# **DEPOSITS INDIVIDUALS**

## HIGHEST SAFETY

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

### **QUICK LOAN FACILITY**

Loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit amount, subject to the terms and conditions framed by HDFC. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and NRIs.

		ECIAL DEP			Fixed Rates only
Devied		es on Deposits			e of Interest (p.a.
	Ionthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Optio
33 Months	6.05%	6.10%	6.15%	6.25%	6.25%
66 Months	6.50%	6.55%	6.60%	6.70%	6.70%
99 Months	6.60%	6.65%	6.70%	6.80%	6.80%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
PREMIUM DEPOSITS Fixed Rates only					
	Interest rate	es on Deposits	upto ₹ 2 Crore		
Period N	Ionthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Optio
15 Months	5.50%	5.55%	5.60%	-	5.70%
18 Months	5.60%	5.65%	5.70%	5.80%	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%
44 Months	6.15%	6.20%	6.25%	6.35%	6.35%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
			₹ 2 Crore upto ₹ 5	Crore	· · · ·
18 Months	5.25%	5.30%	5.35%	5.45%	5.45%
30 Months	5.55%	5.60%	5.65%	5.75%	5.75%
	RE(	GULAR DEF	POSITS	Fixed &	& Variable Rates
		ites on Deposits ι			
Period N	Ionthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Optio
12-23 Months	5.25%	5.30%	5.35%	-	5.45%
24-35 Months	5.65%	5.70%	5.75%	5.85%	5.85%
36-59 Months	5.90%	5.95%	6.00%	6.10%	6.10%
60-83 Months	6.30%	6.35%	6.40%	6.50%	6.50%
84-120 Months	6.50%	6.55%	6.60%	6.70%	6.70%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
			₹ 2 Crore upto ₹ 5		- ,
12-23 Months	5.05%	5.10%	5.15%	-	5.25%
24-35 Months	5.35%	5.40%	5.45%	5.55%	5.55%
36-59 Months	5.75%	5.80%	5.85%	5.95%	5.95%
60-83 Months	6.05%	6.10%	6.15%	6.25%	6.25%
84-120 Months	6.15%	6.20%	6.25%	6.35%	6.35%
			5 Crore upto ₹ 10		0.0070
12-23 Months	4.80%	4.85%	4.90%	-	5.00%
24-35 Months	5.35%	5.40%	5.45%	5.55%	5.55%
36-59 Months	5.75%	5.80%	5.85%	5.95%	5.95%
60-83 Months	5.95%	6.00%	6.05%	6.15%	6.15%
84-120 Months	6.05%	6.10%	6.15%	6.25%	6.25%
Interes			0 Crore & below ₹	25 Crore	
12-23 Months	4.85%	4.90%	4.95%	-	5.05%
24-35 Months	5.40%	5.45%	5.50%	5.60%	5.60%
36-59 Months	5.80%	5.85%	5.90%	6.00%	6.00%
60-83 Months	6.00%	6.05%	6.10%	6.20%	6.20%
84-120 Months	6.10%	6.15%	6.20%	6.30%	6.30%
r cumulative option, Interest is com n & Sustainable Deposits: These depo e). The interest rate applicable on thes	sits are available unde e deposits will be 0.10	0% lower than the intere	st applicable for corres	conding product, period	and scheme.
dditional ROI of 0.10% p.a. will be applicable o terest rates for deposit of ₹ 25 crore and abov	ve would be published on	our website. Please refer ou	r website for the prevailing ra		
Senior Citizen (60 year	s and above		line Deposits	RATES	EFFECTIVE FRO
Additional Interest Rate		Additional	nterest Rate		

Additional Interest Rate (for Deposits upto ₹ 50 lakh per calendar month per customer) 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 **FHDFC**

0.25% p.a.

Additional Interest Rate

(for Deposits upto ₹ 2 crore only)

<u>DE</u>POSITS

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

0.10% p.a.

**DECEMBER 1, 2021** 

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

#### **TERMS & CONDITIONS**

DEPOSIT CAN BE PLACED BY: Resident Individual & Minor through guardian (who is not a tax-resident of any country other than India).

#### MODES OF ACCEPTANCE OF FUNDS:

(a) RTGS/NEFT/FUND TRANSFER: Remittance can be made in Beneficiary Name - "HDFC Ltd." to our following account on any working day (other than Saturday & holiday).

Customer's Bank	Beneficiary A/c No.	Beneficiary Bank and Branch		Online application processing	
HDFC Bank	00600350003778	HDFC Bank, Fort, Mumbai.	N.A.	After 3 working	
State Bank of India	00000035454570940	State Bank of India, Capital Market, Mumbai	N.A.	hours	
Punjab National Bank	0061002101613975	Punjab National Bank, Fort, Mumbai	N.A.	Next working day	
Axis Bank	920020055982206	AXIS Bank, Fort, Mumbai	N.A.		
All other Banks	00600350003778	HDFC Bank, Fort, Mumbai.	HDFC0000060	After 3 working hours	

Effective Deposit Date: Same day if amount is credited to our account before the cut off time (currently 1 p.m.); else next working day. For amount upto ₹ 10 lakh, cut off time is 4 p.m.

