

# HDFC DEPOSITS

## INDIVIDUALS

### HIGHEST SAFETY

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

### QUICK LOAN FACILITY

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

### DIAMOND DEPOSITS

Fixed Rates only

#### Interest rates on Deposits upto ₹ 2 Crore

(p.a.)

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
75 Months	7.70%	7.75%	7.80%	8.00%	8.00%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

### SAPPHIRE DEPOSITS

Fixed Rates only

#### Interest rates on Deposits upto ₹ 2 Crore

(p.a.)

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
45 Months	7.45%	7.50%	7.55%	7.70%	7.70%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

### SPECIAL DEPOSITS

Fixed Rates only

#### Interest rates on Deposits upto ₹ 2 Crore

(p.a.)

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	7.30%	7.35%	7.40%	7.55%	7.55%
66 Months	7.40%	7.45%	7.50%	7.65%	7.65%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

### PREMIUM DEPOSITS

Fixed Rates only

#### Interest rates on Deposits upto ₹ 2 Crore

(p.a.)

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 Months	7.20%	7.25%	7.30%	-	7.45%
22 Months	7.25%	7.30%	7.35%	7.50%	7.50%
44 Months	7.25%	7.30%	7.35%	7.50%	7.50%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

### REGULAR DEPOSITS

Fixed Rates only

#### Interest rates on Deposits upto ₹ 2 Crore

(p.a.)

Period	Monthly 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%
36-60 Months	7.15%	7.20%	7.25%	7.40%	7.40%
61-120 Months	7.05%	7.10%	7.15%	7.30%	7.30%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

#### Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 10 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12-23 Months	7.10%	7.15%	7.20%	-	7.35%
24-35 Months	7.25%	7.30%	7.35%	7.50%	7.50%
36-60 Months	7.20%	7.25%	7.30%	7.45%	7.45%
61-120 Months	7.05%	7.10%	7.15%	7.30%	7.30%

#### Interest rates on Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12-23 Months	7.15%	7.20%	7.25%	-	7.40%
24-35 Months	7.35%	7.40%	7.45%	7.60%	7.60%
36-60 Months	7.25%	7.30%	7.35%	7.50%	7.50%
61-120 Months	7.10%	7.15%	7.20%	7.35%	7.35%

\* For cumulative option, Interest is compounded annually.

**GREEN & SUSTAINABLE DEPOSITS (For Individuals only):** The interest rate applicable on these deposits will be 0.10% lower than the interest rate applicable for corresponding product, period and scheme. Minimum Period of Deposit would be 24 months under all products.

- Additional ROI of 0.05% p.a. will be applicable on Individual deposits placed/renewed through our Online system and auto-renewed deposits.
- 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.

#### Senior Citizen (60 years and above)

Additional Interest Rate  
(for Deposits upto ₹ 2 crore only)  
Other than Diamond Deposit

0.25% p.a.

#### Online Deposits

Additional Interest Rate

0.05% p.a.

**RATES EFFECTIVE FROM  
MARCH 01, 2023**

Cheque should be drawn in favour of "HDFC Ltd." and marked "Account Payee only"

- INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT.



**HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED**

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, House Renovation loans, Home Extension loans, Loans to Professionals and much more

**TERMS & CONDITIONS**

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

**MODES OF ACCEPTANCE OF FUNDS:**

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

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

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

**(b) CHEQUE :**

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

**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/NEFT/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.

**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.

**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):** 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. Senior Citizens (60 years and above) may submit a declaration in Form No. 15H. In such cases, PAN (Permanent Account Number) must be quoted in the Form 15G/H, else the form is invalid.

Sub-section 5A of Section 139A of the Income Tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his PAN to the person responsible for deducting such tax. Further, sub-section 5B of section 139A requires the person deducting such tax to indicate the PAN on the TDS certificate. In case PAN is not mentioned, the rate of TDS would be 20% as per section 206AA(1) of the Income-Tax Act, 1961.

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

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

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

Months completed from 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.
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.

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

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

Maturity 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, before the maturity date, depositor can cancel the auto-renewal instruction and request for repayment. However, in the absence of any specific maturity instruction, the maturity amount will be automatically remitted to depositor'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 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. Nominee's name will be printed on the Deposit Receipt, unless mentioned otherwise. In case of thumb impression of the depositor/s, nomination has to be attested by two witnesses. In such cases, separate form DA-1 may be furnished. The cancellation of nomination shall be made by the depositor along with joint depositors, if any, by submission of Form DA-2.

