

# HDFC DEPOSITS

## INDIVIDUALS

Fixed & Variable Rates

### Credit Rating 'A A A'

'FAAA' & 'MAAA' rating affirmed consecutively for over a decade by CRISIL & ICRA respectively.

#### ELECTRONIC CLEARING SERVICE (ECS)

Payment of interest will be made only through ECS where this facility is available.

#### QUICK LOAN FACILITY

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

#### VARIABLE RATE DEPOSIT

- **Interest Rate** on variable rate deposit is linked to the benchmark rate and will vary from time to time with the benchmark rate.
- **Benchmark Rate** is the rate of interest applicable on HDFC fixed rate deposit product for the corresponding period.
- **Interest Reset Date** - Rate of interest (ROI) will be reset at the beginning of each interest period. ROI prevailing on the first day of the interest period will be applicable for the entire interest period.
- Deposit placed under the variable rate deposit cannot be changed to fixed rate deposit before the maturity date.

#### TAX DEDUCTION AT SOURCE

No tax deduction at source on interest paid / credited upto ₹ 5000/- per branch in a Financial Year.

### INTEREST RATES ON DEPOSITS BELOW ₹ 1 CRORE



#### LATINUM DEPOSIT PLAN (Fixed Rates only)

Rate of Interest (% p.a.)					
Period (months)	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15	9.05	9.10	9.20	–	9.40
33	9.05	9.10	9.20	9.40	9.40
<i>Minimum Amount (₹)</i>	40,000	20,000	20,000	20,000	20,000

#### Regular Deposits (Fixed & Variable Rates)

Rate of Interest (% p.a.)					
Period (Months)	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23	8.55	8.60	8.70	–	8.90
24 - 35	8.70	8.75	8.85	9.05	9.05
36 - 47	8.80	8.85	8.95	9.15	9.15
48 - 60	8.55	8.60	8.70	8.90	8.90
<i>Minimum Amount (₹)</i>	40,000	20,000	20,000	20,000	20,000

\* For Cumulative Option, interest is compounded annually.

#### Additional Interest Rates (% p.a.)

Senior Citizen (60 years and above)	0.25
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- INTEREST RATES FOR DEPOSITS OF ₹ 1 CRORE AND ABOVE WOULD BE AS PER THE EXTANT GUIDELINES.
- INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT.

Cheque should be drawn in favour of "Housing Development Finance Corporation Ltd." or "HDFC Ltd." and marked "Account Payee only"

**RATES EFFECTIVE FROM  
SEPTEMBER 19, 2012**



Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.  
Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)  
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, Minors through guardians & Hindu Undivided Family.

### MODE OF ACCEPTANCE

Deposits can be made by cheques / RTGS transfer. The cheque must be drawn in favour of "HDFC Ltd" and marked "Account Payee only". In case funds are to be remitted through RTGS, you must give prior intimation and obtain the necessary bank account details from HDFC. Please ensure that the cheque / RTGS confirmation advice, together with your completed application form is delivered to HDFC branch office (listed on the last page of this form) immediately.

### INTEREST

Interest will be payable on the deposit from the date of realisation of cheque or RTGS transfer to HDFC's bank account. 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 (AIP)	March 31

Cumulative Interest Option: Interest will be compounded annually on 31st March of every year after deducting the tax, wherever applicable. The principal along with interest will be paid on maturity once the discharged deposit receipt is received by us.

Interest amount (net of TDS - where applicable) will be paid through ECS at all centres where ECS facility is available. Where ECS facility is not available, interest cheque will be paid through "Account payee" cheque drawn in favour of the first named depositor along with his bank account details furnished. In case of MIP, post-dated interest cheques for every financial year will be issued in advance.

Interest on Monthly Income Plan under Variable Rate Deposit will be credited to the depositor's bank account on the last day of the month, through ECS only.

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

#### Interest reset date for Variable Rate Deposits.

Rate of interest (ROI) will be reset at the beginning of each interest period. ROI prevailing on the first day of the interest period will be applicable for the entire interest period.

