

HIGHEST SAFETY

CRISIL has reaffirmed "CRISIL AAA/Stable" rating & ICRA has reaffirmed "[ICRA]AAA(Stable)" rating for twenty eighth consecutive year.

NATIONAL AUTOMATED CLEARING HOUSE (NACH)

Payment of interest will be made only through NACH.

DEPOSITS

TAX DEDUCTION AT SOURCE (TDS)

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

		ECIAL DEP es on Deposits			Fixed Rates only te of Interest (p.a
Period	onthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option
33 Months	7.30%	7.35%	7.40%	7.55%	7.55%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
				,	
		EMIUM DEF es on Deposits		ŀ	Fixed Rates only
Period	onthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option
15 Months	7.20%	7.25%	7.30%	Annual meetine i lan	7.45%
22 Months	7.25%	7.30%	7.35%	7.50%	7.50%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Winning (Y)	~				
		GULAR DE		F	ixed Rates only
1		ates on Deposits	· ·		
	onthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option
12-23 Months	6.85%	6.90%	6.95%	-	7.10%
24-35 Months	7.10%	7.15%	7.20%	7.35%	7.35%
36 Months	7.15%	7.20%	7.25%	7.40%	7.40%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000
Intere	st rates on Dep	osits exceeding ₹	2 Crore upto ₹ 1) Crore	
12-23 Months	7.10%	7.15%	7.20%	-	7.35%
24-35 Months	7.25%	7.30%	7.35%	7.50%	7.50%
36 Months	7.20%	7.25%	7.30%	7.45%	7.45%
Interest	rates on Depos	its exceeding ₹ 1	0 Crore & below ₹	25 Crore	
12-23 Months	7.15%	7.20%	7.25%	-	7.40%
24-35 Months	7.35%	7.40%	7.45%	7.60%	7.60%
36 Months	7.25%	7.30%	7.35%	7.50%	7.50%
GREEN & SUSTAINABLE DEPOS ower than the interest rate appli- be 24 months under all products Additional ROI of 0.05% p.a. w auto-renewed deposits. Interest rates for deposit of ₹ 25 c rates or contact our branches be	cable for corres ill be applicable rore and above w	oonding product, on Individual dep ould be published	period and schem	e. Minimum Period wed through our C	d of Deposit wou Online system an
Senior Citizen (60 years Additional Interest Rate	-		ne Deposits		FFECTIVE FROM
(for Deposits upto ₹ 2 crore only)	0.25% p.a	a. Additional Ir	terest Rate 0.05	% p.a. MAR	CH 01, 2023
Cheque should b	e drawn in favo	our of "HDFC Ltd	." and marked "	Account Payee on	ly"
INTEREST RATES ARE SUBJECT TO CHAN	NGE AND THE RATE A	PPLICABLE WILL BE T	HE RATE PREVALENT C	N THE DATE OF DEPOSI	T. A
DIC Regd. Office		IANCE CORPORAT		ation, Churchgate, M m Website: www.	

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

TERMS & CONDITIONS

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

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

MODE OF ACCEPTANCE: (a) RTGS/NEFT/FUND TRANSFER: Remittance can be made in Beneficiary Name - "HDFC Ltd." to our follow

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

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

(D) CHEQUE :			
Cheque drawn on	Beneficiary Name	Pay-in-slip to be used	Online application processing
HDFC Bank	HDFC Ltd A/c 00600350003778		After 3 working hours (Cheque
State Bank of India	HDFC Ltd A/c 00000035454570940	Deposit cheque favouring 'HDFC Ltd.' (marked account payee) in the home branch of the respective bank. Customer	copy to be uploaded)
Punjab National Bank	HDFC Ltd A/c 0061002101613975	can use the regular pay-in-slip available at the bank branch to deposit the cheque.(Please check the limit with respective bank for depositing cheque at Non home branch).	Next working day
AXIS Bank	HDFC Ltd A/c 920020055982206	bank for depositing theque at normonie tranch.	(Cheque copy to be uploaded)
All other Banks	HDFC Ltd A/c 00600350003778	Deposit cheque favouring 'HDFC Ltd.' (marked account payee) at any branch of HDFC Bank using the specially designed CMS Paysip (available at our office or generated through the Key Partner Portal). Prefilled CMS Paysip can also be obtained by emailing a copy of duly filled & signed cheque at deposit.cms@hdfc.com with subject line as 'CMS Paysip – (Depositor's PAN)'.	Next working day after debit to customer's bank account (Cheque copy to be uploaded)

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 (excluding Saturdays & Holidays). For amount upto ₹ 10 lakh, cut off time is 4 p.m.