A variation in the said nomination shall be made by the depositor along with joint depositors, if any, by submission of Form DA-3. A nomination or cancellation of nomination or variation of nomination shall not cease to be in force merely by reason of the renewal of the deposit.

**KNOW YOUR CUSTOMER (KYC):** In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016, every depositor is required to comply with the KYC requirements by submitting the following documents: a) Latest Photograph b) Self-certified copy of the proof of identity & address, and comply with the Customer Due Diligence (CDD) Procedure stipulated thereunder, and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961. Depositor shall submit his Permanent Account Number to the Corporation. 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 Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021.

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

All remittances by HDFC (towards interest, repayment, loan against deposit, etc.) shall be made to the bank account from where the funds were received by HDFC. In case of part/full repayment of loan against deposit by the depositor, kindly ensure that all remittances are made from the same bank account where the funds were remitted by HDFC. Change in bank account may be permitted only in bonafide cases (such as where the account has been closed, etc.) at the sole discretion of the Corporation.

CRISIL has reaffirmed "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]AAA(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 ₹ 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 Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.

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

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

The housing finance company is within the regulatory framework of the Reserve Bank of India. It must, however, be distinctly understood that the Reserve Bank of India or National Housing Bank does not undertake any responsibility for the financial soundness of the Corporation or for the correctness of any of the statements or the representations made or opinions expressed by the Corporation, and for repayment of deposit/discharge of liabilities by the Corporation. HDFC Deposits programme is designed in accordance with Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 with the objective to channelise resources for housing.

**FOR AUTHORISED AGENTS:** Agents are not authorised to accept cash from depositors or issue receipt on behalf of HDFC for deposits. Please ensure that your name and code number is clearly mentioned in the box provided in the application form to enable payment of commission. Application forms received without your name and code number will not be considered for payment of commission. Commission will be paid to authorised agents at the rate decided by the management, from time to time.



www.hdfc.com

**PROVISIONAL RECEIPT**

Date: \_\_\_/\_\_\_/\_\_\_

Received from \_\_\_\_\_ cheque/HDFC Deposit Receipt No. \_\_\_\_\_ for ₹ \_\_\_\_\_ dated \_\_\_\_\_

drawn on \_\_\_\_\_ Bank \_\_\_\_\_ Branch towards  Deposit for Senior Citizens  Monthly Income Plan  Non-Cumulative (  Quarterly

Half-Yearly)  Annual Income Plan  Cumulative for a period of \_\_\_\_\_ months @ \_\_\_\_\_ % per annum.

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

VALID SUBJECT TO REALISATION OF CHEQUE Phone: 022-67546060

Authorised Signatory \_\_\_\_\_

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



The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016. For existing Depositor, the information furnished herein will supersede the information available in the records of HDFC.

**1. Customer Details** (as appearing in your supporting identification document)

CKYC Identifier <small>(Skip if not allotted)</small>	HDFC Customer No. <small>(If KYC is already compiled)</small>				Gender* M/F/T
(Prefix)	(First Name)	(Middle Name)	(Last Name)		
Name*					D D M M Y Y
Guardian's Name <small>(in case of Minor)</small>					D D M M Y Y
Guardian's Customer No. <small>(in case of Minor)</small>					Date of Birth*
Maiden Name <small>(if any*)</small>					
Father/Spouse Name*					
Mother Name*					
Current/Permanent Address*					Paste latest passport size photograph (DO NOT STAPLE)
Line 1*					
Line 2					
Line 3					
City*	Pin Code*				
State/U.T.*	Country		I N D I A		
Correspondence / Local Address* <input type="checkbox"/> Please tick if same as Current/Permanent Address					
Line 1*					
Line 2					
Line 3					
City*	Pin Code*				
State/U.T.*	Country		I N D I A		
City of Birth*	Country of Birth		I N D I A		
PAN No.*	Nationality		I N D I A N		Citizenship I N D I A N

I am not a tax-resident of any country other than India. *(In case you are a tax-resident of any country other than India, kindly submit separate KYC form.)*

Annual Income:  Below ₹ 2 Lacs  ₹ 2 Lacs < ₹ 5 Lacs  ₹ 5 Lacs < ₹ 10 Lacs  ₹ 10 Lacs < ₹ 25 Lacs  ₹ 25 Lacs < ₹ 50 Lacs  ₹ 50 Lacs < ₹ 1 Crore  ₹ 1 Crore & above

Occupation\*: Service  Private Sector  Public Sector  Govt. Sector] Others  Professional  Self Employed  Retired  Housewife  Student]  Business  Not Categorised

Qualification: \_\_\_\_\_ Nature of Business: \_\_\_\_\_ Marital Status\*:  Unmarried  Married  Others

Please tick (✓) If the following is additionally applicable to you  Politically Exposed Person (PEP)  Relative of PEP

**2. (A) Proof of Identity & Current / Permanent Address\*** (Please attach self-attested copy of any one of the following Officially Valid Documents (OVD) and carry original document for verification.)