### ELECTRONIC CLEARING SERVICE (ECS)

This facility is provided to depositors in select centres whereby the interest will be credited directly to the depositors' bank account. The depositor would receive a credit entry "ECS HDFC" in his pass book/bank statement. Intimation of interest credited would be sent on an annual basis.

Presently this facility is being offered at the following centres -

**ECS Centres :** Agra, Ahmedabad, Allahabad, Aurangabad, Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Dehradun, Durgapur, Gorakhpur, Guwahati, Hyderabad, Indore, Jabalpur, Jaipur, Jamshedpur, Kanpur, Kolkata, Lucknow, Madurai, Mumbai, Nagpur, Nashik, New Delhi, Pune, Raipur, Surat, Thiruvananthapuram, Varanasi.

### 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. Please mention your PAN in the application form if the annual interest exceeds ₹ 5000 per branch. In case PAN is not mentioned, the rate of TDS would be 20% as against 10% for cases where PAN is provided.

### 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	No Interest
After 6 months but before the date of maturity	The interest payable shall be 2% 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 3% lower than the minimum rate at which the public deposits are accepted by HDFC. In respect of variable rate deposit, the interest rate applicable for the period for which deposit has run would be considered as applicable on the respective interest reset dates.

The 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 AND REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the duly discharged deposit receipt must be surrendered to HDFC atleast a week before the date of maturity. In case of renewal, the prescribed application form signed by all depositors is also required to be submitted simultaneously.

When the date of maturity falls on any day on which HDFC's office remains closed the repayment will be made on the next working day. Repayment of deposit will be made by "Account Payee" cheque drawn favouring the first depositor or by crediting the amount directly to first depositor's bank account through NEFT/RTGS, based on request from the depositor.

### NOMINATION FACILITY

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 the 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. 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 Fixed Deposit receipt, unless mentioned otherwise.

### 'KNOW YOUR CUSTOMER (KYC)' COMPLIANCE

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 :

a) Latest photograph b) Certified copy of the proof of identify c) Certified copy of the proof of address  
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 or deposit number.

### DEPOSITS FOR SENIOR CITIZENS

Senior citizens will be eligible for an additional rate of 0.25% p.a. for all schemes. Individuals who have completed 60 years of age should be the first depositor. Proof of age must be submitted along with the application form.

### GENERAL

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

Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC 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.

The corporation has been assigned a rating of 'FAAA' by CRISIL and 'MAAA' by ICRA for its fixed deposits.

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 deposit acceptance activities of the corporation are regulated by the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the corporation or for the correctness of any of the statements or the representations made or opinions expressed by the corporation, and for repayment of deposit/ discharge of liabilities by the corporation. HDFC Deposits programme is designed in accordance with NHB Regulations with the objective to channelise resources for housing.

### FOR AUTHORISED AGENTS

Agents are not authorised to accept cash from depositors or issue receipt on behalf of HDFC for deposits. Please ensure that your name and code number is clearly mentioned in the box provided in the Application Form to enable payment of brokerage. Application Forms received without your name and code number will not be considered for payment of brokerage. Brokerage will be paid to Authorised Agents at the rate decided by the management.



WITH YOU, RIGHT THROUGH

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

Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory

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



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

www.hdfc.com

Agent's Name:

Code No.: CP/33797

## APPLICATION FORM FOR DEPOSITS (INDIVIDUALS)

PLEASE USE BLOCK LETTERS AND TICK  IN APPROPRIATE PLACES (PREFERRABLY IN BLACK INK)

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 : \_\_\_\_\_

Affix a latest photograph with signature. (DO NOT STAPLE)

IGNORE if already submitted earlier

I/We apply for placement/renewal of deposit at \_\_\_\_\_ Branch

for a period of \_\_\_\_\_ months and will earn interest @ \_\_\_\_\_ % p.a. The payment details are as under :

