 (110 Copuscio statica). (Danali Head) Erd 6465 0000, Distanda Kurla Complei) Tei 240 1010, 2661 Magnit Agril (22 2020) (110 Copuscio statica). (Danali Head) Erd 6465 0000, Distanda Kurla Complei) Tei 240 1010, 2661 Magnit Agril (22 2020) (110 Copuscio statica). (Danali Head) Erd 6465 0000, Distanda Kurla Complei) Tei 240 1010, 2661 Magnit Agril (22 2020) (110 Copuscio statica). (Danali Head) Erd 6465 0000, Distanda Kurla Complei) Tei 240 1100, 2661 Magnit Agril (22 2020) (110 Copuscio statica). (Danali Head) Erd 6465 0000, Distanda Kurla Complei) (12 6465 0000, 2661 Magnit Agril (22 2020) (110 Copuscio statica). (Danali Head) Erd 6455 0000, Danali Head) (12 6465 0000), 2661 Magnit Agril (12 2020) (110 Copuscio statica). (Danali Head) (12 6455 0000) (12 6457 1400) (12 6456 0000), 2661 Magnit Agril (12 2020) (110 Copuscio statica). (Danali Head) (12 6455 0000) (12 6457 1400) (12 6457 1400) (12 6456 1400), 2661 Magnit Agril (12 7000) (110 Copuscio statica). (Danali Head) (12 6455 0000) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 7000) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 7000) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 1400) (12 6457 140	Unsecured Loans Current Liabilities and		1,63,331.9 18,026.2	7 D	1,48,871.95 15,539.93
(Andheri East) Tel: 6663 6000, 2683 9958/60 (for Deposits only). (Andheri We: 0960. (Borivali (East)) Tel: 2870 5417-19 (for Deposits only). (Borivali West- 0417 (for Deposits). (Churchgate) Tel: 6176 6000/100, 6176 6245 (for Deposit	(1) Fei: 663 4000, 6/14 3552 (for Deposits only), (Andheri-Kufa Road) Tei: 663 4000, (Bandra Kufa Complex) Tei: 6633 4000, 2650 hangnla Apt). Tei: 2993 7000-01 (for Deposits only). (Borlval West) Tei: 2890 7153, 2993 7152/55. (Chembur) Tei: 2529 7188/8838/ conly). (Charkkogar-East) Tei: 2501 1284 (for Deposits only). (Goregan East) Tei: 2484 7102-06. (Lower Parel) Tei: 6663 4000, 6615	Deferred Tax Liability Total	1	2,333.5 4,01,674.4		2,388.58 3,37,306.04
2356. (Lower Parel) Tel: 6611 3020 (for CRM only). (Malad (West)) Tel: 2881 (Oshiwara) Tel: 6754 6111. (Parel) Tel: 6754 6060 (for Deposits only). (Vikhro 1775. (Sector 14) Tel: 436 7801-02. (Golf Course Extension Road) Tel: 921	mangune (n. 1997), Feb 2007 1000 (n. 1997), Boltania metros (n. 22012), 2017 (n. 1232), 2017 (n. 1232), 2018 (n. 1232), 2018 (n. 1234), 2018 (Assets Loans		3,59,442.0		2,96,471.84
(Roorkee) Let 272211, 274411. HISSAR Let 233383. HOOGHLY (Chand. (Kompaliy) Tel: 2794 0900. (Pothireddypaliy) Tel: 298450. INDORE (M.G.Ros. 409 2000-01, 409 2004 (for Deposits only). JAIPUR (C - Scheme) Tel: 414 00 Deposits on the Analysis of the Anal	02 /12/2010. GUWARA111et /22.1997, <i>bos</i> 36/6 (07 1040055 09)); GWALAUK 148: 401 YM-62 M MEMOWARE (16: 22019); managen [17: 23: 302 (16: 15: 96) to peosison (16) (17: 870, 16) (17: 970, 17: 97	Fixed Assets Investments Current Assets, Loan	s and Advances	644.5 30,532.5 11,055.4	1	642.34 20,410.10 19,781.76