Proof of Identity*	Proof of Address*		
	Proof of possession of Aadhaar number <small>(Please redact/blackout first 8 digits of Aadhaar Number)</small>	X X X X X X X X	Expiry Date
	Passport No.		D D M M Y Y
	Driving Licence No.		D D M M Y Y
	Voter ID Card No.		

**2. (B) Correspondence / Local Address\*** (Please submit self-attested copy of any Utility bills (Electricity, Gas, Telephone, Post-paid Mobile, etc) which is not more than 2 months old or any other document acceptable to HDFC.)

**3. CONTACT DETAILS\***: (All communication will be sent to Mobile number/Email-ID provided below. Kindly ensure that the contact details belong to the above customer only.)

Mobile + 9 1 \_\_\_\_\_ Email ID \_\_\_\_\_

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

I am interested to know more about other products offered by HDFC Ltd. and its group companies.  Yes  No

**DECLARATION**

I 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 have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I 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. It shall be my responsibility to educate myself 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 hereby submit voluntarily at my own discretion, the proof of possession of Aadhaar to HDFC Ltd. for the purpose of establishing my identity/address. I voluntarily give my consent for verification of my Aadhaar (wherever submitted) to establish its genuineness through such acceptable manner as stipulated by UIDAI in connection with customer identification and acceptance for HDFC Ltd. The consent and purpose of collecting Aadhaar has been explained to me in local language. HDFC Ltd. has informed me that my Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. HDFC Ltd. has informed me that this consent and my Aadhaar will be stored with HDFC Ltd.

I hereby authorise HDFC Ltd. to search, download and store my KYC details from CERSAI Registry for the purpose of KYC compliance. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

I hereby give my consent to HDFC Ltd. for sending OTP (One Time Password) on my mobile number and email id to facilitate processing of my deposit transactions using OTP authentication. I also agree to furnish such information and/or documents as HDFC Ltd. may require from time to time to comply with regulations.

Place : \_\_\_\_\_ Date : D D M M Y Y

Signature\* : \_\_\_\_\_

**Attestation/For Office Use Only**

Documents Received  Certified Copies  Scan Sr. No. \_\_\_\_\_ Application Type  New  Update

<p><b>KYC VERIFICATION CARRIED OUT BY</b></p> <p>Emp. Name : _____</p> <p>Emp. Code : _____</p> <p>Designation : _____</p> <p>Emp. Branch : _____</p> <p>Date : _____</p> <p>Employee signature</p>	<p><b>INSTITUTION DETAILS</b></p> <p>Name : HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED</p> <p>Code : IN2294</p> <p>Institution stamp</p>
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**1. Customer Details** (as appearing in your supporting identification document)

CKYC Identifier <small>(Skip if not allotted)</small>	HDFC Customer No. <small>(If KYC is already compiled)</small>				Gender* M/F/T
(Prefix)	(First Name)	(Middle Name)	(Last Name)		
Name*					D D M M Y Y
Guardian's Name <small>(in case of Minor)</small>					D D M M Y Y
Guardian's Customer No. <small>(in case of Minor)</small>					Date of Birth*
Maiden Name <small>(if any*)</small>					
Father/Spouse Name*					
Mother Name*					
Current/Permanent Address*					Paste latest passport size photograph (DO NOT STAPLE)
Line 1*					
Line 2					
Line 3					
City*	Pin Code*				
State/U.T.*	Country		I N D I A		
Correspondence/Local Address* <input type="checkbox"/> Please tick if same as Current/Permanent Address					
Line 1*					
Line 2					
Line 3					
City*	Pin Code*				
State/U.T.*	Country		I N D I A		
City of Birth*	Country of Birth		I N D I A		
PAN No.*	Nationality		I N D I A N Citizenship I N D I A N		
<input checked="" type="checkbox"/> I am not a tax-resident of any country other than India. <small>(In case you are a tax-resident of any country other than India, kindly submit separate KYC form.)</small>					
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*:	Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Govt. Sector <input type="checkbox"/> Others <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Not Categorised				
Qualification:	Nature of Business:		Marital Status*: <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Others		
Please tick (✓) If the following is additionally applicable to you <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Relative of PEP					

**2. (A) Proof of Identity & Current / Permanent Address\*** (Please attach self-attested copy of any one of the following Officially Valid Documents (OVD) and carry original document for verification.)