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

Effective Deposit date: For HDFC Bank/SBI/ICICI Bank/Axis Bank/IDBI Bank - Please refer the RTGS/INEFT/Fund Transfer block mentioned above. 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) The first account holder in the bank account from where the remittance is made must be the sole/first depositor in HDFC Deposit. (4) Interest rate prevalent on the effective deposit date will be applicable. (5) The amount placed in deposit should be placed through the credit amount lying in depositor's Non Resident Ordinary (NRO) Account only and should not represent inward remittances or transfer of funds from NRE/FCNR accounts into the NRO Account. INTEREST

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

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

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

Interest will be paid through NACH crediting your designated NRO bank account only. Where this facility is not available, interest will be paid through "Account payee" cheque drawn in favour of the first named depositor along with his bank account details furnished.

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

NATIONAL AUTOMATED CLEARING HOUSE (NACH)

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

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

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

Where income tax is deducted at source on the monthly interest a consolidated TDS certificate may be issued for the financial year. Sub-section And the income tax is deducted a source of the informity interest a consolitated 100 centrate interesting to its according to the information of t

TDS will be deducted at twice the rate in force if a person is specified under section 206AB of the Income Tax Act, 1961

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

Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.
Albania	10%	11	Ethopia	10%	11	Korea	10%	11
Armenia	10%	11	Fiji	10%	11	Kuwait	10%	11
Australia	15%	11	Georgia	10%	11	Kyrgyz Republic	10%	11
Austria	10%	11	Germany	10%	11	Latvia	10%	11
Bangladesh	10%	12	Finland	10%	12	Libvan Arab	20%	10
Belarus	10%	11	France	10%	12	Jamahiriya(*)		
Belgium	15%	11	Greece (*)	20%	9	Lithuania	10%	11
Bhutan	10%	11	Hong Kong	10%	11	Luxembourg	10%	11
Botswana	10%	11	Hungary	10%	11	Macedonia	10%	11
Brazil	15%	11	Iceland	10%	11	Malaysia	10%	11
Bulgaria	15%	12	Indonesia	10%	11	Malta	10%	11
Canada	15%	11	Iran	10%	11	Mauritius	7.5%	11
China	10%	11	Ireland	10%	11	Mongolia	15%	11
Columbia	10%	11	Israel	10%	11	Montenegro	10%	11
Croatia	10%	11	Italy	15%	12	Morocco	10%	11
Cyprus	10%	11	Japan	10%	11	Mozambigue	10%	11
Czeck Republic	10%	11	Jordan	10%	11	Myanmar	10%	11
Denmark	15%	12	Kazakstan	10%	11	Namibia	10%	11
Estonia	10%	11	Kenya	10%	11	Nepal	10%	11

Interest Tax rate Article Treaty No Interest Article Tax rate Treaty No Interest Article Tax rate Treaty No. Country Country Singapore South Africa Spain Srilanka Sudan Sweden Switzerland Netherlands 10% 10% 10% 15% 10% 10% 11 15% Turkmenistan 10% 11 New Zeala Norway Oman Uganda Ukraine United Arab Emirates 11 11 12 10% 15% 10% 10% 10% 10% 11 11 11 11 12 11 11 12 50% 11 12 12 12 12 11 United Arab Emirates United Arab Republic (Egypt)(*) United Kingdom 20% Philippi Poland Portuguese Republic 15% 12 10% 10% 10% 10% 15% 10% Qatar 10% Syria Taiikistan United Mexican State 11 11 11 11 11 11 Romania 10% 10% United States Russian Federation Tanzania Uruguay Uzbekistan Saudi Arbaia 10% 11 Thailand 10% 11 10% 11 Serbia 10% 10% 11 Trinidad and Tobago 10% 15% 11 11 10% 10% 11 11 Vietnam Slovenia Turkey Zambia

Please refer DTAA between India & Govt. of the Country of residence of respective NRI depositor or www.hdfc.com for more details. * Surcharge and Cess as per rates in force

PREMATURE WITHDRAWAL

Request for premature withdrawal may be permitted at the sole discretion of the Corporation, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, as applicable from time to time.

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

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

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 The relation of the processing of the provided sector of the provided sector of the provided of the tense 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.

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

Provided that in the case of maturity for the second tenure (post first auto renewal), the amount will be automatically remitted to the designated bank account at maturity, in absence of any specific instruction from the depositor otherwise.

