

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:	
Code No.:	

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. 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 ₹ Date: D D M M Y Cheque/RTGS/NEFT (UTR) No. Bank Name Branch Rank MICR **IFSC** Account No. Code: 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. Maturity Date (In case of Renewal) ☐ GREEN & SUSTAINABLE DEPOSITS STATUS: SCHEME: CATEGORY : ☐ Member of Public ☐ Director/Relative of a Director ☐ MONTHLY INCOME PLAN ☑ Resident Individual ☐ Shareholder (DP/Client ID) \square Employee ■ NON-CUMULATIVE (Quarterly) □ NON-CUMULATIVE (Half-Yearly) **DEPOSIT REPAYABLE TO :** □ First Depositor □ First Depositor or Survivor/s ☐ ANNUAL INCOME PLAN SENIOR CITIZENS (60 years & above) ☐ YES ☐ CUMULATIVE First / Sole Depositor's Details **Guardian's Name** (in case of Minor) Customer No. PAN **Second Depositor's Details** Name **Customer No. PAN** Third Depositor's Details Name 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

Renew principal and interest (Recommended)

<u> пис</u>	new pin	licipai						
☐ Pa	y the pr	incipal a	and interest	to my/ou	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 Fmail ID Customer No. (If KYC is already complied) PAN Relationship with Gender Date of Birth of Nominee D D M M Y Y Age Depositor (If any) 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 SIGNATURE OF DEPOSITOR(S)# the minority of the nominee. * Leave out if nominee is not a minor. FIRST/SOLE/ # Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled GUARDIAN to act on behalf of the minor. Thumb impression shall be attested by 2 witnesses. (use separate form DA 1) **SECOND** G061/05/2022/-Please tick if nominee's name should not be printed on Deposit Receipt/Application for renewal of deposit -THIRD



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.

We will accordingly arrange to print the nominee name on the renewal application.

houses anywhere in India.

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

HDPC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities; HDPC Trustee Company Limited acts as a Trustee for HDPC Mutual Fund;
HDPC Ventures Trustee Company Limited acts as a Trustee for Investments; HDPC Property Ventures Limited is engaged in April Property Ventures Limited is engaged in HDPC Sales
Private Limited acts as a distributor of home loans and other financial products; HDPC Education and Development Services Private Limited is engaged in the provision
deducation services; HDPC Capital Advisors Limited is engaged in the PDPC Education and Development Services Private Limited is engaged in the provision
deducation services; HDPC Capital Advisors Limited is engaged in the business of managing HDPC
Property Fund; HDPC ERGO General Insurance Company Limited is engaged in the business of managing HDPC
Property Fund; HDPC ERGO General Insurance Company Limited is engaged in the PDPC Property Fund; HDPC Prop

Lie and its subsidiaries is. e.HDPC EPRSO Management Company Limide and HDPC Informational Life and Re Company Limide Draw ossistations of the Corporation 2. HDPC EPRSO Health Insurance Limide of the South Control of the Corporation Life and Re Company Limide Draw ossistations of the Corporation 2. HDPC EPRSO Health Insurance Company Limide due 1. December 13, 2020.

The Corporation has Example of the Corporation Life and Re Company Limide Use 1. December 13, 2020.

The Corporation has Example Draw of the Corporation Life and Re Company Limide Use 1. December 13, 2020.

The Corporation has Example Draw of the Corporation Life and Re Company Limide Use 1. December 13, 2020.