Proof of Identity*	Proof of Address*	Proof of possession of Aadhaar number <small>(Please redact/blackout first 8 digits of Aadhaar Number)</small>	X X X X X X X X X	Expiry Date
		Passport No.		D D M M Y Y
		Driving Licence No.		D D M M Y Y
		Voter ID Card No.		

**2. (B) Correspondence / Local Address\*** (Please submit self-attested copy of any Utility bills (Electricity, Gas, Telephone, Post-paid Mobile, etc) which is not more than 2 months old or any other document acceptable to HDFC.)

**3. CONTACT DETAILS\***: (All communication will be sent to Mobile number/Email-ID provided below. Kindly ensure that the contact details belong to the above customer only.)

Mobile + 9 1 \_\_\_\_\_ Email ID \_\_\_\_\_

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

I am interested to know more about other products offered by HDFC Ltd. and its group companies.  Yes  No

**DECLARATION**

I 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 have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I 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. It shall be my responsibility to educate myself 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 hereby submit voluntarily at my own discretion, the proof of possession of Aadhaar to HDFC Ltd. for the purpose of establishing my identity/address. I voluntarily give my consent for verification of my Aadhaar (wherever submitted) to establish its genuineness through such acceptable manner as stipulated by UIDAI in connection with customer identification and acceptance for HDFC Ltd. The consent and purpose of collecting Aadhaar has been explained to me in local language. HDFC Ltd. has informed me that my Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. HDFC Ltd. has informed me that this consent and my Aadhaar will be stored with HDFC Ltd.

I hereby authorise HDFC Ltd. to search, download and store my KYC details from CERSAI Registry for the purpose of KYC compliance. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

I hereby give my consent to HDFC Ltd. for sending OTP (One Time Password) on my mobile number and email id to facilitate processing of my deposit transactions using OTP authentication. I also agree to furnish such information and/or documents as HDFC Ltd. may require from time to time to comply with regulations.

Place : \_\_\_\_\_ Date : D D M M Y Y Signature\* : \_\_\_\_\_

**Attestation/For Office Use Only**

Documents Received  Certified Copies  Scan Sr. No. \_\_\_\_\_ Application Type  New  Update

<b>KYC VERIFICATION CARRIED OUT BY</b> Emp. Name : _____ Emp. Code : _____ Designation : _____ Emp. Branch : _____ Date : _____ Employee signature _____	<b>INSTITUTION DETAILS</b> Name : HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED Code : IN2294 Institution stamp _____
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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

Agent's Name: ASIT C MEHTA INVESTMENT INTERMEDIATES LTD

Code No.: AD/19432

## DEPOSIT APPLICATION FORM (Resident Individuals)

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 placement/renewal of deposit for a period of \_\_\_\_\_ months and will earn interest @ \_\_\_\_\_ % p.a.

**FIXED RATE INTEREST**

**PAYMENT DETAILS**

Amount ₹ _____	Cheque/RTGS/NEFT (UTR) No. _____	Date: <table border="1" style="display: inline-table; text-align: center; width: 100px;"> <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			
Bank Name _____		Branch _____						
Bank Account No. _____	MICR Code: _____	IFSC Code: _____						
Interest on this deposit and redemption proceeds may be credited to above bank account directly through NACH/NEFT/RTGS/direct credit facility.								
HDFC Deposit Receipt No. _____ <small>(In case of Renewal)</small>	Maturity Date <table border="1" style="display: inline-table; text-align: center; width: 100px;"> <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			

**GREEN & SUSTAINABLE DEPOSITS**

<b>SCHEME :</b> <input type="checkbox"/> MONTHLY INCOME PLAN <input type="checkbox"/> NON-CUMULATIVE (Quarterly) <input type="checkbox"/> NON-CUMULATIVE (Half-Yearly) <input type="checkbox"/> ANNUAL INCOME PLAN <input type="checkbox"/> CUMULATIVE	<b>STATUS :</b> <input checked="" type="checkbox"/> Resident Individual	<b>CATEGORY :</b> <input type="checkbox"/> Member of Public <input type="checkbox"/> Director/Relative of a Director <input type="checkbox"/> Shareholder (DP/Client ID _____) <input type="checkbox"/> Employee <b>DEPOSIT REPAYABLE TO :</b> <input type="checkbox"/> First Depositor <input type="checkbox"/> First Depositor or Survivor/s <b>SENIOR CITIZENS (60 years &amp; above)</b> <input type="checkbox"/> YES <input type="checkbox"/> NO
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**First / Sole Depositor's Details**