Cheque drawn on	Beneficiary Name	Beneficiary Bank and Branch	Cheque deposit using Pay-in-slip	Online application processing	
HDFC Bank	HDFC Ltd A/c 00600350003778	HDFC Bank, Fort, Mumbai.		After 3 working	
State Bank of India	HDFC Ltd A/c 00000035454570940	State Bank of India, Capital Market, Mumbai	Deposit cheque using the regular pay-in-slip available at the bank	hours (Cheque copy to be uploaded)	
Punjab National Bank	HDFC Ltd A/c 0061002101613975	Punjab National Bank, Fort, Mumbai	branch where you hold your account.	Next working day	
AXIS Bank	HDFC Ltd A/c 920020055982206	AXIS Bank, Fort, Mumbai		(Cheque copy to be uploaded)	
All other Banks	HDFC Ltd A/c 00600350003778	HDFC Bank, Fort, Mumbai.	Deposit cheque favouring 'HDFC Ltd.' (marked account payee) at any branch of HDFC Bank using the specially designed CMS Payslip (available at our office or generated through the Key Partner Portal). Prefilled CMS Payslip can also be obtained by emailing a copy of duly filled & signed cheque at deposit. cms@hdfc.com with subject line as 'CMS Payslip – (Depositor's PAN)'.	Next working day after debit to customer's bank account (Cheque copy to be uploaded)	

Effective Deposit date: Date of realisation of cheques excluding Saturdays & holidays. For cheques drawn on HDFC Bank/SBI/ PNB/Axis Bank, effective deposit date will be similar to RTGS/NEFT/Fund Transfer.

Post Office Savings Bank cheques: We do not accept cheques drawn on Post Office Savings Bank as POSB does not participate in electronic payment systems (RTGS/NEFT/NACH).

Positive Pay System (PPS): Please ensure that you send advance intimation to your bank as required under their guidelines before issuing the cheque.

(c) PAYMENT GATEWAY: Currently 18 banks are available in the Payment Gateway integrated to our ONLINE Deposits System. <u>Effective Deposit date</u>: For HDFC Bank/SBI/ICICI Bank/Axis Bank/IDBI Bank - same as RTGS/NEFT/Fund Transfer. For other banks, T+2 working days (excluding Saturdays & holidays). For these banks, it's advisable to remit funds online using RTGS/ NEFT/Fund Transfer.

(d) Payment can also be made through (i) Debit Card powered by RuPay; (ii) Unified Payments Interface (UPI) (BHIM-UPI); and (iii) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code).

Note: (1) If the amount is ₹ 2 crore and above, please inform us at least one hour in advance to the cut off time and ensure that funds are credited to our bank account before the cut off time. (2) Please ensure that customer KYC is complied before remittance of funds. Deposit application has to be submitted immediately on credit of the amount to our bank account. If the deposit application is not submitted within 1 month of remittance, the effective deposit date will be from the date of submission of the application form. (3) Interest rate prevalent on the effective deposit date will be applicable.

INTEREST: Interest will be payable on the deposit from the effective deposit date. Interest on deposits placed under Monthly Income Plan, Non-Cumulative Option and Annual Income Plan shall be paid on fixed dates as given below:

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

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

Interest amount (net of TDS - where applicable) will be paid through NACH at all centres where this facility is available. Where this facility is not available, interest will be paid through "Account payee" cheque drawn in favour of the first named depositor along with his bank account details furnished. Interest on MIP under Variable Rate Deposit will be credited to the depositor's bank account on the last day of the month.

GREEN & SUSTAINABLE DEPOSITS: Safeguarding our environment from climate change is the need of the hour. To play our part in combating climate change, HDFC has introduced, Green & Sustainable Deposits, a product that supports United Nations' Sustainable Development Goals (SDGs). Green and Sustainable Deposits will help enhance HDFC's participation in projects directly supporting United Nations' SDGs and empower our depositors to opt for financial products that have a positive impact on the environment, and the society at large.

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.

depositor on the application form, fixed rate will be considered. NATIONAL AUTOMATED CLEARING HOUSE (NACH): This facility is provided to depositors whereby the interest will be credited directly to the depositors' bank account. The depositor would receive a credit entry "HDFC" in his pass book/bank statement. Intimation of interest credited would be sent on an annual basis.

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

Sub-section 5A of Section 139A of the Income Tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his PAN to the person responsible for deducting such tax. Further, sub-section 5B of section 139A requires the person deducting such tax to indicate the PAN on the TDS certificate. In case PAN is not mentioned, the rate of TDS would be 20% as per section 206AA(1) of the Income Tax Act, 1961. TDS will be deducted at twice the rate in force if a person is specified under section 206AB of the Income Tax Act 1961. PREMATURE WITHDRAWAL: Request for premature withdrawal may be permitted at the sole discretion of the Corporation, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions,

2021, as applicable from time to time. Premature withdrawal will not be allowed before completion of 3 months from the date of acceptance. In case of request for premature withdrawal after the expiry of 3 months, the rates given in the following table shall apply.

