

HDFC Recurring Deposits Plan

For Resident Individuals Only



HIGHEST SAFETY

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

RECURRING DEPOSITS (RD) PLAN

(Fixed Rate Option)

Period	Rate of Interest (p.a.)
12 - 60 Months	7.50%

Minimum Monthly Savings Amount - ₹ 2000/-
Interest is compounded annually.
Subject to TDS.

Interest Rates are subject to change and the rate applicable would be the rate prevalent on the date of deposit.

Product Features:

- **Monthly Savings Plan:** RD is a monthly savings plan where one can save as little as ₹ 2000 per month and accumulate a larger capital for future needs.
- **Convenience:** RD provides the convenience of ACH (Debit clearing) facility where the monthly savings amount is automatically transferred from the depositor's bank account to the RD account every month on pre-determined dates.
- **Flexibility:** Depositor has the flexibility to choose any deposit period between 12 and 60 months to plan the future needs.
- **Accumulation of interest:** Interest will be accrued and credited (net of TDS) on 31st March every year.

HOW TO OPEN THE ACCOUNT

To open the account, one needs to submit the following

- Deposit application form, along with KYC documents
- Account Payee cheque for the initial monthly savings amount drawn in favour of HDFC Ltd.
- ACH (debit clearing) Mandate for the subsequent deposit installments.

RATES EFFECTIVE FROM
APRIL 18, 2019



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

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

Terms & Conditions

DEPOSIT CAN BE PLACED BY

Resident Individual and Hindu Undivided Family (who is not a tax-resident of any country other than India).

MODE OF ACCEPTANCE & OPERATION

Resident Individuals can open the RD account by remitting the first month's savings amount through an account payee cheque drawn in favour of HDFC Ltd, along with duly filled-in application form and ACH (debit clearing) Mandate. The subsequent month's savings installments will be directly transferred through the ACH (debit clearing) system on pre-determined dates every month as indicated in the application form/mandate. HDFC will issue a Deposit Receipt for the initial deposit amount at the time of opening the account indicating terms of the deposit. A consolidated statement of account giving details of all transactions will be sent annually as of 31st March.

Pre-determined date for installment payment

1st, 11th, 21st of every calendar month or next working day in case the date falls on any bank holiday or Sunday.

INTEREST

Fixed rate option: Interest rate under this plan would be fixed for the entire period of the deposit. Interest will be computed on each installment amount from the respective deposit date until March 31st / maturity date and credited (net of TDS, if any) to the deposit account. Interest for the subsequent year/s would be computed on the accumulated balance (principal and interest) as of March 31st until the next March 31st or maturity date whichever is earlier.

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

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 Form 15G, else the form is invalid. Senior Citizens (60 years and above) may submit a declaration in Form No. 15H.

Section 139A(5A) of the Income-tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his PAN to the person responsible for deducting such tax. Further, 139A(5B) requires the person deducting such tax to indicate the PAN on the TDS certificate.

In case PAN is not mentioned, the rate of TDS would be 20% as per section 206AA(1) of the Income-Tax Act, 1961. In case of deposits of ₹ 50,000 and above, it is mandatory to furnish PAN.

PREMATURE WITHDRAWAL

Request for premature withdrawal may be permitted at the sole discretion of the Corporation only and cannot be claimed as a matter of right by the depositor, subject to the Housing Finance Companies (NHB) Directions, 2010 as applicable from time to time.

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

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

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

RENEWAL / REPAYMENT OF DEPOSIT

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

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

NOMINATION FACILITY

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

KNOW YOUR CUSTOMER (KYC)

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

- Latest photograph
- Self-certified copy of the proof of identity
- Self-certified copy of the proof of address

and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961. In case the depositor has already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number.

GENERAL

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

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

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

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

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

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

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

The deposits solicited by the Corporation are not insured.

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

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

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

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

The housing finance company is within the regulatory framework of the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the Corporation or for the correctness of any of the statements or the representations made or opinions expressed by the Corporation, and for repayment of deposit/discharge of liabilities by the Corporation. HDFC 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 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 RECEIPT

Date: _____

Received from _____ cheque / HDFC Deposit Receipt No. _____ for

₹ _____ dated _____ drawn on _____ Bank _____ Branch for **HDFC**

Recurring Deposits Plan (RDP) for a period of _____ months @ _____ % per annum

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory

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

"A LITTLE SAVING TODAY FOR A SECURE TOMORROW"



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

Agent's Name: _____
 Code No.: _____

APPLICATION FORM FOR RECURRING DEPOSITS (RD) PLAN

PLEASE USE BLOCK LETTERS AND TICK IN APPROPRIATE PLACES

Agents are not permitted to accept cash with application form and issue receipt. HDFC will in no way be responsible for such or other wrong tenders.