**PAYMENT DETAILS**  Cheque  RTGS  UTR No. \_\_\_\_\_

Cheque No. \_\_\_\_\_ Date: \_\_\_\_\_ Amount: ₹ \_\_\_\_\_

Bank Name \_\_\_\_\_ Branch : \_\_\_\_\_

HDFC Deposit Receipt No. \_\_\_\_\_ Maturity Date \_\_\_\_\_  
(In case of Renewal)

**FIXED RATE INTEREST**

**VARIABLE RATE INTEREST**

**SCHEME :**

- ANNUAL INCOME PLAN
- MONTHLY INCOME PLAN
- NON-CUMULATIVE (Quarterly)
- NON-CUMULATIVE (Half Yearly)
- CUMULATIVE

**STATUS :**

- Resident Individual
- Hindu Undivided Family

**CATEGORY :**

- Member of Public
- Shareholder
- Director/Relative of a Director
- Employee (No. \_\_\_\_\_)

**DEPOSIT REPAYABLE TO :**

- First Depositor
- First Depositor or Survivor/s

**SENIOR CITIZENS (60 years & above)**

- YES**
- NO**

**Depositor's Name (in Block Letters)** (as appearing in your supplied identification document)

Gender  
M / F

Date of Birth (Compulsory)

1.									
<b>Guardian's Name:</b> (in case of Minor)									
2.									
3.									

**Income-tax Permanent Account No. (PAN) for 1st Depositor :** \_\_\_\_\_

If 'KNOW YOUR CUSTOMER (KYC)' information is already submitted, Please Mention Your Customer Number for 1st Depositor: \_\_\_\_\_ OR Kindly Submit Proof of Identity and Residence for our records.

**Proof of Identity to be provided by Applicant.** (Please submit **ANY ONE** of the following certified documents)

- Passport  Photo PAN Card  Driving License  Voter's Identity Card  Photo Ration Card
- Photo Debit/Credit Card issued by bank  Any other Identification with Photograph (Subject to satisfaction of HDFC)

### ADDRESS OF FIRST/SOLE DEPOSITOR

Flat No. & Bldg. Name									
Road No. / Name									
City						Pin Code			
State						Country			
Tel. (R):					STD Code	Mobile:			
e-mail:									

**Proof of Address to be provided by Applicant.** (Please submit **ANY ONE** of the following certified documents)

- Latest Telephone Bill of Land line / Mobile  Latest Electricity / Gas Bill  Latest Bank Account Statement  Ration Card
- Latest Demat Account Statement  Registered Rent Agreement  Any other Address Proof (Subject to satisfaction of HDFC)

### DETAILS OF BANK ACCOUNT

Bank Account No. _____	Name of Bank : _____
MICR Code : _____	Branch : _____
IFSC Code : _____	Account: <input type="checkbox"/> Savings <input type="checkbox"/> Current

### FOR OFFICE USE ONLY

Deposit Receipt No.	Document Reference No.	Date of Receipt	Date of Deposit	Checked by	Authorised by

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)

Details of other deposits with HDFC :

Deposit Receipt No(s) : \_\_\_\_\_ Amount(s) : \_\_\_\_\_

(Attach a separate sheet, if necessary)

**Other Details**

1. **Gross Annual Income Details** Please tick (✓)

Upto ₹ 2,00,000  ₹ 2,00,001 to ₹ 5,00,000  ₹ 5,00,001 to ₹ 10,00,000  ₹ 10,00,001 to ₹ 25,00,000  ₹. 25,00,001 and above

2. **a. Occupation Details** Please tick (✓) any one

Private Sector Service  Public Sector / Government Service  Business  Professional  Agriculturist  Retired  Housewife  
 Student  Others (Please specify) \_\_\_\_\_

b. **If the following is additionally applicable to you** Please tick (✓) one or more as applicable

Civil Servant  Bureaucrat  Current or Former MP, MLA or MLC  Politician  Current or Former Head of State

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 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.

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 to 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.

**SIGNATURE OF DEPOSITOR(S)**

FIRST/SOLE/  
GUARDIAN : \_\_\_\_\_

SECOND : \_\_\_\_\_

THIRD : \_\_\_\_\_

**FORM DA - 1 : NOMINATION (Must be signed by the depositor(s) & witnessed)**

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. and Nominees' name shall/shall not be printed on the Fixed Deposit receipt.