Months completed from	Rate of Interest Payable
the date of deposit	
Minimum lock in period	3 months
After 3 months but before 6 months	The interest payable shall be 3% per annum for individual depositor, and no interest in case of other category of depositors.
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.

Commission is paid upfront for the entire period of deposit to our authorised agents. In case of premature withdrawal of deposit, commission is payable for the period completed and proportionate commission from the date of premature withdrawal upto maturity date will be recovered from the depositor or authorised agent.

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

Repayment aniouting the first depositor. Solain account directly introdgin VCI introdgin VCI introdgin account page cheque favouring the first depositor. **NOMINATION FACILITY:** As per Section 36B of the National Housing Bank Act, 1987 & Rule 2(1) of the Banking Companies (Nomination) Rule, 1985, only individual depositor's, singly or jointly, can nominate a single person under this facility. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attorney holder or any person acting in representative capacity as holder of an office or otherwise cannot nominate. In the event of the death of the sole depositor or the death of all the depositors, the nominee shall have the right to receive the amount due in respect of the deposit and payment by HDFC to the nominee shall constitute full discharge to HDFC of its liability in respect of the deposit. Nominees' name will be printed on the Deposit Receipt, unless mentioned otherwise. In case of thumb impression of the depositor's, nomination has to be attested by two witnesses. In such cases, separate form DA-1 may be furnished. The cancellation of nomination shall be made by the depositor along with joint depositors, if any, by submission of Form DA-2.

A variation in the said nomination shall be made by the depositor along with joint depositors, if any, by submission of Form DA-3. A nomination or cancellation of nomination or variation of nomination shall not cease to be in force merely by reason of the renewal of the deposit. KNOW YOUR CUSTOMER (KYC): In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder

KNOW TOUR CUSTOMEX (KTC): In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016, every depositor is required to comply with the KYC requirements by submitting the following documents: a) Latest Photograph b) Self-certified copy of the proof of identity & address, and comply with the Customer Due Diligence (CDD) Procedure stipulated thereunder, and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961. Depositor shall submit this Permanent Account Number to the Corporation. In case the deposite nhas already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number.

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

Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021.

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate in lieu of commission as decided by management from time to time. The benefit of additional ROI may be availed through a single option only. In case such deposits are generated through our authorised agents, commission on such deposits would be adjusted appropriately. Corporation may offer an additional ROI on deposits placed through the Online System and on auto-renewal of deposits from time to time.

All remittances by HDFC (towards interest, repayment, loan against deposit, etc.) shall be made to the bank account from where the funds were received by HDFC. In case of 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 commission. Application forms received without your name and code number will not be considered for payment of commission. Commission will be paid to authorised agents at the rate decided by the management, from time to time.

	www. <b>hdfc</b> .com	PROVIS	ONAL RECEIPT		Date://	
Received from		che	que/HDFC Deposit Receipt No	for ₹	dated	
drawn on	Banl		Branch towards 🔲 Deposit for Senior Citiz	ens 🔲 Monthly Income Plan	🗋 Non-Cumulative ( 🗋 Quarterly	
Half-Yearly)	Annual Income Plan Cumulativ	e for a period of months @		SING DEVELOPMENT FI	NANCE CORPORATION LIMITE	ED
VALID SUBJECT	TO REALISATION OF CHEQUE	Phone: 022-67546060		Authorised Sig	natory	

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



Agent's Name:

Code No.:

## **DEPOSIT APPLICATION FORM** (Resident Individuals)

PLEASE USE BLOCK LETTERS AND TICK	✓ IN APPROPRIATE PLACES

Agents are not permitted to accept cash with applic			wrong tenders. Date :
I/We apply for placement/renewal of c		months and will earn interest (	0 % p.a.
I FIXED RATE INTEREST	ARIABLE RATE INTERES	ST	
PAYMENT DETAILS			
Amount₹	Cheque/RTGS/NEF	FT (UTR) No.	
Bank Name			Branch
Bank Account No.		MICR Code:	IFSC Code:
Interest on this deposit and redemp	ition proceeds may be cred	dited to above bank account dire	ectly through NACH/NEFT/RTGS/direct credit facility.
HDFC Deposit Receipt No. (In case of Renewal)		Maturity Date	D M M Y Y
	POSITS		
SCHEME :	STATUS :	CATEGORY : D Member of F	Public Director/Relative of a Director
□ MONTHLY INCOME PLAN □ NON-CUMULATIVE (Quarterly)	Resident Individual	□ Shareholder (DP/Client ID_	)
□ NON-CUMULATIVE (Half-Yearly)		DEPOSIT REPAYABLE TO	:  First Depositor First Depositor or Survivor/s
ANNUAL INCOME PLAN     CUMULATIVE		SENIOR CITIZENS (60 years	· · ·
First / Sole Depositor's Details	1		
Name			
Guardian's Name			
(in case of Minor) Customer No.		PAN	
Second Depositor's Details			
Name			
Customer No.		PAN	
Third Depositor's Details			
Name			
Customer No.		PAN	
be treated as the payee for the purp terms and conditions governing the	oose of tax deduction under deposit.	r Section 194A of the Income Ta	neficial owner of this deposit and as such he/she should ax Act, 1961. I/We hereby agree to abide by the attached
the Income Tax Rules, 1962. I/We a information that may affect the asses store, communicate and process info including sharing, transfer and discle any law or regulation whether domes laws relating to reporting under sect	also certify that I/we am/are esment/categorization of the prmation relating to the Acco osure between them and to stic or foreign. It shall be my ion 285BA of the Act read	e not a tax-resident of any coun account as a Reportable accour ount and all transactions therein the authorities in and/or outside y/our responsibility to educate m with the Rules thereunder.	Income Tax Act, 1961 read with Rules 114F to 114H of try other than India. I/We have not withheld any material t or otherwise. I/We permit/authorise HDFC Ltd. to collect, by HDFC Ltd. and any of its affiliates wherever situated India of any confidential information for compliance with yself/ourselves and to comply at all times with all relevant
deposit is through legitimate source a of any contravention or evasion of th or Directions thereunder, as amende required by HDFC Ltd. in accordance all respect and nothing has been co I/We hereby give my/our consent to	and does not involve directly ne provisions of the Prevent ed from time to time. I/We si e with the applicable Law. I/ oncealed. I/we hereby autho o HDFC Ltd. for sending OT	y or indirectly any proceeds of s tion of Money Laundering Act, 2 shall provide any further informat /We further affirm that the inform prise HDFC Ltd. to send Email/S TP (One Time Password) on my	scheme (HDFC Deposit) and that the amount kept in the chedule of offence and/or is not designed for the purpose 002 and any Rules, Regulations, Notifications, Guidelines ion and fully co-operate in any investigation as and when ation/details provided by me/us is/ are true and correct in MS alerts for all transactions relating to my/our deposits. //our mobile number and email id to facilitate processing nation and/or documents as HDFC Ltd. may require from

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

#### FOR OFFICE USE ONLY

time to time to comply with regulations.