Date : _____

I/We apply for opening a deposit account under Recurring Deposits Plan at _____ Branch for a period of _____ months and will earn interest @ _____ % p.a.

PAYMENT DETAILS
 Cheque No. _____ RTGS/NEFT (UTR) No. _____ Date:

D	D	M	M	Y	Y
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 Amount ₹ _____ Bank Name _____ Branch _____

CATEGORY : Member of Public Shareholder Director/Relative of Director Employee (No. _____) **STATUS :** Resident Individual Hindu Undivided Family
DEPOSIT REPAYABLE TO : First Depositor First Depositor or Survivor/s

First / Sole Depositor's Details (as appearing in your supplied identification document)

Name	Gender M / F	Date of Birth (Compulsory)						
Guardian's Name (in case of Minor)		<table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y
D	D	M	M	Y	Y			
Address		<table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y
D	D	M	M	Y	Y			
City		Affix a latest photograph with signature. (DO NOT STAPLE) IGNORE if already submitted earlier						
Nationality	Place/Country of Birth							
Email ID	Pin Code							
Mobile	Aadhaar No.							
Customer No. (If KYC is already complied)	PAN							
Annual Income <input type="checkbox"/> Below ₹ 2 Lacs <input type="checkbox"/> ₹ 2 Lacs < ₹ 5 Lacs <input type="checkbox"/> ₹ 5 Lacs < ₹ 10 Lacs <input type="checkbox"/> ₹ 10 Lacs < ₹ 25 Lacs <input type="checkbox"/> ₹ 25 Lacs < ₹ 50 Lacs <input type="checkbox"/> ₹ 50 Lacs < ₹ 1 Crore <input type="checkbox"/> ₹ 1 Crore & above Occupation <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (Please specify) _____ Please tick <input checked="" type="checkbox"/> If the following is additionally applicable to you <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Relative of PEP								

Second Depositor's Details (as appearing in your supplied identification document)

Name	Gender M / F	Date of Birth (Compulsory)						
Address		<table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y
D	D	M	M	Y	Y			
City		Affix a latest photograph with signature. (DO NOT STAPLE) IGNORE if already submitted earlier						
Nationality	Place/Country of Birth							
Email ID	Pin Code							
Mobile	Aadhaar No.							
Customer No. (If KYC is already complied)	PAN							
Annual Income <input type="checkbox"/> Below ₹ 2 Lacs <input type="checkbox"/> ₹ 2 Lacs < ₹ 5 Lacs <input type="checkbox"/> ₹ 5 Lacs < ₹ 10 Lacs <input type="checkbox"/> ₹ 10 Lacs < ₹ 25 Lacs <input type="checkbox"/> ₹ 25 Lacs < ₹ 50 Lacs <input type="checkbox"/> ₹ 50 Lacs < ₹ 1 Crore <input type="checkbox"/> ₹ 1 Crore & above Occupation <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (Please specify) _____ Please tick <input checked="" type="checkbox"/> If the following is additionally applicable to you <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Relative of PEP								

Proof of Identity to be provided by Applicant. (Please submit ANY ONE of the following self-certified documents) <input checked="" type="checkbox"/> UID/Aadhaar Card <input checked="" type="checkbox"/> PAN Card <input checked="" type="checkbox"/> Voter's Identity Card <input checked="" type="checkbox"/> Driving License <input checked="" type="checkbox"/> Indian Passport <input checked="" type="checkbox"/> Any other Identification with Photograph (Subject to satisfaction of HDFC)	Proof of Address to be provided by Applicant. (Please submit ANY ONE of the following self-certified latest documents) <input checked="" type="checkbox"/> UID/Aadhaar Card <input checked="" type="checkbox"/> Passport <input checked="" type="checkbox"/> Driving License <input checked="" type="checkbox"/> Voter's Identity Card <input checked="" type="checkbox"/> Telephone Bill <input checked="" type="checkbox"/> Electricity / Gas Bill <input checked="" type="checkbox"/> Bank/Demat Account Statement <input checked="" type="checkbox"/> Registered Rent Agreement <input checked="" type="checkbox"/> Any other Address proof (Subject to satisfaction of HDFC)
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UMRN

F	o	r	O	f	f	i	c	e	u	s	e	o	n	l	y
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 Date

D	D	M	M	Y	Y	Y	Y
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Tick () Sponsor Bank Code **HDFC0000060** Utility Code **NACH00000000001446**