Name of Nominee											
Flat No. & Bldg. Name											
Road No. / Name											
City						Pin Code					
State						Tel./Mobile					

Relationship with Depositor (if any)	Age of nominee	Date of Birth of nominee (if minor)*

\* As the nominee is a minor on this date, I/We appoint (Name, address & age) \_\_\_\_\_  
\_\_\_\_\_ 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 deposits are made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

Name(s), and Address(es) of witness(es) for nomination only.  
(One witness required; thumb impression needs two witnesses)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Place & Date \_\_\_\_\_

Signature of witness(es) \_\_\_\_\_

**SIGNATURE OF DEPOSITOR(S) FOR NOMINATION**

FIRST/SOLE/  
GUARDIAN : \_\_\_\_\_

SECOND : \_\_\_\_\_

THIRD : \_\_\_\_\_



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

**HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED**

**Registered office:**

Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Deposit Centre: Mistry Bhavan, 122, Backbay Reclamation, Churchgate, Mumbai 400 020. Phones: 67546060 (for Deposits only), 66316000, 22820282. Fax: 22821366.

(a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC)

(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 nine wholly owned and nine other subsidiaries viz.:

- HDFC Developers Limited carries on the business of real estate development
- 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 Realty Limited is engaged in the business of real estate broking and related services
- HDFC Ventures Trustee Company Limited acts as a Trustee for HDFC Property Fund
- 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 education 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
- HDFC Asset Management Company (Singapore) Pvt Ltd., a wholly owned subsidiary of HDFC Asset Management Company Limited is engaged in the business of asset management and advisory services
- Griha Investments, (Mauritius) a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritius
- Credila Financial Services Private Limited is engaged in providing education loan for higher studies
- HDFC Life Pension Fund Management Company Limited, a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited acts as a pension fund manager.