Depusits only); (valisma reaga) fer 224 outs, 511 of 10 (ut Depusits only); (JALPAIGURI Tel: 264 0716-17, JAMMU Tel: 2477 7707-08, JAMNAGAR T Mile) Tel: 710 1800. (Chenikuthi) Tel: 266 6915. KANCHIPURAM Tel: 2726 Donker KADMINAGAD Tel: 2729 8000. KADMAI Tel: 451 5121 22, KASADEC	vannykama ragjanj ten 223 432, ten 222137, JALANDHAR (n. 227 /444 (no bejonis om)), JALGAROM (n. 222 0705, 223 0715, 18 /2270 1712, HANKI Ten 233 3844, ODHURU Fici 264 444 (no bejonis om)), JALGAROM (n. 222 076, 223 0715, 201-03, KANCHIPURAM (Naraimalai Nagan) Tei 276 430, KANNUR Tei 276 585090, KANPUR Tei 230 6/6044 (no begosisis Di 74: 2010 686400, KASHIDU Tei 201027, KANAMAM Tei 232000 Tei 276 585090, KANPUR Tei 230 6/6044 (no begosisis	Misc. Expenditure, Pr		0.0 4,01,674.4)	0.00
Duczas Kochri (Kalacucae) ref. 229 reform (C. Kalanteksen) ref. 293 b01 K ref. 2288 5700 coles & Kelvey) Te colos Zósó Korlo Borgosto and); Zo Behar) Fet 22205016, (VIP Read) Tet. 4002 2940, KOLLAM (Chinnakada, K Zós 6136, 2049 KSP (Pala) Tet. 37577/10, KOZHKKODE Tet. 236 7658 K Tet. 27381220. LUCKNOW (Ashok Marg) Tet. 398 912372623 (for Deposits on Read) Tet. 520 1300, 243 2347 (for Deposits only), (Chandigari Read) Tet. (Middel HIIT Tet. 2381374. (Formatimanna) Tet. 23705, 22015, 22015, 20216.	Late obj. (16. 4402 150.42). (26. 4403 150.42). (26. 4503 100.10). (26. 4503 100.10). (26. 4502 100.10). (26. 4503 100.10). (26	of income tax demands, nel provided for securitisation o payments towards employe	gent Liabilities: Contingent liabilities in respect of g t of amounts provided for and disputed by the Corpo freceivables ₹1,838.21 core (previous year ₹1,838 r's contribution to ESIC not provided for by the Corp reposits which the Corporation can raise under the H6	arantees provided by the Corporation is ₹ ration is ₹ 1,528.76 crore (Previous year ₹ .21 crore) and in respect of disputed dues to oration, amounts to ₹ 0.15 crore (Previous	11.88 crore (Previous 1,241.88 crore), in res wards sales tax, weal year ₹ 0.15 crore).	year ₹ 628.09 crore), in respect spect of corporate undertakings Ith tax, interest on lease tax, and
	510022. MUZEFARMAGAR Tet. 45 1232-24. MUZEFARMARV Tet. 22 48 202-33. MPSORE Tet. 25 45 451-5147 (dor Deposits Let. 518-19 (dor Deposits only), Otamilo 1 et 2922820, Otabit Choval), Tet. 25 42 978. (Conta Mexene Road) Tet. 27 55 92, 077 (dor Deposits only), Example 50 (et al. 1918), Parchaval) Tet. 25 1005, Z351 1324, (Of Hashi Arane Road) Tet. 27 9578, OTA Deposits only), Example 50 (et al. 1918), Report 1 (et al. 21 055, Z351 1324, (Of Hashi Arane Road) Tet. 27 9578, OTA Deposits only), Example 50 (et al. 1918), Report 1 (et al. 21 12), Deposits only), Second 51 (et al. 21 468), Deposits et al. 1 94006, NORTH Goda Pinangi Tet. 27 13 71.72 (et al. 2016), Report 2016, Tet. 25 54 620, Et al. 1 94006, NORTH Goda Pinangi Tet. 27 13 71.72 (et al. 2016), Report 24 71, 27 (et al. 2016), Report 24 71, 27 14, 27 13 71.72 (et al. 2016), Report 24 71, 27 13 71.72 (et al. 2016), Report 24 71, 27 13 71.72 (et al. 2016), Report 24 71, 27 13 71.72 (et al. 2016), Report 24 71, 27 13 71.72 (et al. 2016), Report 24 71, 27 13 71.72 (et al. 2016), Report 24 71, 27 1	i.e. ₹2,65,356.73 crore the Corporation can rai (j) There are no overdue c (k) We declare that:	whereas the total Public Deposits as on March 31, 2 ise is 16 times of the net owned funds i.e. ₹ 8,49,141 Jeposits other than unclaimed deposits.	1018 was ₹ 65,445.76 crore. The amount of .53 crore whereas the aggregate deposits .	aggregate deposits, ir	ncluding Public Deposits, which