Document Reference No.	Date of Receipt	Verified by

FORM DA 1 : Nomination under Section 36B of the Nati of the Banking Companies (Nomination)	onal Housing B	ank Ac			
I/We		<i></i>			
nominate the following person to whom in the event of my / our / minor's of	leath the amount	of this	deposit may be re	eturned by HDFC L	.td.
Name & Address of Nominee					
				Pin Code	
Email ID					
Customer No. (If KYC is already complied) Mobile			PAN		
Deletienskie with	ender Age		Date of Birth of	Nominee D	
As the nominee is a minor on this date, I/We appoint (Name, address & date of birth)*					
to receive the amount of the deposit on behalf of the nominee in the event of my / our / mino	r's death during		SIGNATURE	OF DEPOSITOR	(\$)#
the minority of the nominee. * Leave out if nominee is not a minor.					(0)
# Where deposit is made in the name of a minor, the nomination should be signed by a person to act on behalf of the minor.	lawfully entitled	GUAF	/SOLE/ RDIAN :		
$^{\scriptscriptstyle\#}$ Thumb impression shall be attested by 2 witnesses. (use separate form DA 1)		SECC	ND :		021/
Please tick if nominee's name should not be printed on Deposit Receipt/Application for renewa We will accordingly arrange to print the nominee name on the renewal application.	al of deposit -	THIR			G061/12/2021/
<b>HDFC</b> DEPOSITS	and control of the Board of	ed by the Board Directors, substa u Sud Karnad, M	of Directors comprising of eminent pers ntial powers of management are vested anaging Director and Mr. V. Srinivasa R e Directors:	ons with wide experience and knowledge in three of its Executive Directors, viz., M angan, Executive Director & Chief Financ	r. Keki M. Mistry, Vice Chairman & Chi
COMPANIES (ADVERTISEMENT) INDIVIDUALS RULES, 1977.	Mr. Deepak S. Parekh (Chairman)	Housing D	evelopment Finance Corporation Ltd., H lackbay Reclamation, Churchgate, Murr		Professional Director
OUSING DEVELOPMENT FINANCE CORPORATION LIMITED	Mr. Nasser Munjee Dr. J. J. Irani		illa, House No. 471, Saudevado, Chora ih Lake, Northern Town, Jamshedpur, Ji		Professional Director Professional Director
Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.	Mr. U. K. Sinha	K-94, 2nd	Floor, Hauz Khas Enclave, New Delhi -	10 016	Professional Director
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.	Mr. Jalaj Dani Dr. Bhaskar Ghosh		Co-op. Hsg. Soc. Ltd., 48, Krishna San 43, Adarsh Palm Retreat, Phase 2, Bella	ghi Path, Gamdevi, Mumbai 400 007 ndur, Doddakanahalli, Bengaluru 560 103	Professional Director Professional Director
) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916) ) Date of Incorporation: October 17, 1977	Ms. Ireena Vittal	A2, 1202,	Norld Spa East, Sector 30/41, Gurugrar	n 122 001	Professional Director
Determining the second seco	Mr. V. Srinivasa Rangan (Executive Director & Chief Financial Officer)	165-166, E	evelopment Finance Corporation Ltd., H lackbay Reclamation, Churchgate, Murr	bai 400 020.	Company Executive
he 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	Ms. Renu Sud Karnad (Managing Director)		evelopment Finance Corporation Ltd., T Road, Olof Palme Marg, New Delhi 110		Company Executive
te business of investments in stocks, shares, debentures and other securities	Mr. Keki M. Mistry (Vice Chairman & Chief Executive Officer)		evelopment Finance Corporation Ltd., H lackbay Reclamation, Churchgate, Murr		Company Executive
education services;   HDFC Capital Advisors Limited is engaged in advisory services.  HDFC Venture Capital Limited carries on the business of managing HDFC	(f & g) Profits and Dividends				
roperty Fund; • HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance; • HDFC Asset Management Company Limited	Financial Year		Profit before tax (₹ in crores)	Profit after tax (₹ in crores) 12,027.30	Equity Dividend Per share (₹) 23.00
roperly Fund. • HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance; • HDFC Asset Maragement Company Limited arries on the business of managing Mutual Fund schemes; • Griha Investments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager IH-REF International LLC and its subsidiaries in Mauritus; • HDFC Credita Financial Services Limited is engaged in providing education (sen for higher education)		04			
roperty Fund.	31.03.20 31.03.20		14,815.09 20,350.92	17,769.65	21.00
roperty Fund.        HDPC ERGO General Insurance Company Limited is engaged in the business of general insurance.     HOPC REGO General Insurance Company Limited is engaged in the business of general insurance.     HOPC Holdings Limited acta as an investment manager HH-REF International LLC and its subsidiar/end is in Mauritus:     HoPC Credita Financial Services Limited is engaged in providing ducation loan for higher education; HH-REF International LLC and its subsidiary of HDFC credita Financial Services Limited is engaged in providing ducation loan for higher education; Here Limited, a wholly owned subsidiary of HDFC unsetments Limited carries out private equity asset / fund management advisory services. de 6:1: Pursuant to RBI directions; the Corporation reduced is shareholding in HDFC LLE Insurance Company Limited (HDFC LLE) to less than 50%. Accordingly, HDFC far and ts subsidiaries is. HDFC Pension Management Company Limited and HDFC International LLE and Re Company Limited software eased to be subsidiaries of the operation. 2: HDFC ERGO Health Insurance Limited ceased to be subsidiaries of the company Limited CERGO Health Humance Limited cased to be subsidiaries of the company Limited CERGO Health Humance Limited cased to be subsidiaries of the company Limited CERGO Health Humance Limited ceased to be subsidiaries of the company Limited CERGO Health Humance Limited cased to be subsidiaries of the company Limited CERGO Health Humance Limited ceased to be subsidiaries of the company Limited CERGO Health Humance Limited ceased to be subsidiaries of the company Limited CERGO Health Humance Limited ceased to be subsidiaries company Limited CERGO Health Humance Limited ceased to be subsidiaries company Limited CERGO Health Humance Limited ceased to be subsidiaries company Limited CERGO Health Humance Limited ceased to be subsidiaries company Limited ceased to be subsidiaries company Limited ceased to be subs	31.03.20	20			