CREATE MODIFY CANCEL I/We hereby authorize **HDFC LTD.** to debit (tick) **SB/CA/CC/SB-NRE / SB-NRO /Other**

Bank a/c number _____
 with Bank Name of bank _____ IFSC _____ or MICR _____
 an amount of Rupees

Monthly Savings Installment

 ₹ Amount (in Figures) _____

FREQUENCY Mthly Qtly H-Yrly Yrly As & when presented DEBIT TYPE Fixed Amount Maximum Amount

Reference 1 Deposit No. _____ Phone No. _____ Mobile No. _____

Reference 2 Scan Sr No. _____ Email ID _____ Email ID _____

PERIOD From

D	D	M	M	Y	Y	Y	Y
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 To

X	X	X	X	X	X	X	X
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 Or Until Cancelled
 Signature/s _____
 1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

* This is to confirm that the declaration has been carefully read, understood & made by me / us. I am authorising the user entity/ corporate to debit my account.
 * I have understood that I am authorised to cancel/ amend this mandate by appropriately communicating the cancellation/ amendment request to the User entity/ corporate or the bank where I have authorised the debit
 * I/We hereby declare that the above information is true and correct and that the mobile number listed above is registered in my/our name(s) and/or is the number that I/we use in the ordinary course. I/We hereby declare that, irrespective of my/our registration of the above mobile in the provider customer preference register, or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We consent to the Bank communicating to me/us about the transactions carried out in my/our aforesaid account(s).

DETAILS OF BANK ACCOUNT

The below bank account information must match with the ACH (debit clearing) Mandate given to HDFC towards monthly contributions into the RD account. Redemption proceeds may also be credited to my/our following bank account on receipt of discharged FDR from me/us.

Bank Account No. Name of Bank : _____
 MICR Code : Branch : _____
 IFSC Code :

Tax to be deducted Yes No. If No, Please submit Form 15G OR Form 15H (for 60 years of age and above). (PAN is compulsory on Form 15G or Form 15H)

I/We hereby declare that the first named depositor mentioned in 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 certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962. I/We also certify that I/we am/are not a tax-resident of any country other than India. I/We have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We permit/authorise HDFC Ltd. to collect, store, communicate and process information relating to the account and all transactions therein, by HDFC Ltd. and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign. I/We undertake to inform you immediately of any changes that may take place in the information provided above as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide revised self-certification along with documentary evidence. I/We also agree that my/our failure to disclose any material fact known to me/us, now or in future, may invalidate my/our application and HDFC Ltd. would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI)/RBI for the purpose or take any other action as may be deemed appropriate by HDFC Ltd. If the deficiency is not remedied by me/us within the stipulated period, thereby accept and acknowledge that HDFC Ltd. shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to HDFC Ltd. It shall be my/our responsibility to educate myself/ourselves and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder. I/We also agree to furnish such information and/or documents as HDFC Ltd. may require from time to time on account of any change in law either in India or abroad in the subject matter herein. I/We shall indemnify HDFC Ltd. for any loss that may arise to HDFC Ltd. on account of providing incorrect or incomplete information.

I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned 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 with the applicable Law. I/We further affirm that the information/details provided by me/us is/are true and correct in all respect and nothing has been concealed. I/We hereby authorise HDFC to send Email/SMS alerts for all transactions relating to my/our deposits.

I/We have gone through the financial and other statements/particulars/representations furnished/made by the Corporation and after careful consideration I/we am/are making the deposit with the Corporation at my/our own risk and volition.

SIGNATURE OF DEPOSITOR(S)

First/Sole : _____
 Second : _____

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

Mobile Aadhaar No.

Relationship with Depositor (If any) 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.

- * 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.
- # 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.

SIGNATURE OF DEPOSITOR(S)#

FIRST/SOLE/ : _____
 SECOND : _____

G146/4/19/----

FOR OFFICE USE ONLY

Document Reference No.	Date of Receipt	Verified by	Remarks

Instructions to fill Mandate

- Kindly attach a photocopy/cancelled cheque along with this mandate form.
- UMRN is a reference number given by National Payments Corporation of India Ltd. (NPCI) and is auto generated during mandate creation. Please keep it blank.
- Bank A/c Number should be exactly as per the bank records with leading Zeros if any eg. 00501103000047
- IFSC and MICR should be as printed on Cheque leaf.
- PERIOD FROM: First strike date of the Installment. Available strike dates during the month - 1st, 11th and 21st of the month.
- Mandate will be presented on or after the strike date.
- Please maintain at least 20 days between the date of ACH mandate and the first strike date.
- Mention your Mobile No. and Email ID to receive timely communications.
- Please fill up the mandate in black or blue ball point pen WITHOUT ANY ALTERATION/CORRECTION.
- Please write in CAPITAL letters and within the BLOCKS, as banks accept or reject mandates based on scan image.