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

AGRA Tel: 0562-2526769 AHMEDABAD (Navrangpura) Tel: 079-66307000 Extn. 1071/108/109/110 (for Deposits Only). AHMEDABAD (Maninagar) Tel: 079-64501855. AHMEDABAD (Satellite) Tel: 079-64501864. AHMEDNAGAR Tel: 0241-2320818. AJMER Tel: 0145-5102888 (for Deposits Only). AKOLA Tel: 0724-2442454. ALWAR Tel: 0144-2702739. ALLAHABAD Tel: 0532-2260325. AMBALA Tel: 0171-2630880. AMRAVATI Tel: 0721-2666009. AMRITSAR Tel: 0183-2500851 (for Deposits Only). 5010512. ANAND Tel: 02692-255514. ANKLESHWAR Tel: 02646-227771. AURANGABAD (Jaina Road) Tel: 0240-8616500. BENGALURU (Kasturba Road) Tel: 080-41183213/2111 (for Deposits Only) 41183000. BENGALURU (Jayanager) Tel: 080-2659477. BENGALURU (Koramangala) Tel: 080-25501089. BENGALURU (Rajajinagar) Tel: 080-23506446. BENGALURU (Electronic City) Tel: 080-2823953. BENGALURU (Sahakaranager) Tel: 080-2326362. BENGALURU (Marathahalli) Tel: 080-2540001. BENGALURU (Bellandur) Tel: 080-2540001. BENGALURU (Bijalaya) Tel: 080-2540001. BENGALURU (Bijalaya) Tel: 080-2540001. BHARUWAN Tel: 0120-2721446. 0164-5012218. B. BHILLAI Tel: 0788-4075201-02. BHIMADI Tel: 01493-512739. BHOPAL (MP Nagar) Tel: 0755-4047700-01. BHOPAL (Kamla Bhawan) Tel: 0755-4229990. BHILWARA Tel: 01482-512888. BHUBANESWAR Tel: 0674-253435/555. BIKANER Tel: 0151-5130716. BILASPUR Tel: 07752-432302. BULDHANA Tel: 07262-246301. CALCUTTA Tel: 0495-2367656. CHANDIGARH Tel: 0172-3011324 (for Deposits Only), 3011332. CHANDRAPUR Tel: 07172-271563. CHENNAI (Anna Sala) Tel: 044-28599317/19 (for Deposits Only). CHENNAI (Adyar) Tel: 044-23452000. CHENNAI (Anna Nagar) Tel: 044-23451998. CHENNAI (Kodambakkam) Tel: 044-24815656. CHENNAI (Tambaram) Tel: 044-23454001-02. CHENNAI (Velachery) Tel: 044-22463711-12. CHENNAI (OMR) Tel: 044-23454004. COIMBATORE Tel: 0422-4301111 (for Deposits Only), 4301100. COIMBATORE (NSR Road) Tel: 0422-4399881. CUTTACK Tel: 0671-2332061. DEHRADUN (Rajpur Road) Tel: 0135-3052222. DEWAS Tel: 0772-402600. DHULE Tel: 02562-273500. DURGAPUR Tel: 0343-2549776/78. ERODE Tel: 0424-2240928. FARUQABAD Tel: 0129-4315120. GANDHIDHAM Tel: 0238-647274. GHAZIABAD (Lohia Nagar) Tel: 0120-2721446. GHAZIABAD (Vaishali) Tel: 0120-4233253. GOA Tel: 0832-2324172, 2421186. GORAKHPUR Tel: 0551-3248100. GULBARGA Tel: 08472-241966. GUNTUR Tel: 0863-2217538. GURGAON (Mehrauli-Gurgaon Road) Tel: 0124-4061772-73. GURGAON (Sector 14) Tel: 0124-4367801-02. GUWAHATI Tel: 0361-6118888 Extn 212/201 (for Deposits Only). GWALIOR Tel: 0751-4011970. HALDWANI Tel: 05946-311000. HARDWAR Tel: 01334-324100. HISAR Tel: 01662-313106. HOSUR Tel: 0434-244888. HUBLI Tel: 0836-2356345. HYDERABAD (Basheer Bagh) Tel: 040-67699040-41 (for Deposits Only) HYDERABAD (Dilsukhnagar) Tel: 040-67699400. HYDERABAD (Kukatpally) Tel: 040-64632500. HYDERABAD (Panjagutta) Tel: 040-67699100. HYDERABAD (Gachibowli) Tel: 040-64637300. INDORE (M G Road) Tel: 0731-4223432/31/28 (for Deposits Only), 4223300. INDORE (Vijaya Nagar) Tel: 0731-4026442. INDORE (Prabhu Nagar) Tel: 0731-4028222. JABALPUR Tel: 0761-4092000-01. JAIPUR (Ashok Marg) Tel: 0141-5150804-05 (for Deposits Only). JAIPUR (Mansarovar) Tel: 0141-5175203. JAIPUR (Vaishali Nagar) Tel: 0141-5110410. JALANDHAR Tel: 0181-2277445-16. JALGAON Tel: 0257-2207652. JAMMU Tel: 0191-247770-08. JAMNAGAR Tel: 0288-6450156. JAMSHEDPUR Tel: 0657-2428733 (for Deposits Only), 2424518. JHANSI Tel: 0510-3290532. JODPUR Tel: 0291-2644480. KANHANAGAR Tel: 0467-2200599. KANNUR Tel: 0497-2768500. KANPUR Tel: 0512-2306744-60. KARNAL Tel: 0184-6451232. KOCHI (M. G. Road) Tel: 0484-3011228/32 (for Deposits Only), 0484-3011200. KOCHI (Palairattom) Tel: 0484-2346684. KOCHI (Aluva) Tel: 0484-2629575. KOCHI (Kakkanad) Tel: 0484-2415555. KOLHAPUR Tel: 0231-2664034. KOLKATA (Middleton Street) Tel: 033-23018300. KOLKATA (Cooke & Kelvey) Tel: 033-2241308/27 (for Deposits Only). KOLKATA (Salt Lake City) Tel: 033-23215949. KOLKATA (Behala) Tel: 033-24468392. KOLKATA (Garia) Tel: 033-24351082 (for Deposits Only), 24357011. KOLLAM Tel: 0474-2762552/51. KOTA Tel: 0744-5130888. KOTTAYAM Tel: 0481-2304985. LUCKNOW (Ashok Marg) Tel: 0522-3982623/75/25 (for Deposits Only), 0522-3982600. LUCKNOW (Ailagan) Tel: 0522-2745249. LUDHIANA (Gomti Nagar) Tel: 0522-2303700. LUDHIANA (Mansarovar) Tel: 0161-5025184 (for Deposits Only). MADURAI Tel: 0482-2350715. MALAPPURAM Tel: 0483-2738773. MANGALORE Tel: 0824-2445220. MAULIKERJAL Tel: 0479-2344412. MARTHANDAM Tel: 04651-271744. MEERUT Tel: 0121-4058793-94. MOGA Tel: 01636-509021-02. MOHALI Tel: 0172-2220116. MUMBAI (Churchgate) Tel: 022-67546060 (for Deposits Only), 67546111. MUMBAI (Andheri East) Tel: 022-26839958/60 (for Deposits Only). MUMBAI (Andheri West) Tel: 022-67423013. MUMBAI (Andheri-Kurla Road) Tel: 022-67423018. MUMBAI (Borivali) Tel: 022-28937000-01, (for Deposits Only). MUMBAI (Chembur) Tel: 022-25291188. MUMBAI (Dadar) Tel: 022-61413902 (for Deposits Only). MUMBAI (Ghatkopar) Tel: 022-25011284 (for Deposits Only). MUMBAI (Goregaon) Tel: 022-67546111. MUMBAI (Lower Parel) Tel: 022-66200002 (for Deposits Only), 66200000. MUMBAI (Malad) Tel: 022-85990487. MUMBAI (Mulund) Tel: 022-2555533. MUMBAI (Parel) Tel: 022-66113033-34 (for Deposits Only). MUMBAI (Vikhroli) Tel: 022-25186624. MUMBAI (Virar) Tel: 0250-2511654. AMBARNATH Tel: 0251-2603166-69. DOMBIVLI Tel: 022-2851475. KALYAN Tel: 0251-2201590. THANE (Gokhale Road) Tel: 022-55288419 (for Deposits Only). THANE (Vikas Complex) Tel: 022-25471568. VASHI (Navi Mumbai) Tel: 022-27892911 (for Deposits Only), 67216307. KOPARKHARANE (Navi Mumbai) Tel: 022-27550615. SEAWOODS (Navi Mumbai) Tel: 27718787. NEW PANVEL Tel: 022-65166242. MUWATPUZHA Tel: 0485-2833533. MYSORE Tel: 0821-2545614/15/16. NAGERCOIL Tel: 04652-237192. NAGPUR (City Lines) Tel: 0712-2523747 (for Deposits Only), 0712-2566000. NAGPUR (Butibori) Tel: 07103-202630. NAGPUR (Kadbi Chowk) Tel: 0712-2542918. NAGPUR (Khamla Ring Road) Tel: 0712-2289220. NASHIK (Sharapur Link Road) Tel: 0253-606807-08 (for Deposits Only), 6060000. NELLORE Tel: 0861-6624141. NEW DELHI (Munirka) Tel: 011-41596619-20 (for Deposits Only), 41151111. NEW DELHI (Vikas Puri) Tel: 011-28540990. NEW DELHI (Lodhi Road) Tel: 011-43792100/24. NEW DELHI (Rohini) Tel: 011-47528415-16. NEW DELHI (Dwarka) Tel: 011-45572405. NOIDA Tel: 0120-4351299. PALAKKAD Tel: 0481-2536481. PANCHKULA Tel: 0172-2556226. PATIALA Tel: 0175-2209166. PATHANKOT Tel: 0186-2230452. PATNANAMTHITTA Tel: 0468-2271372. PATNA Tel: 0512-2501194. 6458888. PITHAMPUR Tel: 07292-40285-52. PUDUCHERRY Tel: 0413-2206241. PUNE (University Road) Tel: 020-25550121-22 (for Deposits Only), 25505000. PUNE (Baner) Tel: 020-6057078. PUNE (Camp) Tel: 020-26351738. PUNE (Chinchwad) Tel: 020-27371736. PUNE (Hadapsar - Magarpatta City) Tel: 020-26689395. PUNE (Kothrud) Tel: 020-25453892-93. PUNE (Nagar Road) Tel: 020-26689149. RAJAHMUNDRU Tel: 0883-6652828. RAIPUR Tel: 0771-4243110. RAJKOT Tel: 0201-6641146. RANCHI Tel: 0651-2331055. RATLAM Tel: 0714-420651. RATNAGIRI Tel: 02352-224022. ROPAR Tel: 01881-224986. ROUREKLA Tel: 0661-240161. RUDRAPUR Tel: 0594-4244422. SAGAR Tel: 07582-402600. SAHARANPUR Tel: 0132-2760200. SALEM Tel: 0427-2314486. SANGLI Tel: 0233-2329892. SATARA Tel: 02162-226400. SECUNDERABAD (Tarnaka) Tel: 040-66387200. SILIGURJI Tel: 0353-2640716. SIMLA Tel: 0177-2628711. SOLAPUR Tel: 0217-2316804. SURAT (Majura Gate) Tel: 0261-2479371. SURAT (Adajan) Tel: 04652-23712258. SURAT (City Light) Tel: 0261-2213201-02. THIRUVALLA Tel: 0469-2600051. THIRUVANANTHAPURAM (Vazhuthacauli) Tel: 0471-3023039 (for Deposits Only). THIRUVANANTHAPURAM (Technopark) Tel: 0474-2200701. THIRISSUR Tel: 0481-2321740. THIRUCHIRAPPALLI Tel: 0431-2412744. TIRUNELVELI Tel: 0462-2557833. TRIPURPUR Tel: 0421-4242901. TUTICORIN Tel: 0461-2300707. UDAIPUR Tel: 0294-25100840. UJJAIN Tel: 0734-4028000. VADODARA Tel: 0265-2356837 (for Deposits Only). VADODARA (Waghodia Road) Tel: 0265-2541164. VAPI Tel: 0260-2462573. VARANASI Tel: 0542-2420485. VJAYAWADA Tel: 0866-6633131. VISAKHAPATNAM Tel: 0891-6637373. YAMUNA NAGAR Tel: 01732-260024. YAVATMALI Tel: 07232-239941. International Office: DUBAI Tel: (009714) 3961825. LONDON Tel: +44 (0) 20 7872 5542. SINGAPORE Tel: +65 65367000.

