

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

Agent's Name: SMC Global Sec. Ltd.

Verified by

Code No.: **DE/15833**

DEPOSIT APPLICATION FORM (Resident Individuals)

PLEASE USE BLOCK LETTERS AND TICK IN APPROPRIATE PLACE				
I/We apply for placement/renewal of deposit for a period of	months and will earn interest @ % p.a.			
✓ FIXED RATE INTEREST □ VARIABLE RATE INTEREST	70 p.a.			
PAYMENT DETAILS				
Amount ₹ Cheque/RTGS/NEFT	Country No. Date: D D M M Y Y			
Bank Name	Branch			
Bank Account No.	MICR IFSC Code:			
	directly through NACH/NEFT/RTGS/ECS/direct credit facility. Redemption proceeds			
may also be credited to above bank account on receipt of disc HDFC Deposit Receipt No. (In case of Renewal)	Maturity Date D M M Y Y			
SCHEME: STATUS:				
☐ MONTHLY INCOME PLAN ☐ Resident Individual	CATEGORY : ☐ Member of Public ☐ Director/Relative of a Director			
□ NON-CUMULATIVE (Quarterly) □ Hindu Undivided Family	☐ Shareholder (DP/Client ID) ☐ Employee			
□ NON-CUMULATIVE (Half-Yearly) □ ANNUAL INCOME PLAN	DEPOSIT REPAYABLE TO : ☐ First Depositor ☐ First Depositor or Survivor/s			
☐ CUMULATIVE	SENIOR CITIZENS (60 years & above)			
First / Sole Depositor's Details (as appearing in your supporting CKYC Identifier	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 ider	ntification document)			
CKYC Identifier (Skip if not alloted)	Aadhaar No.			
Name	(Mandatory)			
Customer No. (If KYC is already complied)	PAN			
Third Depositor's Details (as appearing in your supporting identification document)				
CKYC Identifier (Skip if not alloted)	Aadhaar No. (Mandatory)			
Name	(wandatoly)			
Customer No. (If KYC is already complied)	PAN			
Tax to be deducted ☐ Yes ☐ No. If No, Please su	bmit Form 15G OR Form 15H (for 60 years of age and above).			
	my/our application is the beneficial owner of this deposit and as such he/she should be			
treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit. I/we am/are not a tax-resident of any country other than India.				
I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (HDFC Deposit) and that the amount kept in the				
deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines				
or Directions thereunder, as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by the Corporation in accordance SIGNATURE OF DEPOSITOR(S)#				
with the applicable Law. I/We further affirm that the information/d	etails provided by me/us is/are FIRST/SOLE/			
true and correct in all respect and nothing has been concealed. I send Email/SMS alerts for all transactions relating to my/our dep	/we hereby authorise HDFC to GUARDIAN ·			
I/We have gone through the financial and other statements/particu	ulars/representations furnished/ SECOND :			
made by the Corporation and after careful consideration I/we am/a Corporation at my/our own risk and volition.	are making the deposit with the THIRD :			
FOR OFFICE USE ONLY				

Date of Receipt

Document Reference No.

FORM DA 1: NOMINATION Nomination under Section 36B of the National Housing Bank Act, 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect of HDFC deposits. I/We nominate the following person to whom in the event of my / our / minor's death the amount of this deposit may be returned by HDFC Ltd. Name & Address of Nominee Pin Code Email ID Customer No. (If KYC is already complied) PAN Aadhaar No. Relationship with Age Date of Birth of Nominee Depositor (If any) As the nominee is a minor on this date, I/We appoint (Name, address & age)* _ to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death SIGNATURE OF DEPOSITOR(S)# during the minority of the nominee. Leave out if nominee is not a minor. FIRST/SOLE/ Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully GUARDIAN entitled to act on behalf of the minor. Thumb impression shall be attested by 2 witnesses. (use separate form DA 1) SECOND G061/01/18/50 Please tick if nominee's name should not be printed on Deposit Receipt/Application for renewal of deposit THIRD We will accordingly arrange to print the nominee name on the renewal application.



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

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Corporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. Phone: 022-6754 6060 (for deposits only), 66316000, 22820282. Fax: 22821366.

(a) Name of the Company:

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC)

(CIN: L70100MH1977PLC019916) October 17, 1977

(b) Date of Incorporation:

- (b) Date of Incorporation: (CINEL C/1000MH191/PIC/101915)

 (c) Business carried on by the Company and its subsidiaries with details of branches: HDFC is a public limited company primarily engaged in the business of providing housing finance by creating an institutional facility for meeting the needs of people for frong-term finance for prurchase/construction of residential houses anywhere in India. The Corporation has seventeen wholly owned and nine other subsidiaries wit:

 HDFC Developer Limited carries on the business of offine profit for new red settle projects * PHDC Investments Limited carries on the business of investments in stocks, chaise, debentures and other securities * HDFC Profit profit for new red settle projects * PHDC Investments Limited carries on the business of fine providing the profit for new red settle projects * PHDC Investments Limited carries on the business of fine providing the provid

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

PERG General Insurance Company Limited is engaged in the business of general Insurance.