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 ten wholly owned and eight 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 Funds/Trusts
- HDFC Property 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 in advisory services
- HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund
- HDFC Standard Life Insurance Company Limited is engaged in the business of life insurance
- HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance
- HDFC Asset Management Company Limited carries on the business of managing Mutual Fund schemes
- GRUH Finance Limited is engaged in the business of providing housing finance
- 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 Credia Financial Services Private Limited is engaged in providing education loan for higher education
- HDFC Pension Management Company Limited, a wholly owned subsidiary of HDFC Standard 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
- HDFC International Life and Re Company Limited a wholly owned subsidiary of HDFC Standard 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 Centres at the following places:

AGRA Tel: 252676970 AHMEDABAD (Navrangpura) Tel: 6630 7000 Ext. 110/117 (for Deposits only), (Maninagar) Tel: 22720 11280-81 (Home Loans & Deposits), (Prabli Nagar) Tel: 22720 11292-93, (Nikol) Tel: 22720 11286-87, AHMEDNAGAR Tel: 660 522/5, AJMER (Vaishali Nagar) Tel: 264 1164 (Home Loans & Deposits), (Beawar) Tel: 251691. AKOLA Tel: 244 2454/243 0244. ALAPPUZHA Tel: 234 4411-12. ALLAHABAD Tel: 226 0325 (for Deposits only). ALMORA Tel: 233556. ALWAR Tel: 270 2740. (Bhwardi) Tel: 224041. AMBALA Tel: 263 0880/711, 260 1762. AMRAVATI Tel: 266 6009/967-88. AMRITSAR Tel: 250 0851 (for Deposits only), 509 5458. ANAND Tel: 297552-54. ANGUL Tel: 605080. AURANGABAD Tel: 234 9300, 661 6510 (for Deposits only). BANGALORE (Yelahanka) Tel: 2848 0911, 4118 3000, (Kengeri) Tel: 4118 3000, 2842 5353/558, (Kasturba Road) Tel: 4118 3000/232 Ext. 2211/1314 (for Deposits only), (Jayanagar) Tel: 2659 2839 (for Deposits only), 411 5300, (Koramangala) Tel: 2550 1083, 4118 3000, (Rajajinagar) Tel: 2550 6419/4648, (Sector 1) Tel: 2262 4118 3000, (Sector 2) Tel: 2262 4118 3000, (Sector 3) Tel: 2262 4118 3000, (Sector 4) Tel: 2262 4118 3000, 2852 3955, (Kaikondanahalli, Varthur Hobli) Tel: 2574 6772-73, (Whitefield) Tel: 2845 1020, 4118 3000, BAREILLY Tel: 245 1169. BARODA (Dahod Road) Tel: 265043. BATHINDA Tel: 501 2218-19. BELGAUM Tel: 242 7091/93. BHARUCH Tel: 238444/555. BHARUCH (Ankleshwar) Tel: 255711-72. BHILAI Tel: 407 5203. BHILWARA Tel: 232902. BHOPAL (Kasturba Nagar) Tel: 404 7700/1 Ext. 20 (for Deposits only), 425 1151. (Kamla Bhawan) Tel: 422 9990, 490 4252. (Chunna Bhatti) Tel: 242 2001/06. BIKANER Tel: 220 6677, 513 0716 (for Deposits only). BILASPUR Tel: 423200. BULANDSHAHR Tel: 255526. BURDWAN (Durgapur) Tel: 254 9776 (for Deposits only). CHANDIGARH (SCO 153-155) Tel: 272 4860, (SCO 143-144) Tel: 398 9123, 396 2724, 301 1324 (for Deposits only). CHANDRAPUR Tel: 271563-64. CHENNAI (Taramani) Tel: 98406 26884, (Adyar) Tel: 2345 2001-03/08, 2440 3324 (for Deposits only), (Ambattur) Tel: 2345 2077-79, (Anna Nagar) Tel: 2345 1991-02/08, (Manipakkam) Tel: 4959 5216-17, (Egmore) Tel: 2345 2072-75, (Anna Salai) Tel: 2859 3000 Ext. 22 (for Deposits only), (Kodambakkam) Tel: 2345 3001-02, (Korampakkam) Tel: 2345 4003-04, (Hydrabad) Tel: 