HDFC DEPOSITS TRUSTS & INSTITUTIONS

Fixed & Variable Rates

HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA (stable)" rating for twenty fifth 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 other terms and conditions framed by HDFC. Interest on such loans will be 2% above the deposit rate.

SPECIFIED INVESTMENT

HDFC Trust deposits is a specified investment under Section 11(5) (ix) of the Income Tax Act, 1961.

	HDFC	SPECIAL D	EPOSITS	F	Fixed Rates only	
Interest rates on Deposits upto ₹ 2 Crore Rate of Interest (p.a						
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*	
33 Months	6.00%	6.05%	6.10%	6.20%	6.20%	
66 Months	6.00%	6.05%	6.10%	6.20%	6.20%	
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000	
For cumulative option, Interest is con	npounded annually.					

	F	ixed Rates only					
Interest rates on Deposits upto ₹ 2 Crore							
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*		
15 Months	5.95%	6.00%	6.05%	-	6.15%		
30 Months	5.95%	6.00%	6.05%	6.15%	6.15%		
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000		
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For cumulative option, Interest is compounded annually

REGULAR DEPOSITS Fixed & Variable Rates							
Interest rates on Deposits upto ₹ 2 Crore							
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*		
12 - 23 Months	5.85%	5.90%	5.95%	-	6.05%		
24 - 84 Months	5.85%	5.90%	5.95%	6.05%	6.05%		
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000		
Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 5 Crore							
12 - 23 Months	5.65%	5.70%	5.75%	-	5.85%		
24 - 84 Months	5.65%	5.70%	5.75%	5.85%	5.85%		
In	terest rates on Dep	osits exceeding ₹	5 Crore upto ₹ 10) Crore			
12 - 23 Months	5.35%	5.40%	5.45%	-	5.55%		
24 - 84 Months	5.35%	5.40%	5.45%	5.55%	5.55%		
Interest rates on Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore							
12 - 23 Months	5.30%	5.35%	5.40%	-	5.50%		
24 - 84 Months	5.30%	5.35%	5.40%	5.50%	5.50%		

* 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.

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.

RATES EFFECTIVE FROM JULY 23, 2020



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

 Phones: 022-67546060 (for Deposits only)

 Email: deposits@hdfc.com

 Website: www.hdfc.com

 CIN: L70100MH1977PLC019916

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

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY

Charitable Trusts, Religious Trusts, Educational Institutions, Association of Persons, Co-operative Societies, Partnership Firms and others as decided by management. **MODE OF ACCEPTANCE**

MODE OF ACCEPTANCE

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

Beneficiary Name	:	HDFC LTD
Account No.	:	00600350003778
IFSC	1	HDFC0000060
Bank & Branch	1	HDFC Bank, Fort Branch.

Effective Deposit Date : Same day if amount is credited to our account before the cut off time (currently 12 noon); else next working day. For amounts upto ₹ 10 lakhs cut off time is 4pm.

(b) CHEQUE : 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 printing through the Key Partner Portal).

Cheque drawn on HDFC Bank (favouring "HDFC Ltd - A/c 00600350003778") may be deposited into our account with HDFC Bank using the regular pay-in-slip.

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

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

Note : 1) If the amount is ₹ 2 crore or more, please inform us at least one hour in advance to the cut off time and ensure that funds are credited to our account before the cut off time.

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

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

INTEREST

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

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

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

Interest 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. 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. In case there is no specific selection made by the depositor on the application form, fixed rate will be considered.

ELECTRONIC CLEARING SERVICE

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.

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. 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.

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 acceptance.

In case of request for premature withdrawal after the expiry of 3 months, the rates given in the following table shall apply.

Months completed from the date of deposit	Rate of Interest Payable
Minimum lock in period	3 months
After 3 months but before 6 months	No Interest.
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 up-front for the entire period of deposit to our authorized agents. 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 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.

Auto-Renewal of Deposits: Depositor has the option to choose auto-renewal on maturity of the deposit. In such cases, the deposit would be automatically renewed on maturity under the similar product and for the same period at the rate of interest prevailing on the date of maturity of the deposit. In case the similar product/period options are not available on the maturity date, deposit will be renewed for a period which is closest to the original period. However, before the maturity date, depositor can cancel the auto-renewal instruction and request for repayment. If the depositor does not choose auto-renewal option, the maturity amount will be automatically remitted to depositor's bank account from where the funds were received on the maturity date.

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.