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

AGRA 16 225 (1987) A MINESON PRINCE Centres at the following places:

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

The Corporation is managed by the Board of Directors comprising of eminent persons with wide experience and knowledge. Subject to superintendence, direction and control of the Board of Directors, substantial powers of management are vested in there of its Executive Directors, viz., Mr. Kesli M. Missty, Vice Chairman & Chief Executive Officer, Ms. Rehau Sulf Kamad, Managing Director and Mr. V. Shinkase Rangan, Executive Director, and Mr. V. Shinkase Rangan, and Chief Executive Officer, Ms. Rehau Sulf Kamad, Managing Director and Mr. V. Shinkase Rangan, and Chief Executive Officer, Ms. Rehau Sulf Kamad, Managing Director and Mr. V. Shinkase Rangan, and Chief Executive Officer, Ms. Rehau Sulf Kamad, Ms. V. Shinkase Rangan, and Ms. V. Shinkase Rangan,

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

NAME	ADDRESS	OCCUPATION
Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Professional Director
Mr. B. S. Mehta	Bansi S Mehta & Company, Chartered Accountants, Merchant Chamber, 41, New Marine Lines, Mumbai 400 020.	Practising Chartered Accountant
Mr. D. M. Sukthankar	Flat No. 5, Priya Co-op. Hsg. Soc. Ltd., 9, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400 030.	Professional Director
Mr. D. N. Ghosh	The Peerless General Finance and Investment Co. Ltd., Anuj Chambers, 24B Park Street, 5th Floor, Kolkata 700 016.	Professional Director
Dr. S. A. Dave	Bldg, No.17, Flat No.31, MHB Colony, Opp Lilavati Hospital, Bandra Reclamation, Bandra (W), Mumbai 400 050.	Professional Director
Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa 403 102.	Professional Director
Dr. Bimal Jalan	4, Babar Road, Near Bengali Market, New Delhi 110 001.	Professional Director
Dr. J. J. Irani	No. 7 Beldih Lake, Northern Town, Jamshedpur, Jharkhand 831 001.	Professional Director
Mr. V. Srinivasa Rangan (Executive Director)	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 (₹)
31.03.2017	10,726.64	7,442.64	18.00*
31.03.2016	10,108.10	7,093.10	17.00
31.03.2015	8,624.14	5,990.14	15.00

* Subject to shareholders' approval in the AGM to be held on July 26, 2017. This includes interim dividend of ₹3 per share paid during the year

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

		(₹ in cron
	As at March 31, 2017	As at March 31, 2016
Liabilities		
Paid-up Equity Share Capital	317.73	315.97
Reserves and Surplus	39,276.55	33,753.99
Money received against share warrants	51.10	51.10
Secured Loans	1,30,860,20	1,23,100,89
Unsecured Loans	1,48,871.95	1,14,662.05
Current Liabilities and Provisions	14,591.78	16,090.41
Deferred Tax Liability	2,388.58	902.21
Total	3,36,357.89	2,88,876.62
Assets		
Loans	2,95,733.83	2,58,658.24
Fixed Assets	642.34	664.53
Investments	20,410.10	15,345.43
Current Assets, Loans and Advances	19,571.62	14,208.42
Total	3,36,357.89	2,88,876.62

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 528,09 crore (Previous year ₹ 500.32 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 1,241.88 crore (Previous year ₹ 1,290.94 crore), in respect of comprate undertakings provided for securitisation of receivables ₹ 1,838.21 crore (previous year ₹ 1,890.94 crore), in respect of comprate undertakings provided for securitisation of receivables ₹ 1,838.21 crore (previous year ₹ 1,890.95 crore) and in respect of disputed dues towards sales tax, waith tax, interest on lease tax, and payments towards employer's contribution to ESIC not provided for by the Corporation, amounts to ₹ 0,15 crore (Previous year ₹ 0,15 crore).

- (i) The amount of Public Deposits which the Corporation can raise under the Housing Finance Companies (HEI) Directions, 2010 is equivalent to 5 times of the net owned funds i.e., ₹ 1,65,852,30 crore whereas the total Public Deposits as on March 31, 2017 was ₹ 62,338,32 crore. The amount of aggregate deposits in including Public Deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 5,30,215,35 crore whereas the aggregate deposits as on March 31, 2017 was ₹ 2,00,533,34 crore.
- (j) There are no overdue deposits other than unclaimed deposits.
- i) The Corporation has complied with the provisions of the Directions as applicable to it:
- 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.
- iii) The deposits accepted by the Corporation are unsecured and rank pari passu with other unsecured labilities, save and except the floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987. The Corporation is having a valid Certificate of Registration dated 31-07-2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act

1987. However, the NHB 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 4, 2017 and is being issued on the authority and in the name of the

Board of Directors of the Corporation and a copy signed by all Directors of the Corporation has been filed with the National Housing Bank, New Delhi. Company Secretary