2679 3371/221, (Tambaram) Tel: 245 3009/8-07, (Palitana) Tel: 242 3048-31/14, (Sandhi Nagar) Tel: 224 1251-63. COIMBATORE (Race Course) Tel: 434 3000 Ext. 13 (for Deposits only), (Sakshinagar) Tel: 430 1100/11, (Ganapathy) Tel: 420 0210/411, (Polachi) Tel: 221224-25. CUTTACK Tel: 233 2093/61 Ext. 109 (for Deposits only), (Dakhshin KANNADA (Mangalore) Tel: 244 5220 (for Deposits only), 244 0582. DANAPUR Tel: 522 2267-69. DAVANAGERE Tel: 222394. DEHRADUN (Rajpur Road) Tel: 667 2222, 305 2222/5/8 (for Deposits only), (Vasant Vihar) Tel: 276 9889. NEW DELHI (Munirka) Tel: 4111 5111, 4159 6526 (for Deposits only), (CP) Tel: 4251 2180-81 (for Deposits only), 4151 4835-37. (Dwarka) Tel: 4238 1153, 4111 5111. (Lodi Road) Tel: 4379 2100/124/106, (Vikas Park) Tel: 2854 0989-90 (for Deposits only), 4111 5111, (Netaji Subhash Place) Tel: 4729 2032-34 Ext. 2042 (for Deposits only). DEWAS Tel: 402600. DHANBAD Tel: 220 0630-31. DHARWAD Tel: 235 2138. DHULE Tel: 273500/600. EAST GODAVARI (Rajahmundry) Tel: 249 0900, (Tirupati) Tel: 664 5631, (Kakinada) Tel: 238 0800. EAST SINGHPUR (Jamshedpur) Tel: 232 1387 (for Deposits only), Tel: 245 8200. EAST SINGHPUR (Jamshedpur) Tel: 232 1387 (for Deposits only), (Pardihata) Tel: 232 1387 (for Deposits only), (Kakkanad, Kochi) Tel: 241 5555, (Thiruvattarkkara) Tel: 260 9555/6666. ERODE Tel: 224 0930. FAIZABAD Tel: 822 8180/8280. FARIDABAD Tel: 531 5120/25. GANDHINAGAR Tel: 22270 11274-75. GHAZIABAD Tel: 272 1446 (for Deposits only), 272 3116. GORAKHPUR Tel: 220 0167. MUMBAI (Anchli East) Tel: 6663 6000, 2683 9958/60 (for Deposits only), (Anchli West) Tel: 6663 6000, 6741 3552 (for Deposits only), (Anchli-Kurla Road) Tel: 6663 6000, (Bandra Kurla Complex) Tel: 6663 6000, 2650 0960, (Borivali (East)) Tel: 2870 5417-19 (for Deposits only), (Borivali West- Shargrni Apt.) Tel: 2893 7000-01 (for Deposits only), (Borivali West) Tel: 2890 7153, 2893 7152/55. (Chembur) Tel: 2529 1188/8838/0417 (for Deposits only), (Churchgate) Tel: 6176 6000/100, 6176 6245 (for Deposits only), (Ghatkopar-East) Tel: 2501 1284 (for Deposits only), (Goregaon East) Tel: 2849 7102-06, (Lower Pare) Tel: 6663 6000, 6615 2356, (Lower Pare) Tel: 6611 3020 (for CRM only), (Malad (West)) Tel: 2881 3676 (for Deposits only), (Malad (West)) Tel: 2878 5624-27, (Mulund (West)) Tel: 2565 4726/2131/1920, 2567 5733 (for Deposits only), (Oshwari) Tel: 6754 6111. (Parel) Tel: 6754 6060 (for Deposits only), (Vikhroli (West)) Tel: 2518 6624-26. GULBARGA Tel: 241966/968. GUNTUR Tel: 224 7301. GURGAON (Sector 1 - Gurgaon Road) Tel: 408 1775, (Sector 14) Tel: 436 7801/02. Gulf Course Extension Road) Tel: 92130 1172/2516/10. GUWAHATI Tel: 222 1399, 266 3878 (for Deposits only). GWALIOR Tel: 401 1970-73. HARDWAR Tel: 225019, (Roorkee) Tel: 272211, 274411. HISSAR Tel: 233383. HOOGHLY (Chandannagore) Tel: 2683 0058 Ext. 59 (for Deposits only). HYDERABAD (Madhapur) Tel: 4853 4200, (Mahabubnagar) Tel: 273300, (Kompally) Tel: 2794 0900, (Pothreddy) Tel: 298450, INDORE (M.G. Road) Tel: 422 3000/33 (for Deposits only), (Pabra Nagar) Tel: 4264303, (Scheme No.74-C) Tel: 443 3333, 475 6401. JABALPUR Tel: 409 2000-01, 409 2004 (for Deposits only). JAIPUR (C - Scheme) Tel: 414 0888, 515 0840-05 (for Deposits only), (Jagatpura) Tel: 275 5778, 514 1888 (for Deposits only), (Mansarovar) Tel: 279 0891/197 (for Deposits