(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 Corp. Ltd., Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Mumbai 400 020.	Professional Director
Mr. Keshub Mahindra (Vice Chairman)	Mahindra & Mahindra Limited, Mahindra Towers, 6th floor, Dr. G. M. Bhosale Marg, P. K. Khurme Chowk, Worli, Mumbai 400 018.	Industrialist
Mr. Shirish B. Patel	Shirish Patel & Associates Consultants Private Limited 41/45 Nagindas Master Road, Fort, Mumbai 400 023.	Consulting Engineer
Mr. B. S. Mehta	Bansi S. Mehta & Company, Chartered Accountants, Merchant Chambers, 41, New Marine Lines, Mumbai 400 020.	Practising Chartered Accountant
Mr. D. M. Sukthankar	Flat No. 5, Priya Co-op. Hsg. Soc. Ltd., 9, Khan Abdul Gafar Khan Road, Worli Sea Face, Mumbai 400 030.	Professional Director
Mr. D. N. Ghosh	The Peerless General Finance and Investment Co. Ltd., Anuj Chambers, 24 B Park Street, 5th Floor, Kolkata 700 016.	Professional Director
Dr. S. A. Dave	Bldg. No. 17, Flat No. 31, MHB Colony, Opp. Lilavati Hospital, Bandra Reclamation, Bandra (W), Mumbai 400 050.	Professional Director
Dr. Ram S. Tameja	Flat No. 2102, Planet Godrej, Aqua Tower II, K. K. Marg, Jacob Circle, Mahalaxmi, Mumbai 400 011.	Management Professional
Mr. N. M. Munjee	Development Credit Bank Limited, Trade Point, 1st Floor, Kamala Mills Compound, Lower Parel, Mumbai 400 013.	Professional Director
Dr. Bimal Jalan	4, Babar Road, (Near Bengali Market), New Delhi 110 001.	Professional Director
Dr. J. J. Irani	7, Beldhi Lake, Northern Town, Jamshedpur, 831 001.	Professional Director
Mr. V. Srinivasa Rangan (Executive Director)	Housing Development Finance Corp. Ltd., Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Mumbai 400 020.	Company Executive
Ms. Renu Sud Karnad (Managing Director)	Housing Development Finance Corp. Ltd., The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi 110 067.	Company Executive
Mr. Keki M. Mistry (Vice Chairman and Chief Executive Officer)	Housing Development Finance Corp. Ltd., Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Mumbai 400 020.	Company Executive