14. (Conf. Hz. 2020) 102. SketPell (Shankar Hogg) 114. (2410) 104. Hz (Shankaraba) 104. Shankaraba 104. Hz (Shankaraba) 104. Hz (Shankaraba) 104. Hz (Shankaraba) 104. Hz (Shankaraba) 104. Hz (Shankaraba) 104. Hz (Shankaraba) 104. Hz (Sha	22 (fpc Toposci only), Sander Hugg) Tek. 420 1400. RAUKOT Tek 72207 12902 RAUKOH Tek 7231 1050/08215 RAUKA REDDY Tek 2005 100, 4453 1010 Fpc Doposito NIII, Dangen Road Tek 4420 1000. Okadanub Ji Tek 453 1930. Okada 2501 Tek 455 sangal Tek al 19400, IJC C Parami Tek 4422 04904 (Jk S Bao Hugg) Tek 4853 4400, A469 L455, fpc Toposito sonyi, RATLAH Tek tek 2005 100, 4453 1010 Fpc Doposito NIII, Dangen Road Tek 4420 1940, Okadanub Ji Tek 453 9400, Okada 2501 Tek 4553 9500. Okada 2501 Tek 4553 9500. Okada 2501 Tek 4553 9500. Okada 2501 Tek 4551 14500, Zhangen Tek 4553 9400, Dangen Tek 4553 9400, Dangen Tek 4553 9400, Tek 4553 9400, Dangen Tek 4554 9400, Da	 ii) The compliance wi iii) The deposits accep liquid assets maint The Corporation is having a 1987. However, the NHB dc of the statements or repress The above text has been ap 	as compiled with the provisions of the Directions as a the said Directions does not imply that repayment the based by the Corporation are unsecured and rank pair pained in terms of sub-sections (1) & (2) of Section 25 valid Certificate of Registration dated 31-07-2001 is so not accept any responsibility or guarantee about untalitions made or opinion expressed by the Corpora opproved by the Board of Directors of the Corporation propradion and a copy signed by all Directors of the Corporation	of deposits is guaranteed by the Reserve fa asssumment of the second liabilities, save a 96 of the National Housing Bank Act, 1987. sued by the National Housing Bank (NHB) he present position as to the financial soun tion and for repayment of deposits/discharq at its meeting held on April 30, 2018 and is	nd except the floating under Section 29A of I dness of the Corporati je of liabilities by the C being issued on the a Housing Bank, New [charge created on the statutory the National Housing Bank Act, ion or for the correctness of any Corporation. authority and in the name of the Delhi.
182 TIRUCHIRAPALLI Tel: 240 1744 241 4744 TIRUNELVELLTel: 257 7	822. TIRUPUR Tel: 424 2010-02. TUMKUR Tel: 4118 3000, 225 2020. UDAPUR Tel: 252 9783. UDHAM SINGH NAGAR Tel: 4: 20 8400, 256 3337 (Iro Eposits in Chi), (Vaphdal Facol Tel: 251 4164254). VAISHALI Tel: 423 2353.55, VALSAD Tel: 240 ROAD Tel: 241 132.34. VULAYAWADA (Euru Road) Tel: 242 9100, (Donpie) Tel: 280299, VISAKHAPATNAM (Stipuram) Tel: 671 4: 254 1000, YAMNAN ANGAR Tel: 2002/16. CORPORATE OFFICE: MUMBAI (Churchard) Tel: 624 6030, 2282 0282.	Date: April 30, 2018 Place: MUMBAI			By Order of t Sd/- AJAY AGA Company S	ARWAL