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

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

As per Section 36B of the National Housing Bank Act, 1987 & Rule 2(1) of the Banking Companies (Nomination) Rule, 1985, only individual depositor/s, singly or jointly, can nominate a single person under this facility. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attomety 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, and 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. Anomination or cancellation of nomination or variation of nomination shall not cease to be inforce merely by reason of the renewal of the deposit. **'KNOW YOUR CUSTOMER (KYC)' COMPLIANCE**

In terms of the Prevention of Morey Laundering Act, 2002, the rules notified thereunder and Reserve Bank of India (Know Your Customer (KYCi)) Directions, 2016, every depositor is required to comply with the KYC requirements by submitting the following documents. Power of Attorney holder or any person acting in representation capacity as holder of an office or otherwise is also required to comply with KYC guidelines: a) Latest photograph b) Self certified copy of the proof of identity and address, comply with the Customer Due Diligence (CDD) Procedure stipulated thereunder, and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income Tax Act, 1961. In case the depositor has already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number.

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

GENERAL

In the event of death of the first / sole depositor the repayment of deposit and payment of interest will be made to the joint depositor first in order of survivor/s / nominee on submission of death certificate without reference to the heirs and/or legal representatives of the deceased. Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC Any uservalue green by the instrument depositor of plantaparation interest wind e value and officing of an plantaparation expositor and plantaparation of the start of the sta

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 partfull repayment of loan against deposit, etc.) shall be made to the bank account from where the funds were 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 "CRISIL AAA/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 "[ICRA)AA(Slable)" 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 Rs. 977.12 crore (Total exposure less equity investments) and the total amount of exposure to such entities is ₹ 20,098.48 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 Disput Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relik 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. hdfc .com	PROVISIONAL RECEI	РТ	Date://
Received from		cheque/HDFC Deposit R	eceipt No fo	r₹
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Non-Cumulativ	re (🗋 Quarterly 🗋 Half-Yearly)	Annual Income Plan Cumulative for a period of	months @% per annum.	
			For HOUSING DEVELOPMENT FINA	NCE CORPORATION LIMITED
		.	A 11-1 1-01-1-1	

Authorised Signatory _



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

Code No.:

DEPOSIT APPLICATION FORM (Non Resident Individuals)

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Document Reference No.	Date of Receipt	Verified by

FORM DA 1 : NOMI Nomination under Section 36B of the National Hou of the Banking Companies (Nomination) Rule, 19	sing Bank Act, 1987 and Rule 2(1)
I/We	
nominate the following person to whom in the event of my / our death the amo	unt 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
Mobile Gender Relationship with Gender Depositor (If any) Gender	Age Date of Birth of Nominee D D M M Y Y
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 / minor's death during the minority of the nominee.	SIGNATURE OF DEPOSITOR(S)*
* Leave out if nominee is not a minor.	
[#] Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.	FIRST/SOLE :
[#] Thumb impression shall be attested by 2 witnesses. (use separate form DA 1)	
Please tick if nominee's name should not be printed on Deposit Receipt.	SECOND :

FORM NO. 10F [See sub-rule (1) of rule 21AB]

(designation) do provide the following information, releases to the previous year	for the purposes of sub-section (5) of *section 90/section 90A:- SI.No. Nature of information (i) Status (individual, company, firm etc.) of the assessee (ii) Permanent Account Number (PAN) of the assessee if allotted (iii) Nationality (in the case of an individual) or Country or specified territory of incorporation or registration (in the case of others) (iv) Assessee's tax identification number in the country or specified territory of residence and if there is no such number, then, a unique number on the basis of which the person is identified by the Government of the country or the specified territory of which the assessee claims to be a resident (v) Period for which the residential status as mentioned in the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section (4) of section 90 or sub-section 90 or sub-section (4) of section 90 or sub-section (4) of section 90 or sub-section 90 or sub-section 90 or sub-section 90 or sub-section 90 or sub-	Liause.)	Details#
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istry of Finance, Government of India and HDFC Ltd. will not be liable for the same in any manner. that, I have read and understood the provisions of the Double Taxation Avoidance Agreement between India and			
		e tax, if any,	, will lie directly against the Indian income tax de
(Article on Interest) of the Treaty. (name and address), hereby declare that the contents above are correct, complete and truly stated. signature of Non-resident Indian investor Indian Income Tax Permanent Account Number (PAN): this, 20	stry of Finance, Government of India and HDFC Ltd. Will not be liable for the same in any manner.		(country of residence) including the Artic
signature of Non-resident Indian investor Indian Income Tax Permanent Account Number (PAN): this day of, 20 Place:			
his day of, 20 Place:	(name and address), hereby declare that the contents ab	ove are con	rect, complete and truly stated.
his day of, 20 Place:	signature of Non-resident Indian investor Indian Income Tax Permanent Accou	nt Number ((PAN):
	VERIFICATION		

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

Place:

Signature of the person providing the information

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



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

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Registered Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Corporate Office: HDFC House, HT Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. Phones: 022-67546060 (for deposits only) Email: deposits@hdfc.com Website: www.hdfc.com CIN: L70100MH1977PLC019916.