only), (Vaishali Nagar) Tel: 224 6059, 511 0410 (for Deposits only), (Vidhyadhar Nagar) Tel: 223 2432, Tel: 222157. JALANDHAR Tel: 227 7444 (for Deposits only). JALGAON Tel: 222 0762, 223 2015. JALPAIGURI Tel: 264 0716-17. JAMMU Tel: 2477 7707-08. JAINNAGAR Tel: 72270 11278. JHANSI Tel: 233 3844. JODHPUR Tel: 264 4448 (for Deposits only). JODHPUR Tel: 26640 16557. KANPUR (Su. Main) Tel: 710 1800, (Chenikuli) Tel: 266 6615. KANCHIPURAM (Tiruvattarkkara) Tel: 2725 7201-63. KANCHIPURAM (Maramattam) Nagar) Tel: 2745 6430. KANNUR Tel: 276 5850/90. KANUNUR Tel: 230 8760/44 (for Deposits only), KARNIMANGAL Tel: 222 8900. KARNAL Tel: 645 131-23. KASARGOD Tel: 220 0599/699. KASHIPUR Tel: 260333. KHAMMAM Tel: 233000-01. KHURDHA Tel: 663 3300/2913/15. (Patia) Tel: 72050 0026. KOCHI (Kalarode) Tel: 226 9460/70, (Kalamassery) Tel: 255 5070. KOLHAPUR Tel: 266 4034-35 (for Deposits only). KOLKATA (Brooke House) Tel: 2301 8300, 2280 1980, 2281 5491/94, (Jeevandeep) Tel: 2288 5700, (Cooke & Kelvey) Tel: 6608 6205/00 (for Deposits only), (Salt Lake City) Tel: 4602 1501-02, (Garia Main Road) Tel: 2435 7011, (Behala) Tel: 2446 8392, (B T Road) Tel: 2597 4561-62, (Cooch Behar) Tel: 222050/66, (VIP Road) Tel: 4602 2390. KOLLAM (Chinnakkada, Kollam) Tel: 276 2551-52. KOTA Tel: 242 8922, 243 6981 (for Deposits only). KOTTARAKARA Tel: 245 8600/9800. KOTTAYAM Tel: 256 6130, 220 4985, (Palai) Tel: 31575/67. KOZHICODU Tel: 236 7585. KRISHNAGIRI Tel: 244888, 247444. KUCHIHI Tel: 72270 11272. KURNOOL Tel: 259200. KURURSHETRA Tel: 270386. LONAVLA Tel: 27381/202. LUCKNOW (Janki Main) Tel: 308 8122/239 (for Deposits only), (Loni) Nagar) Tel: 230 3770. (Aiganga) Tel: 274 5249. (Aiganga) Tel: 240 8541. (Kapur) Tel: 255 6776/68. LUDHIANA (Pakhawal Road) Tel: 520 1300, 243 2347 (for Deposits only), (Chandigarh Road) Tel: 268 0042-45. MADURAI (West Vel Street) Tel: 235 0715-16 Ext. 20 (for Deposits only), (K K Nagar) Tel: 255 9000. MALAPPURAM (Middle Hill) Tel: 273 8873-74. (Perinthalam) Tel: 222015, 222015. MARTHANDAM Tel: 271744, 272744. MATURGA Tel: 242 3017. MEERUT Tel: 405 8793-94, 262 1213. MEHSANA Tel: 22270 11284. MYSORE Tel: 238100-01. MOHALI Tel: 221 8925-26. MORADABAD Tel: 248 5100/23. MUZZAFFARNAGAR Tel: 661 5223-24. MUZZAFFARNAGAR Tel: 224 8032-33. MYSORE Tel: 254 5615-16/14 (for Deposits only). NAGERCOIL Tel: 237193. NAGPUR (Civil Lines) Tel: 662 9000, 252 2123, Ext. 518-19 (for Deposits only), (Khameti) Tel: 228 9200, (Kadbi Chowk) Tel: 254 2918. (Central Avenue Road) Tel: 276 7559, 277 1273/92. NAINITAL Tel: 264956. NASIK (Sharanpur) Tel: 660 6000, Ext 808 (for Deposits only), (Indira Nagar) Tel: 661 1938, (Panchavati) Tel: 251 0055, 2351 1324, (Off Nashik Pune Road) Tel: 245 9926 (for Deposits only), (Navi Mumbai (Vashi)) Tel: 6721 6313, 8663 6000, 2789 2911 (for Deposits only), (Seawoods) Tel: 2771 8781-90, (Koparkhane) Tel: 2755 0615-17. (Kharghar) Tel: 2774 0813-17. NELLORE Tel: 226 9000. NOIDA (Sector-18) Tel: 435 1302-03, 431 2559-60, (Sector-62) Tel: 611 1900/06. NORTH GOA (Panaji) Tel: 233 4172 (for Deposits only). PALAKKAD Tel: 253 6481. PANCHKULA Tel: 255 6428/64. PANTANAHITTA Tel: 225022/122. PATHANAMTHITTA (M.C. Road Thiruvalla) Tel: 260 0051, (Ring Road, Pathanamthitta) Tel: 227 3217-17. PATHANKOT Tel: 222 0453/54. PUNE Tel: 220 9166, 500 2768. PATNA Tel: 669 0660 (for Deposits only). PITHAMPUR Tel: 252127, 