perty Fund.       HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance.      HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance.      HDFC Aset Maragement Company Limited HLREF International LLC and its subidiary of HDFC Clevels Financial Services.      Interview of HDFC HROO General Insurance with the transater interview of the transater interview of HDFC Interview of the transater interview of HDFC Interview of the transater interview of HDFC Interview of the transater interview of the transater interview of HDFC Interview of the transater interview of the transater interview of HDFC Interview of the transater interview of the transa	31.03.20 31.03.20 31.03.20	20 19	20,350.92 13,118.77	17,769.65	21.00 21.00
perty Fund.   • HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance,  • HDFC Aset Maragement Company Limited irrise on the business of managing Mutual Fund schemes,  ● Griba Investments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager HRFE International LLC and its subsidiary of HDFC Investments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager HRFE International LLC and its subsidiary of HDFC Investments Limited carties out private equity asset / fund management / investment advisory services. obt: 1. Pursuant to RBI directions, the Corporation reduced its shareholding in HDFC Life Insurance Company Limited (HDFC Life) to less than 50%. Accordingly, HDFC tera dris subsidiaries is. HDFC Pension Management Company Limited and HDFC International Life and RE Company Limited have eased to be subsidiary of the Corporation pursuant to RBI directions, the Corporation reduced its shareholding in HDFC Life Insurance Company Limited and the Contempory Limited and the subsidiary services. Det and its subsidiaries is. HDFC Pension Management Company Limited and HDFC International Life and RE Company Limited and the subsidiary of the Corporation pursuant to its merger with HDFC ERGO General Insurance Company mited w.e.f. November 13, 2020. <b>BCTIVAL TR</b> 2027/1 ARBA TR 2007/107663/S AMMEDBARD (Newrgamp) Tr 2007/10767 <b>Company Limited Resolution Parts 2017</b> (1007) (Set01697 for Depose Only 10167 JUST 2017) (Set01697 for Depose Only 10167 JUST 2017) <b>Company Limited Resolution Parts 2017</b> (2017) (Set01697 for Depose Only 10167 JUST 2017) <b>Company Limited Resolution Parts 2017</b> (2017) <b>Company Limited Re</b>	31.03.20 31.03.20 31.03.20 (h) Summarized financial pos	20 19	20,350.92 13,118.77	17,769.65 9,632.46	21.00 21.00 te of advertisement:
toporty Fund:      HDPC ERSO General Insurance Company Limited is engaged in the business of general insurance:     e) HDPC Holings Limited acts as an investment manager interior the business of managing Multial Fund Schemes;     e) Orba Investments, a wholy nowed subsidiary of HDPC Holings Limited acts as an investment manager.     HLREF International LLC and its subsidiaries in Mauriturs;     e) HDPC Credita Financial Services Limited is engaged in throwing wasel. <i>Hund</i> Engagement / Investment advisory services.     Und Paragement / Investment advisory services.     Und Tanagement / Investment / In	31.03.20 31.03.20 (h) Summarized financial poor Liabilities Paid-up Equity Share Reserves and Surplus	20 19 ition of the Cor Capital	20,350.92 13,118.77 poration as in the two audited balance	17,769.65 9.632.46 e sheets immediately preceding the da As at March 31, 2021 360.79 1,08,114.83	21.00 21.00 te of advertisement: (₹ in crore
Openty Fund:      HDPC ERSO General Insurance Company Limited is engaged in the business of general insurance      HDPC Holings Limited data is subsidiaries in Mauritus;      HDPC Tredia Financial Services Limited is engaged in the business of analoging Multiar Fund Schwarzse.     HPCF Holings Limited data is an investment manager      HHPEF International LLC and its subsidiaries in Mauritus;      HDPC Credia Financial Services Limited is engaged in providing education loan for higher education;      die Griha Pie. Limited, a wholly owned subsidiary of HDPC Limited tasks and investment and wiscony services.     Wersten HBR Identions, the Corporation reduced is shareholding in HDPC Life Insurance Company Limited and HDPC Holings (HIPC C Life) to lies share holing in HDPC Life).     Insurance IDPC Pension Management Company Limited and HDPC International Life and Re Company Limited have ceased to be subsidiaries of the provision.     HDPC ERGO Health Insurance Limited eased to be subsidiary of the Corporation networks.     Howember 13, 2020.     HC Corporation networks and HERDARD (Nameragement File Statistication) Extension Schwide (HIPC) Life) to lies shareholding in the Company Limited and HDPC Hind management.     Howember 13, 2020.     HC Corporation networks and HERDARD (Nameragement File Statistication) Extension Schwide (HIPC) Life (HIPC) HerDARD (HIPC) Life).     Howember 13, 2020.     HC Corporation networks and HERDARD (Nameragement File Statistication) Extension Schwide (HIPC) Life (HIPC) HerDARD (	31.03.20 31.03.20 (h) Summarized financial poor Liabilities Paid-up Equity Share Reserves and Surplus Money received again Secured Loans	20 19 ition of the Cor Capital	20,350.92 13,118.77 poration as in the two audited balance	17,769,65 9,632.46 sheets immediately preceding the da As at March 31, 2021 360.79 1,08,114.83 307,03 2,44,575.50	21.00 21.00 te of advertisement: (₹ in crore As at March 31, 2020 346.41 85.811.65 - 2.31,860.25