- (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 two 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 Holdings Limited carries on the business of investments in stocks, shares, dependentures 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 HDFC Mutual Fund;
 HDFC Sales
 Private Limited acts as a distributor of home loans and other financial products;
 HDFC Capital Advisors Limited is engaged in the provision of education services;
 HDFC Capital Advisors Limited is engaged

 in advisory services. • HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund; • HDFC Asset Management Company Limited carries on the business of managing Mutual Fund schemes;

Griha Investments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritius, • HDFC Credila Financial Services Limited is engaged in providing education loan for higher education; and • Griha Pte. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset / fund management / investment advisory services.

Note: 1. Pursuant to RBI directions, the Corporation reduced its shareholding in HDFC ERGO General Insurance Company Limited (HDFC ERGO) to less than 50%. Accordingly, HDFC ERGO has ceased to be subsidiary of the Corporation. The Corporation has Branch Offices/Service Centers at the following places:

Note: 1. Pursulant to rebit directions, the Corporation reduced its snareholding in FID-C ExcGO General instance Comparison.
 The Corporation has Branch Offices/Service Centers at the following places: ABDNAR Te 1054-00054. AdARTIAL Net 0031-22370173. ARRA Singing Place JE: 0052-0003204864, ISandara Boola Roaj JE: 978001724. Calculated Science 1, 1071-1050-200076.
 ABDNAR TE: 0154-00054. AdARTIAL Net 0031-22370173. ARRA Singing Place JE: 0052-000713004864, ISandara Boola Roaj JE: 978001724. Calculated Science 1, 1071-0500-200076.
 ABDNAR TE: 0154-00054. AdARTIAL Paragit Media JE: 0171-0300-200076.
 ABDNAR TE: 0164-00057.
 ABDNAR TE: 0164-00057.
 ABDNAR TE: 0164-00077280.
 ADDLA TE: 0724-07270.
 ADDLA TE: 0724-07070.
 ADDLA TE: 0724-070

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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
Ms. Ireena Vittal	A2, 1202, World Spa East, Sector 30/41, Gurugram – 122001	Professional Director
Mr. P. R. Ramesh [#]	532, Defence Colony, Sainikpuri, Secunderabad – 500094	Professional Director
Mr. Rajesh Narain Gupta#	B-2301, Plot- 141, Phoenix Tower, S. B. Marg, Lower Parel, (W), Mumbai – 400 013	Lawyer
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
* Retired on July 20, 2021	# Appointed w.e.f. August 2, 2021	

(f & g) Profits and Dividends:

Financial Year Ended	Profit before tax (₹ in crore)	Profit after tax (₹ in crore)	Equity Dividend Per share (₹)
31.03.2022	17,246.31	13,742.18	30.00
31.03.2021	14,815.09	12,027.30	23.00
31.03.2020	20.350.92	17.769.65	21.00

(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, 2022	As at March 31, 2021
Liabilities		
Paid-up Equity Share Capital	362.61	360.79
Reserves and Surplus	119,581.36	108,114.83
Money received against share warrants	307.03	307.03
Secured Loans	283,340.60	244,575.50
Unsecured Loans	216,340.54	196,789.54
Current Liabilities and Provisions	20,932.32	17,450.89
Deferred Tax Liability (Net)		-
Total	640,862.46	567,598.58
Assets		
Loans	554,862.51	485,294.26
Fixed Assets	1,443.86	1,355.88
Investments	71,277.96	69,477.34
Current Assets, Loans and Advances	11,728.25	9,815.80
Deferred tax asset	1,549.88	1,655.30
Misc Expenditure, Profit and Loss Accour	nt	-
Total	640,862.46	567,598.58

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 367.83 crore (Previous year ₹ 299.50 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 2,581.56 crore (Previous year ₹2,064.18 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,152.72 crore (previous year ₹ 1,152.68 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 ₹ 17.37 crore (Previous year ₹ 0.93 crore)

- 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. ₹ 293,853.81 crore whereas the total Public Deposits as on March 31, 2022 was ₹ 99,879.59 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 12 times of the net owned funds i.e. ₹ 1,273,366.51 crore whereas the aggregate deposits as on March 31, 2022 was ₹ 499,681.14 crore.
- 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.
 - The deposits accepted by the Corporation (other than secured deposits, if any, accepted 3) under the provisions of the directions, the aggregate amount of which is ₹ 6,327.35 crore) are unsecured and rank pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987.

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

The above text has been approved by the Board of Directors of the Corporation at its meeting held on May 02, 2022 and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy has been filed with the National Housing Bank, New Delhi

By Order of the Board

Sd/-AJAY AGARWAL Company Secretary

Date: May 2, 2022 Place: MUMBAI