KNOW YOUR CUSTOMER (KYC)' COMPLIANCE

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016, every depositor is required to comply with the KYC requirements by submitting the required documents for various categories mentioned on the reverse of the Application Form, 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 Permanent Account Number to the Corporation. In case the depositor has already submitted the above documents in their earlier deposit, then they need not submit the above documents again, but have to provide the reference of their customer number.

GENERAL

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 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. All remittances by HDFC (towards interest, repayment, Ioan 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.

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 ₹ 3,715.12 crore (Total exposure less equity investments) and the total amount of exposure to such entities is ₹ 2,3103.28 crore (Total exposure). 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 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 Deposits 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 brokerage. Application Forms received without your name and code number will not be considered for payment of brokerage. Brokerage will be paid to Authorised Agents at the rate decided by the management.

		PROVI	SIONAL RECEIPT	
WITH YOU, RIGHT THROUGH	www.hdfc.com			Date://
Received from			cheque / HDFC Deposit Receipt No	for
₹	dated	drawn on	Bank	Branch towards
Monthly Income (a)% per annu	—	tive (🔲 Quarterly 🗋 Half-Yearly)	🗋 Annual Income Plan 🗋 Cumulative	for a period of months
			For HOUSING DEVELOPM	ENT FINANCE CORPORATION LIMITED



 HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

 Phones:
 022-67546060 (for Deposits only)
 Email: deposits@hdfc.com
 Website: www.hdfc.com