Openty Fund:      HDPC ERSO General Insurance Company Limited is engaged in the business of general insurance      HDPC Holings Limited data is subsidiaries in Mauritus;      HDPC Tredia Financial Services Limited is engaged in the business of analymine Multial Fund schemes;     Hork Direct Moling Limited data is an investment at manager     HH-REF International LLC and its subsidiaries in Mauritus;      HDPC Credia Financial Services Limited is engaged in providing education loan for higher education,     die Griha Pie. Limited, a wholy owned subsidiary of HDPC Limited care dustidiary of HDPC Holings Limited data is an investment at/visory services.     Use Status Status Services Limited is service Simulation in HDPC Life Investment and SMA coordingly, HDPC     fe and its subsidiaries i.e. HDPC Person Management Company Limited and HDPC International Life and Re Company Limited have cased to be subsidiary of the Corporation neurous Company Limited and HDPC International Life and Re Company Limited have cased to be subsidiary of the Corporation neurous to its merger with HDPC ERGO General Insurance Company     Inited via A. November 13, 2020.     Hor Company Limited and HDPC International Life and Re Company Limited have cased to be subsidiary of the Corporation neurous to its merger with HDPC ERGO General Insurance Company     Inited via A. November 13, 2020.     Hor Company Limited and HDPC International Life and Re Company Limited and Life Company     Inited via A. November 13, 2020.     Hor Company Limited and HDPC International Life and Re Company Limited and Re Company Limited and HDPC International Life and Re Company Limited and Re Company     Inited via A. November 13, 2020.     Hor Company Limited and HDPC International Life and Re Company Life Advance Lif	31.03.20 31.03.20 (h) Summarized financial por Liabilities Paid-up Equity Share Reserves and Surplus Money received again	20 19 ition of the Cor Capital st share warran	20,350.92 13,118.77 poration as in the two audited balance	17,769.65 9,632.46 e sheets immediately preceding the da As at March 31, 2021 360.79 1,08,114.83 307.03	21.00 21.00 te of advertisement: (7 in crore As at March 31, 2020 346.41 85,811.65
Openty Fund:      HDPC ERSO General Insurance Company Limited is engaged in the business of general insurance      HDPC Hollings Limited data subsidiaries in Mauritus;      Hollings,      Grink Insurance,      Hollings,      Hindler,      Hollings,      Hollings,      Hindler,      Hollings,      Holli	31.03.20 31.03.20 (h) Summarized financial poor (h) Summarized financial poor Paid-up Equity Share Reserves and Surplus Money received again Secured Loans Unsecured Loans Current Liabilities and Deferred Tax Liability	20 19 ition of the Cor Capital st share warran Provisions	20,350.92 13,118.77 poration as in the two audited balance	17,769,65 9,632.46 sheets immediately preceding the da As at March 31, 2021 360.79 1,08,114,83 307,70 2,44,575.50 1,96,789,54 17,450.89	21.00 21.00 te of advertisement: (7 in crore As at March 31, 2020 346.41 85.811.65 - 2.31,860.25 1.87,241.39 18,833.86
Openty Fund:      HDPC ERGO General Insurance Company Limited is engaged in the business of general insurance:     PIDPC Asset Maragement Company Limited is engaged in the business of general insurance:     PIDPC Holdings Limited acts as an investment analoger IH-REF International LLC and its subsidiary of HDPC Center Interaction and the apparent / investment analoger IH-REF International LLC and its subsidiary of HDPC Center Interactions as wholly wave a subsidiary of HDPC Choldings Limited acts as an investment manager IH-REF International LLC and its subsidiary of HDPC CInternational LDC and its subsidiary of HDPC International LDC and its subsidiary of HDPC International LDC and Its subsidiary asset / fund management / investment advisory services. We characterize is subsidiaries is HDPC DPC Pension Management Company Limited and HDPC International Life and Re Company Limited hDPC ERGO General Insurance Lompany Limited and HDPC International Life and Re Company Limited have cased to be subsidiary of the Corporation neuroscient of the subsidiary of the Company Limited and HDPC International Life and Re Company Limited have cased to be subsidiary of the Company Limited and HDPC International Life and Re Company Limited have cased to be subsidiary of the Company Limited and HDPC International Life and Re Company Limited have cased to be subsidiary of the Company Limited and HDPC International Life and Re Company Limited have cased to be subsidiary of the Company Limited and HDPC International Life and Re Company Limited have cased to be subsidiary of the Company Limited and HDPC International Life and Re Company Limited have cased to be subsidiary of the Company Limited and HDPC International Life and Re Company Limited and HDPC International Life and Re Company Limited Adde Re Repore Report Report Report Report Report R	31.03.20 31.03.20 31.03.20 (h) Summarized financial por Liabilities Paid-up Equity Share Reserves and Surpuly Money received agair Secured Loans Unsecured Loans Current Liabilities and Deferred Tax Liability Total Assets	20 19 ition of the Cor Capital st share warran Provisions	20,350.92 13,118.77 poration as in the two audited balance	17,769.65 9,632.46 e sheets immediately preceding the da As at March 31, 2021 360.79 1,08,114.83 307.03 2,44,575.50 1,96,789.54 17,450.89 - 5,67,598.58	21.00 21.00 te of advertisement: (₹ in crore As at March 31, 2020 346 41 85,811.65 2,31,860.25 1,87,241.39 18,833.86 5,24,093.56