Name _____	PAN _____
Guardian's Name <small>(in case of Minor)</small> _____	
Customer No. _____	PAN _____

**Second Depositor's Details**

Name _____	PAN _____
Customer No. _____	PAN _____

**Third Depositor's Details**

Name _____	PAN _____
Customer No. _____	PAN _____

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. 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 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 HDFC Ltd. 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 Ltd. to send Email/SMS alerts for all transactions relating to my/our deposits. I/We hereby give my/our consent to HDFC Ltd. for sending OTP (One Time Password) on my/our mobile number and email id to facilitate processing of my/our deposit transactions using OTP authentication. I/We also agree to furnish such information and/or documents as HDFC Ltd. may require from time to time to comply with regulations.

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

On Maturity of the deposit, I/We hereby give my/our explicit consent to HDFC Limited to <input type="checkbox"/> Renew principal and interest <i>(Recommended)</i> <input type="checkbox"/> Renew principal <input type="checkbox"/> Pay the principal and interest to my/our designated Bank Account mentioned herein.
--

SIGNATURE OF DEPOSITOR(S)#	
FIRST/SOLE/GUARDIAN :	_____
SECOND :	_____
THIRD :	_____

**FOR OFFICE USE ONLY**

Document Reference No.	Date of Receipt	Verified by

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 completed)

PAN

Mobile

Relationship with 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.

- \* 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/Application for renewal of deposit - We will accordingly arrange to print the nominee name on the renewal application.

SIGNATURE OF DEPOSITOR(S)#

Signature lines for FIRST/SOLE/GUARDIAN, SECOND, and THIRD.

CG06/103/2023/...

HDFC DEPOSITS FOR INDIVIDUALS 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.
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 provision of 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 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 Financial Services 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 Asset Management Company Limited carries on the business of managing Mutual Fund schemes;
• Gria 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 Credita Financial Services Limited is engaged in providing education loan for higher education; and
• Gria 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 Centres at the following places:

Table listing branch offices and service centres across various cities including Adhar, Ahmedabad, Bangalore, Bhopal, Chandigarh, Chennai, Coimbatore, Dehra Dun, Delhi, Hyderabad, Jaipur, Kolkata, Lucknow, Mumbai, Pune, Raipur, Secunderabad, and many others.

(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, Mr. Renu Sud Kamad, Managing Director and Mr. V. Srinivasa Rangan, Executive Director & Chief Financial Officer.

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

Table with columns: NAME, ADDRESS, OCCUPATION. Lists directors like Mr. Deepak S. Parekh, Mr. Nasser Munjee, Dr. J. J. Iran, Mr. U. K. Sirha, Mr. Jalaj Dani, Dr. Bhaskar Ghosh, Ms. Ireena Vittal, Mr. P. R. Ramesh, Mr. Rajesh Narain Gupta, Mr. V. Srinivasa Rangan, Ms. Renu Sud Kamad, Mr. Keki M. Mistry, and Mr. V. Srinivasa Rangan.

\* Retired on July 20, 2021 # Appointed w.e.f August 2, 2021

(f & g) Profits and Dividends:

Table with columns: Financial Year Ended, Profit before tax (₹ in crore), Profit after tax (₹ in crore), Equity Dividend Per share (₹). Shows data for 31.03.2022, 31.03.2021, and 31.03.2020.

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

Table comparing Liabilities and Assets as at March 31, 2022 and As at March 31, 2021. Includes categories like Paid-up Equity Share Capital, Reserves and Surplus, Secured Loans, Unsecured Loans, Current Liabilities and Provisions, and Total.

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).

(i) The amount of Public Deposits which the Corporation can raise under the Non-Banking Financial Corporation - 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.

(j) There are no overdue deposits other than unclaimed deposits.

We declare that:

- 1) The Corporation has complied with the provisions of the Directions as applicable to it;
2) The compliance with the said Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank;
3) The deposits accepted by the Corporation (other than secured deposits, if any, accepted under the provisions of the directions, the aggregate amount of which is ₹ 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 sections 1(1) & (2) of Section 29B of the National Housing Bank Act, 1987.

The Corporation is having a valid Certificate of Registration dated 31-07-2021 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/or 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