402855. PONDICHERY Tel: 229 6421/31. PUNE (Wakdevwadi) Tel: 2550 5000, (Shivajinagar) Tel: 2550 5000/5283 (for Deposits only), (Kothrud) Tel: 2545 3592-93 (for Deposits only), (Banarji) Tel: 2545 7718, (Chinchwad) Tel: 2737 0219/190, (Chakan) Tel: 271800-01, (Margar Patta City) Tel: 2689 8395, (Yerwada) Tel: 2668 5345, (Lullangar) Tel: 268378/1726, (Sinhgadh Road) Tel: 2435 0084/0151, (Alandi Road) Tel: 87932 80500-01, (Wakad) Tel: 87932 80566/68, (Baramati) Tel: 220150/180. RAIGAD (New Panvel) Tel: 2748 3546/48, 2749 0833-34, (Kajrat) Tel: 220301-03. RAIPUR (Shankar Nagar) Tel: 424 3100, Ext. 127 (for Deposits only), (Sunder Nagar) Tel: 420 1600. RAJKOT Tel: 2220 1239. RANCHI Tel: 233 1055/823. RANGA REDDY (Basheerbagh) Tel: 6647 5011, 6769 8040 (for Deposits only), (Sachibhavi) Tel: 2300 5100, 6463 7391 (for Deposits only), (Nagdevi Road) Tel: 4022 0700, (Kukatpally) Tel: 4853 9200, 6463 2501 (for Deposits only), (Jubilee Hills) Tel: 2311 6000, 6900 0901 (for Deposits only), (Dheeranidurga) Tel: 6769 9400, (R C Puram) Tel: 4022 0700, (A S Rao Nagar) Tel: 4853 9400, 6900 0455 (for Deposits only), (Ratnagiri) Tel: 407375, 406 696. RATNAGIRI Tel: 224022-23. REWARI Tel: 221112. RISHIKESH Tel: 243 2222/424. ROHTAK Tel: 255467-68. ROPAR Tel: 224986. SARHANPUR Tel: 276 0200. SALEM Tel: 231 4486-87. SAUNJ Tel: 232 9892-93. SAS NAGAR Tel: 9646 63715-16. SATARA Tel: 226400, 227901. SHIMLA Tel: 262 6711/8711. SIKAR Tel: 270 888, 271 888. SOLAPUR Tel: 231 6804-06. SONAPET Tel: 223 2111/512-13. SOUTH GOA Tel: 270 0473, K T Nagar) Tel: 255 9000. SRINAGAR Tel: 248 5900. SRINAGAR SUNDERGARH Tel: 240 1061, 240 0861. SURAT (Adajan) Tel: 671 1800, Ext. 934 (for Deposits only), (Majura Gate) Tel: 247 1870/9594, (City Light Road) Tel: 221 3201-02. THANE (Vesti) Tel: 250 0162/1315-17, (Old Castle Mill Compound) Tel: 2547 1568/70/26, 2583 1702, (Gokhale Road) Tel: 6663 6000, 2533 0070 (for Deposits only), (Mira Road) Tel: 6599 0265-67, (Kalyan (W)) Tel: 220 1580/83/85, 220 1574, (Domvivi) Tel: 266 1473-74 (for Deposits only), (Bosari) Tel: 6663 6000, (Amarnath (East)) Tel: 260 3168-69, (Cheshbunder Road) Tel: 5103 3300, (Badlapur (West)) Tel: 267 1724-5, THIRUVANANTHAPURAM (Vazhuthacud) Tel: 302 0300 (for Deposits only), 232 4224, (Technopark) Tel: 270 0701-02, (Kazhakkuttam) Tel: 241 7708/07. (Medical College PO) Tel: 255 5515-16. THOOTHUKUDI Tel: 230 0707/071, THIRUSSUR (M.G. Road) Tel: 238 9790-91, THIRUSSUR (Irinjakkulam) Tel: 282 1589, (Thirissur Road) Tel: 227980/82. TIRUCHIRAPPALLI Tel: 240 1744, 241 474, 241 744. TIRUNELVELI Tel: 257 7822. TIRUPUR Tel: 424 2901-02. TUMKUR Tel: 4118 3000, 225 2200. UDAIPUR Tel: 252 9783. UDHAM SINGH NAGAR Tel: 244422. UJJAIN Tel: 253 3684/83, 255 2393. VADODARA (Race Course) Tel: 230 8400, 235 6837 (for Deposits only), (Waghodia Road) Tel: 251 4164/2364, VAISHALI Tel: 423 3253-55. VALSAD Tel: 240 2573/34/80. VARANASI Tel: 222 4033, 242 0485 (for Deposits only). VASAI ROAD Tel: 234 1132-34. VIJAYAWADA (Eluru Road) Tel: 242 9100, (Ongola) Tel: 280299. VISAKHAPATNAM (Sripuram) Tel: 679 9500/555/599 (for Deposits only), (Gajuwaka) Tel: 2570120. WARRANGAL Tel: 245 1000. YAMUNA NAGAR Tel: 260024/16. CORPORATE OFFICE: MUMBAI (Churchgate) Tel: 6631 6000, 2282 0222. INTERNATIONAL OFFICE: DUBAI Tel: 971 (4) 3961625. LONDON Tel: (+44) 0 2070725562. SINGAPORE Tel: (+65) 6556700.