perty Fund:       HDPC ERSO General Insurance Company Limited is engaged in the business of general insurance      HDPC Holings Limited data sea investment manager HH-REF International LLC and its subsidiaries in Mauriturs;      HDPC Credita Financial Services Limited is engaged in providing education loan for higher education; d'e Griha Ple. Limited, a wholly owned subsidiary of HDPC International Life and subsidiary of HDPC Holings Limited data sea investment manager HH-REF International LLC and its subsidiaries in Mauriturs;      HDPC Credita Financial Services Limited is engaged in providing education loan for higher education; d'e Griha Ple. Limited, a wholly owned subsidiary of HDPC International Life and Re Company Limited have cased to be subsidiaries of the poration. J HDPC PERSO Health Isurance Limited cased to be subsidiary of the Corporation pursuant to its merger with HDPC ERGO General Insurance Company mited w.ef. November 13, 2020. the Corporation have many limited and HDPC International Life and Re Company Limited have cased to be subsidiary of the Corporation pursuant to its merger with HDPC ERGO General Insurance Company mited w.ef. November 13, 2020. the Corporation have for ABR 140 (2013) (2004) Inter 3288802, AMMERIN Re 2005; 2004) Inter 3208802, 200782, 2004 Inter 320881, 2004 Inter 320888, 200782, 2004 Inter 320888, 2004 Inter 320888, 2004 Inter 320888, 20078, 2004 Inter 320888, 2008 Inter 320888, 2008 Inter 320888, 2008 International International Internation International International International International Internation International International International International International International International International Internatio	31.03.20 31.03.20 31.03.20 (h) Summarized financial por Liabilities Paid-up Equity Share Reserves and Surplu Money received again Secured Loans Unsecured Loans Unsecured Loans Current Liability Total Assets Loans Fixed Assets	20 19 ition of the Cor Capital st share warran Provisions	20,350.92 13,118.77 poration as in the two audited balance	17,769.65 9,632.46 e sheets immediately preceding the da As at March 31, 2021 360.79 1,08,114 83 307.03 2,44,575 54 17,450.89 - 5,67,595.85 4,85,294.26 1,355.88	21.00 21.00 te of advertisement: (* in crore As at March 31, 2020 346.41 85,811.65 1,87,241.39 1,87,241.39 18,833.86 5,24,093.56 4,39,943.28 1,348.95
perty Fund:      HDFC ERSO General Insurance Company Limited is engaged in the business of general insurance      HDFC Asset Management Company Limited is engaged in the business of general insurance      HDFC Holdings Limited acts as an investment manager      HHFE International LLC and its subsidiaries in Mauritus,      HDFC Credital Financial Services Limited is engaged in providing education loan for higher education,      d      Grha Pae. Limited, a wholly owned subsidiary of HDFC Investments Limited carters out private equity asset / fund management / investment advisory services.      Hiele Themational LLC and its subsidiaries in Mauritus,      HDFC Credital Financial Services Limited is engaged in providing education loan for higher education,      d      Grha Pae. Limited, a wholly owned subsidiary of HDFC Investments Limited carters out private equity asset / fund management / investment advisory services.      Horverther 18 Bd identions. Its Comparation reduced is shareholding in HDFC Life Insurance Company Limited (HDFC Llife) loises than 50%. Accordingly, HDFC      eand its subsidiaries is      HDFC Pension Management Company Limited and HDFC International Life and Re Company Limited have cassed to be subsidiary of the Corporation pursuant to its merger with HDFC ERGO General Insurance Company Limited and HDFC International Life and Re Company Limited have cassed to be subsidiary of the Compariton pursuant to its merger with HDFC ERGO General Insurance Company Limited and HDFC Life loises that the MISCING MARK (MARK)      Hierory 2001 Hierory (MARK) Hierory 2001 Hierory (HIEROR HIEROR H	31.03.20 31.03.20 31.03.20 (h) Summarized financial por (b) Summarized financial por Paid-up Equity Share Reserves and Surplus Money received again Secured Loans Unsecured Loans Current Liabilities and Deferred Tax Liability Total Assets Loans	20 19 ition of the Cor Capital 5 st share warran Provisions (Net)	20,350.92 13,118.77 boration as in the two audited balance	17,769,65 9,632.46 sheets immediately preceding the da As at March 31, 2021 360.79 1,08,114.83 307.03 2,44,575.50 1,96,789.54 17,450.89 5,67,598.58 4,85,294.26	21.00 21.00 te of advertisement: (* in cron As at March 31, 2020 346.41 85,811.65 - 2,31,860.25 1,87,241.39 18,833,860.25 1,87,241.39 18,833,860.25 1,87,241.39 18,833,86 - 5,24,093.56 4,39,943.28

Misc. Expenditure, Profit & Loss account 5,67,598.58 5,24,093.56 Total

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 reservables ₹ 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 ₹ 0,03 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. ₹ 2,7,482.89 core whereas the total Public Deposits as on March 31, 2021 was ₹ 93,857.82 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 c) are unsecured and rank pair passus with other unsecured labilities, save and except the floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) 4 (2) of Section 299 of the National Housing Bank Act, 1997.

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 Dehi.

Date: May 7, 2021 Place: MUMBAI

By Order of the Board Sd/-A IAY AGARWAI npany Se

INNLALADIO. In: 221799. JAMAPURI In: 4020001 JAPRIC Biogenetics Board In: 41498. S1090405 for Doposition on J. (Japping In: 22179). JAMAPURI MI: 221021 JAMAPURI MI: 2210222 JAMAPURI MI: 221021 JAMAPURI MI: 221022 JAMAPURI MI: 221021 JAMAPURI MI: 221022 JAMAPURI MI: 22102 JAMAPURI MI: 22102 JAMAPURI MI: 22

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, Chorao 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