The Corporation has Example Draw of the Corporation Life and Re Company Life Edition Corporation Life Edition Life Edition

(d) Brief particulars of the management of the Corporation

The Corporation is managed by the Board of Directors comprising of eminent persons with wide experience and knowledge. Subject to superintendence, direction and control of the Board of Directors, substantial powers of management are vested in three of its Executive Directors, viz., Mr. Keki M. Mistry, Vice Chairman & Chief Executive Officer, Ms. Renu Sud Karnad, Managing Director and Mr. V. Srinivasa Rangan, Executive Director & Chief Financial Officer

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

NAME	ADDRESS	OCCUPATION			
Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Professional Director			
Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa 403 102	Professional Director			
Dr. J. J. Irani	No. 7 Beldih Lake, Northern Town, Jamshedpur, Jharkhand 831 001.	Professional Director			
Mr. U. K. Sinha	K-94, 2nd Floor, Hauz Khas Enclave, New Delhi - 110 016	Professional Director			
Mr. Jalaj Dani	Home Villa Co-op. Hsg. Soc. Ltd., 48, Krishna Sanghi Path, Gamdevi, Mumbai 400 007	Professional Director			
Dr. Bhaskar Ghosh	Villa No. 443, Adarsh Palm Retreat, Phase 2, Bellandur, Doddakanahalli, Bengaluru 560 103	Professional Director			
Ms. Ireena Vittal	A2, 1202, World Spa East, Sector 30/41, Gurugram 122 001	Professional Director			
Mr. V. Srinivasa Rangan (Executive Director & Chief Financial Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Company Executive			
Ms. Renu Sud Karnad (Managing Director)	Housing Development Finance Corporation Ltd., The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi 110 067.	Company Executive			
Mr. Keki M. Mistry (Vice Chairman & Chief Executive Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Company Executive			

(f & g) Profits and Dividends

"	riolits and Dividends.	vidends.			
	Financial Year Ended	Profit before tax (₹ in crores)	Profit after tax (₹ in crores)	Equity Dividend Per share (₹)	
	31.03.2021	14,815.09	12,027.30	23.00	
	31.03.2020	20,350.92	17,769.65	21.00	
	31.03.2019	13,118.77	9,632.46	21.00	

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

(₹ in crores)

	As at March 31, 2021	As at March 31, 2020
Liabilities		
Paid-up Equity Share Capital	360.79	346.41
Reserves and Surplus	1,08,114.83	85,811.65
Money received against share warrants	307.03	-
Secured Loans	2,44,575.50	2,31,860.25
Unsecured Loans	1,96,789.54	1,87,241.39
Current Liabilities and Provisions	17,450.89	18,833.86
Deferred Tax Liability (Net)	-	-
Total	5,67,598.58	5,24,093.56
Assets		
Loans	4,85,294.26	4,39,943.28
Fixed Assets	1,355.88	1,348.95
Investments	69,477.34	65,834.80
Current Assets, Loans and Advances	9,815.80	15,398.59
Deferred Tax Asset	1,655.30	1,567.94
Misc. Expenditure, Profit & Loss account	-	-
Total	5,67,598.58	5,24,093.56

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 299.50 crore (Previous year ₹ 384.86 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 2,064.18 crore (Previous year ₹ 2,064.18 crore), in respect of corporate undertakings provided for securistication of receivables ₹ 1,152.68 crore (previous year ₹ 1,152.72 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 ₹ 0.93 crore (Previous year ₹ 0.93 crore).

- (i) The amount of Public Deposits which the Corporation can raise under the Non-Banking Financial Company Housing Finance Company (Reserve Bank) Directions, 2021 is equivalent to 3 times of the net owned funds i.e. ₹ 2,57,482.89 cores whereas the total Public Deposits as on March 31, 2021 was ₹ 93,657.82 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 13 times of the net owned funds i.e. ₹ 11,15,759.20 crore whereas the aggregate deposits as on March 31, 2021 was ₹ 44,1365.04 crore.
- There are no overdue deposits other than unclaimed deposits
- - 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 ₹ 11,191.02 or) are unsecured and rank pair 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 299 of the National Housing Bank Act, 1997.

The Corporation is having a valid Certificate of Registration dated 31-07-2001 issued under Section 29A of the National Housing Bank Act, 1987. However, the Reserve Bank of India or the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the Corporation or for the correctness of any of the statements or representations made or opinion expressed by the Corporation and for repayment of deposits/discharge of liabilities by the Corporation. The above text has been approved by the Board of Directors of the Corporation at its meeting held on May 07, 2021 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.

A IAY AGARWAI