**(f & g) Profits and Dividends:**

Financial Year Ended	Profit before tax (₹ in crores)	Profit after tax (₹ in crores)	Equity Dividend Per Share (₹)
31.03.2012	5,665.62	4,122.62	11.00**
31.03.2011	4,866.96	3,534.96	9.00
31.03.2010	3,915.99	2,826.49	7.20*

\* The face value of the equity shares of the Corporation was sub-divided to ₹ 2 per equity share from ₹10 per equity share with effect from August 21, 2010. Accordingly, previous year figures have been adjusted to reflect the revised face value. \*\* Subject to Shareholders' approval.

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

	As at March 31, 2012	As at March 31, 2011
(₹ in crores)		
<b>Liabilities</b>		
Paid-up Equity Share Capital	295.39	293.37
Reserves and Surplus	18,722.19	17,023.14
Secured Loans	91,849.96	81,641.50
Unsecured Loans	47,277.54	33,470.80
Current Liabilities and Provisions	9,374.86	6,815.55
<b>Total</b>	<b>1,67,519.94</b>	<b>1,39,242.36</b>
<b>Assets</b>		
Loans	1,40,421.69	1,16,806.19
Fixed Assets	233.95	233.95
Investments	12,207.00	11,832.42
Current Assets, Loans and Advances	14,029.10	9,921.67
Deferred tax asset	628.20	448.13
<b>Total</b>	<b>1,67,519.94</b>	<b>1,39,242.36</b>

**Brief particulars of Contingent Liabilities:** Contingent liabilities in respect of guarantee provided by the Corporation is ₹ 783.95 crores (Previous year ₹ 2.45 crores), in respect of income tax demands net of amounts provided and disputed by the Corporation is ₹ 606.17 crores (Previous year ₹ 483.04 crores), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,940.13 crores (previous year ₹ 1,539.27 crores) and in respect of disputed dues towards sales tax, wealth tax, interest or lease tax, stamp duty and payments towards employer's contribution to ESIC, not provided for by the corporation, amounts to ₹ 0.15 crores (Previous year ₹ 0.19 crores).

(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. ₹ 85,741.20 crores whereas the total Public Deposits as on March 31, 2012 was ₹ 28,203.79 crores. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 2,74,371.84 crores whereas the aggregate deposits as on March 31, 2012 was ₹ 1,39,127.50 crores.

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

**(k) We declare that:**

- 1) The Corporation has complied with the provisions of the Directions as applicable to it.
- 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 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, as may be prescribed by NHB, from time to time.

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, 2012, was ₹ 10,004.22 crores.

The above text has been approved by the Board of Directors at its meeting held on Monday, May 7, 2012, and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy signed by the majority of Directors of the Corporation has been filed with the National Housing Bank, New Delhi.

By Order of the Board  
Sd/-  
**GIRISH V KOLIYOTE**  
Company Secretary

Date: May 7, 2012  
Place: Mumbai