(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.

(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. Sukthakar*	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
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, Gandevi, Mumbai 400 007.	Professional Director
Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Choroa 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 Beldhi 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

*Resigned w.e.f. April 30, 2018 †Appointed w.e.f. April 30, 2018

(f & g) *Profits and Dividends:

Financial Year Ended	Profit before tax (₹ in crores)	Profit after tax (₹ in crores)	Equity Dividend Per share (₹)
31.03.2018	15,263.69	12,163.69	20.00*
31.03.2017	10,726.64	7,442.64	18.00
31.03.2016	10,108.10	7,093.10	17.00

* Subject to shareholders' approval in the AGM to be held on July 30, 2018. This includes interim dividend of ₹ 3.50 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:

	As at March 31, 2018	As at March 31, 2017
Liabilities		
Paid-up Equity Share Capital	335.18	317.73
Reserves and Surplus	61,016.98	39,276.55
Money received against share warrants	50.38	51.10
Secured Loans	1,56,580.14	1,30,860.20
Unsecured Loans	1,63,331.97	1,48,871.95
Current Liabilities and Provisions	18,026.20	15,539.93
Deferred Tax Liability	2,333.58	2,388.58
Total	4,01,674.43	3,37,306.04
Assets		
Loans	3,59,442.01	2,96,471.84
Fixed Assets	644.50	642.34
Investments	30,532.51	20,410.10
Current Assets, Loans and Advances	11,055.41	19,781.76
Misc. Expenditure, Profit & Loss account	0.00	0.00
Total	4,01,674.43	3,37,306.04

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 511.88 crore (Previous year ₹ 628.09 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 1,528.76 crore (Previous year ₹ 1,241.88 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,838.21 crore (previous year ₹ 1,838.21 crore) and in respect of disputed dues towards sales tax, wealth 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 (NHB) Directions, 2010 is equivalent to 5 times of the net owned funds i.e. ₹ 2,65,356.73 crore whereas the total Public Deposits as on March 31, 2018 was ₹ 65,445.76 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 8,49,141.53 crore whereas the aggregate deposits as on March 31, 2018 was ₹ 3,20,655.45 crore.
- (j) There are no overdue deposits other than unclaimed deposits.
- (k) We declare that:
- 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.
 - The deposits accepted by the Corporation 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 April 30, 2018 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.

By Order of the Board
Sd/
AJAY AGARWAL
Company Secretary

Date: April 30, 2018
Place: MUMBAI