 CIN:
 L70100MH1977PLC019916
 Email: deposits@hdfc.com
 Website: www.hdfc.com

Code No.: CP/50913

PLEASE USE BLC Agents are not permitted to accord	ept cash with application form and	l issue receipt. HDFC w	vill in no way be responsible for	or such or other wrong tenders. Date :
We apply for placem	nent/renewal of deposit	at		Branch
for a period of	months and will earn		% p.a. The pa	ayment details are as under :
PAYMENT DETAIL	_S Cheque	RTGS		- Amount : ₹
Cheque No.	eneque	i i i o o		Date :
Bank Name				Branch :
	int No.			
HDFC Deposit Rece		Í INCOME PLAN		Maturity Date Quarterly Option 🔲 Half-Yearly Option)
		NCOME PLAN		
	STATUS : CHARITAE		RELIGIOUS TRUST	EDUCATIONAL INSTITUTION
		TION OF PERSONS	CO-OPERATIVE SOCIE	ETY PARTNERSHIP FIRM OTHERS (SPECIFY)
			OTHERS (Pls. Specify))
	mer" (KYC) information Customer Number or ki			eaf.
Registration No.				ion/Agreement/Partnership
(In case of Companies	and Firms)		Or Trust Deed / For	rmation of AOP
	NAME AND ADD	RESS OF THE	TRUST/INSTITUTI	ION (IN BLOCK LETTERS)
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Flat No. & Bldg. Name				
Road No. / Name				
City				Pin Code
State				Country
Income-tax Permar	nent Account No. (PAN			Applied for
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	and so do so the second s	 Is a standard for all the set 		
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Bank Account No. MICR Code : IFSC Code :			bove bank account directly Nam Bran Acco	y through NACH/NEFT/RTGS/direct credit facility. ne of Bank : nch : pount: D Savings D Current
Bank Account No. MICR Code : IFSC Code : IFSC Code : We hereby declare that the name of the 1961. We hereby agree to abide by the We certify that the information provided withheld any material information that m therein, by HDFC Ltd. and any of its aff foreign. We undertake to inform you imm with documentary evidence. We also ag any regulator and/or any authority design acknowledge that HDFC Ltd. shall have comply at all times with all relevant laws either in India or abroad in the subject m We further declare that, we are authorizy or is not designed for the purpose of any On Maturity of the deposit, I/W Renew principal and interess	Trust/Institution mentioned in our application attached terms and conditions governing the above is in accordance with section 285BA of filiates wherever situated including sharing, t mediately of any changes that may take plac gree that our failure to disclose any material gnated by the Government of India (GOI)/RE et he right and authority to carry out investige relating to reporting under section 285BA of natter herein. We shall indemnify HDFC td. 1 ed to make this deposit in the above-mention contravention or evasion of the provisions of e hereby give my/our explicit conser	is the beneficial owner of this of deposit. The Income Tax Act, 1961 read a account as a Reportable acco- ransfer and disclosure betweer in the information provided al act known to us, now or in full for the purpose or take any of tions from the information avai the Act read with the Rules her or any loss that may arise to H ad scheme (HDFC Deposit) and the Prevention of Money Laund tt to HDFC Limited to	bove bank account directly Nam Bran Acco deposit and as such the Trust/Institution s d with Rules 114F to 114H of the Income T buth or otherwise. We permil/authorise HL them and to the authorities in and/or ou bove as well as in the documentary evide re, may invalidate our application and HL ther action as may be deemed appropri- ilable in public domain for confirming the reunder. We also agree to furnish such in DFC Ltd. on account of providing incorre d that the amount kept in the deposit is the dering Act, 2002 and any Rules, Regulatit further affirm that the information/detail HDFC to send Email/SMS alerts for al We have gone through the financial	Ity through NACH/NEFT/RTGS/direct credit facility. In e of Bank : Inch : Dount: D Savings D Current Should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act Tax Rules, 1962. We also certify that we are not a tax-resident of any country other than India. We have no DFC Ltd. to collect, store, communicate and process information relating to the account and all transactions DFC Ltd. to collect, store, communicate and process information relating to the account and all transactions DFC Ltd. to collect, store, communicate and process information relating to the account and all transactions DFC Ltd. to collect, store, communicate and process information sof our account or close it or report to taide by HDFC Ltd. If the deficiency is not remedied by us within the stipulated period, thereby accept ane i information provided by us to HDFC Ltd. It shall be our responsibility to educate myself/ourselves and to formation and/or documents as HDFC Ltd. may require from time to time on account of any change in law et or incomplete information. Inrough legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and ons, Notifications, Guidelines or Directions thereunder, as amended from time to time. We shall provide any te in any investigation as and when required by the Corporation in accordance with the applicable Law. We is provide by us are true and correct in all respect and nothing has been concealed. We hereby authorise
Bank Account No. MICR Code : IFSC Code : IFSC Code : We hereby declare that the name of the 1961. We hereby agree to abide by the We certify that the information provided withheld any material information that m therein, by HDFC Ltd. and any of its aff foreign. We undertake to inform you imm with documentary evidence. We also ag any regulator and/or any authority design acknowledge that HDFC Ltd. shall have comply at all times with all relevant laws either in India or abroad in the subject m We further declare that, we are authorizy or is not designed for the purpose of any On Maturity of the deposit, I/W Renew principal and interess	Trust/Institution mentioned in our application attached terms and conditions governing the above is in accordance with section 285BA of ay affect the assessment/categorization of th filiates wherever situated including sharing, the mediately of any changes that may take plac pree that our failure to disclose any material gnated by the Government of India (GOI)/RE the right and authority to carry out investig relating to reporting under section 285BA of natter herein. We shall indemnify HDFC Ltd. d to make this deposit in the above-mention v contravention or evasion of the provisions of e hereby give my/our explicit conser- st	is the beneficial owner of this of deposit. The Income Tax Act, 1961 read a account as a Reportable acco ansfer and disclosure betweer in the information provided al act known to us, now or in futu I for the purpose or take any o tions from the information avai the Act read with the Rules her or any loss that may arise to H ed scheme (HDFC Deposit) and the Prevention of Money Laund the DFC Limited to Int mentioned herein.	bove bank account direct Nam Bran Acco deposit and as such the Trust/Institution s d with Rules 114F to 114H of the Income T bunt or otherwise. We permil/authorise HL n them and to the authorities in and/or ou bove as well as in the documentary evide re, may invalidate our application and HL ther action as may be deemed appropri- ilable in public domain for confirming the reunder. We also agree to furnish such in DFC Ltd. on account of providing incorre d that the amount kept in the deposit is the dering Act, 2002 and any Rules, Regulating further affirm that the information/detail HDFC to send Email/SMS alerts for al We have gone through the financial consideration we are making the deposi-	Ity through NACH/NEFT/RTGS/direct credit facility. In e of Bank : Inch : Dount: D Savings D Current Should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act Tax Rules, 1962. We also certify that we are not a tax-resident of any country other than India. We have no DFC Ltd. to collect, store, communicate and process information relating to the account and all transactions utside India of any confidential information for compliance with any law or regulation whether domestic o ence provided by us or if any certification becomes incorrect and to provide revised self-certification along DFC Ltd. to collect, the deficiency is not remedied by us within the stipulated period, thereby accept and information and/or documents as HDFC Ltd. It shall be our responsibility to educate myself/ourselves and to rinogh legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and ons, Notifications, Guidelines or Directions thereunder, as amended from time to time to shall provide any te in any investigation as and when required by the Corporation in accordance with the applicable Law. We ils provided by us are true and correct in all respect and nothing has been concealed. We hereby authorise Il transactions relating to our deposits.
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DEPOSIT APPLICATION FORM (TRUSTS & INSTITUTIONS)



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

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

- (a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)
- (b) Date of Incorporation: October 17, 1977
- (c) Business carried on by the Company and its subsidiaries with details of branches: HDFC is a public limited company primarily engaged in the business of providing housing finance by creating an institutional facility for meeting the needs of people for long-term finance for purchase/construction of residential houses anywhere in India

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

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

HDFC Credila Financial Services Private Limited is engaged in providing education loan for higher education; • HDFC Pension Management Company Limited, a wholly owned subsidiary of HDFC Life Insurance Company Limited acts as a pension fund manager; • Griha Pte. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset / fund management / investment advisory services; and • HDFC International Life and Re Company Limited a wholly owned subsidiary of HDFC Life Insurance Company Limited is engaged in the business of offering life reinsurance capacity to the insurers in the UAE and other GCC nations.

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

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Agarda Tel 3238710, AGRA Tel 40071303264 AHMEDABAD (kavrangpura) Tel 66307000 (Ext. 110117 for Deposits Only), AHMEDABAD (kaline) Tel 72270112867, AHMEDABAD (Science Chy) Tel 7227011286, AHMEDABAD (Science Chy) Tel 7227011287, AHMEDABAD (Science Chy) Tel 72470, SCIEnce Charles Char
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 ANNAPUK 18: 0606000 (2007480)
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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 three of its Executive Directors, viz., Mr. Keki M. Mistry, Vice Chairman & Chief Executive Officer, Ms. Renu Sud Karnad, Managing Director and Mr. V. Srinivasa Rangan, Executive Director & Chief Financial Officer.

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

NAME	ADDRESS	OCCUPATION
Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporation Ltd., HDFC House, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	Professional Director
Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa - 403102.	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 - 560103	Professional Director
Ms. Ireena Vittal	A2, 1202, World Spa East, Sector 30/41, Gurugram – 122001	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 crore)	Profit after tax (₹ in crore)	Equity Dividend Per share (₹)
31.03.2020	20,350.92	17,769.65	21.00*
31.03.2019	13,118.77	9,632.46	21.00
31.03.2018	13,189.64	10,959.34	20.00

* Subject to Shareholders' approval

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

	As at March 31, 2020	As at March 31, 2019
Liabilities		
Paid-up Equity Share Capital	346.41	344.29
Reserves and Surplus	85,811.65	77,011.18
Money received against share warrants	0.00	0.00
Secured Loans	2,31,860.25	1,85,855.70
Unsecured Loans	1,87,241.39	1,80,358.69
Current Liabilities and Provisions	18,833.86	15,207.69
Total	5,24,093.56	4,58,777.55
Assets		
Loans	4,39,943.28	4,00,759.63
Fixed Assets	1,348.95	651.33
Investments	65,834.80	46,561.67
Current Assets, Loans and Advances	15,398.59	9,974.01
Deferred Tax Asset	1,567.94	830.91
Misc. Expenditure, Profit & Loss account	0.00	0.00
Total	5,24,093.56	4,58,777.55

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 384.86 crore (Previous year ₹ 534.98 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 2,064.18 crore (Previous year ₹ 1,806.08 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,152.72 crore (previous year ₹ 1,838.13 crore) and in respect of disputed dues towards wealth tax, interest on lease tax, and payments towards employer's contribution to ESIC not provided for by the Corporation, amounts to ₹ 0.13 crore (Previous year ₹ 0.13 crore).

- The amount of Public Deposits which the Corporation can raise under the Housing Finance (i) Companies (NHB) Directions, 2010 is equivalent to 3 times of the net owned funds i.e. ₹ 1,93,747.38 crore whereas the total Public Deposits as on March 31, 2020 was ₹ 89,254.78 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 14 times of the net owned funds i.e. ₹ 9,04,154.44 crore whereas the aggregate deposits as on March 31, 2020 was ₹ 4,19,101.64 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;
 - The compliance with the said Directions does not imply that repayment of deposits is 2) guaranteed by the Reserve Bank of India and the National Housing Bank.
 - 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 nil) are unsecured and rank pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987.

The Corporation is having a valid Certificate of Registration dated 31-07-2001 issued 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 25, 2020 and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy has been filed with the National Housing Bank, New Delhi

By Order of the Board

Date: May 25, 2020 Place: MUMBAI