HDFC DEPOSITS

TRUSTS & INSTITUTIONS

Fixed & Variable Rates

HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating & ICRA has reaffirmed "MAAA (stable)" rating for twenty fourth 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 other terms and conditions framed by HDFC. Interest on such loans will be 2% above the deposit rate.

SPECIFIED INVESTMENT

HDFC Trust deposits is a specified investment under Section 11(5) (ix) of the Income Tax Act, 1961.

HDFC SPECIAL DEPOSITS UPTO ₹ 2 CRORE					
Limited Period Scheme Rate of Interest (p.a.					
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	7.85%	7.90%	7.98%	8.14%	8.14%
66 Months	7.85%	7.90%	7.98%	8.14%	8.14%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

^{*} For cumulative option, Interest is compounded annually.

HDFC PREMIUM DEPOSITS UPTO ₹ 2 CRORE						
Fixed Rates only Rate of Interest (p.a.					te of Interest (p.a.)	
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*	
15 Months	7.80%	7.85%	7.93%	-	8.08%	
30 Months	7.80%	7.85%	7.93%	8.08%	8.08%	
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000	

^{*} For cumulative option, Interest is compounded annually.

REGULAR DEPOSITS Fixed & Variable Rates						
Interest rates on Deposits upto ₹ 2 Crore						
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*	
12 - 23 Months	7.70%	7.75%	7.83%	-	7.98%	
24 - 84 Months	7.70%	7.75%	7.83%	7.98%	7.98%	
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000	
Inte	Interest rates on Deposits exceeding ₹ 2 Crore upto ₹ 10 Crore					
12 - 23 Months	7.85%	7.90%	7.98%	-	8.14%	
24 - 84 Months	7.85%	7.90%	7.98%	8.14%	8.14%	
Intere	Interest rates on Deposits exceeding ₹ 10 Crore & below ₹ 25 Crore					
12 - 23 Months	7.90%	7.95%	8.03%	-	8.19%	
24 - 84 Months	7.90%	7.95%	8.03%	8.19%	8.19%	

^{*} For cumulative option, Interest is compounded annually.

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.

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

RATES EFFECTIVE FROM APRIL 18, 2019

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) Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones) CIN: L70100MH1977PLC019916 Email: deposits@hdfc.com Website: www.hdfc.com

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY

Charitable Trusts, Religious Trusts, Educational Institutions, Association of Persons, Co-operative Societies, Partnership Firms and others as decided by management.

MODE OF ACCEPTANCE

a) Through an account payee cheque favouring "HDFC Ltd"; or
b) Remittance of funds through RTGS, NEFT or net banking into HDFC's bank account on
any working day (other than Saturday). In case the deposit amount is Rs. 25 lacs or more, the
depositor must intimate HDFC latest by 12.30 pm on the day of remittance so that interest shall accrue from that date.

Bank Account details for remittance of funds:

Beneficiary Name: HDFC LTD.

Account No.: HDFCFD+Depositor's PAN (i.e. if PAN of the depositor is ABCDE1234Z then account number should be mentioned as HDFCFDABCDE1234Z)

IFSC Code: HDFC0000060

Bank Name & Branch: HDFC Bank Ltd, Fort Branch, Mumbai

Interest will be payable on the deposit from the date of realization of cheque or transfer of funds into HDFC's bank account on any working day (other than Saturday) with prior intimation. 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. In case of Monthly Income Plan, 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.

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.

ELECTRONIC CLEARING SERVICE

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. In such cases, PAN (Permanent Account Number) must be quoted in the declaration, else the declaration is invalid.

Section 139A(5A) of the Income-tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his PAN to the person responsible for deducting such tax. Further, 139A(5B) requires the person deducting such tax to indicate the PAN on the TDS certificate. In case PAN is not mentioned, the rate of TDS would be 20% as per section 206AA(1) of the Income-Tax Act, 1961. In case of deposits of ₹ 50,000 and above, it is mandatory to furnish PAN.

PREMATURE WITHDRAWAL

Request for premature withdrawal may be permitted at the sole discretion of the Corporation, 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 3 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 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. 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 commission is paid up-front for the entire period of deposit to our authorized agents. In case of premature withdrawal, the commission is payable for the period completed and excess commission paid will be recovered from the deposit amount.

RENEWAL / REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC. In case of renewal of deposit, the prescribed application form signed by all depositors is also required to be submitted. In case of renewal, deposit period would commence from the maturity date of the renewed deposit and the interest rate prevailing on the date of maturity will be applicable. Maturity date of the renewed deposit should be after 12 months from the date of renewal and premature withdrawal will not be permitted for 3 months after the date of renewal.

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

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

AUTO-RENEWAL OF DEPOSITS

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.

If the depositor does not choose auto-renewal option, the maturity amount will be automatically remitted to depositor's bank account from where the funds were received on the maturity date.

'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 required documents for various categories mentioned on the reverse of the Application Form and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act,1961.

In case the documents are submitted in any of the previous deposits, please provide the customer

Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the Housing Finance Companies (NHB) Directions, 2010.

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate 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.

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

CRISIL has reaffirmed "FAAA/Stable" rating to our Fixed Deposits Programme. This rating indicates that the degree of safety regarding timely payment of interest and principal is very strong. ICRA has reaffirmed "MAAA(stable)" rating to our Fixed Deposit Programme. This rating is the highest credit quality rating assigned by ICRA. The rated deposits programme carries the lowest credit risk

Total amount of exposure including the non-fund based facilities, to companies in the same group or other entities or business ventures in which directors and/or the Corporation are holding substantial interest as on March 31, 2018 was Rs. 10,006,21 crore.

The deposits solicited by the Corporation are not insured.

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

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

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

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

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

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.

□ HDFC		PROVI	SIONAL RECEIPT	
WITH YOU, RIGHT THROUGH	www.hdfc.com			Date:/
Received from			cheque / HDFC Deposit Receipt No	for
₹	dated	drawn on	Bank	Branch towards
☐ Monthly Income Plan	n 🔲 Non-Cumulative (🔲	Quarterly 🔲 Half-Yearly)	☐ Annual Income Plan ☐ Cumulative	for a period of months
@% per annum.			For HOUSING DEVELOPMENT FIN	JANCE CORPORATION LIMITED

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



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

Phones: 022-67546060 (for Deposits only) Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)

CIN: L70100MH1977PLC019916 Email: deposits@hdfc.com Website: www.hdfc.com

Agent's Name: DIPAK N MORJARIA HUF

BM/24605 Code No.:

DEPOSIT APPLICATION FORM (TRUSTS & INSTITUTIONS)

	ent/renewa	l of deposit at						Branc
for a period of	months a	nd will earn inte	rest @	% p.	a. The paym	ent details ar	e as under :	
PAYMENT DETAIL	_S	Cheque	RTGS		Amo	ount :₹		
Cheque No.					Dat	e :		
Bank Name					Bra	nch:		
HDFC Deposit Rece	ipt No.				Mat	urity Date		
FIXED RATE DEPOSIT	SCHEME :	☐ MONTHLY INCO		NON-CUM CUMULAT	· —	arterly Option	Half-Yearly Option	n)
VARIABLE RATE DEPOSIT	STATUS:	☐ CHARITABLE T☐ ASSOCIATION		RELIGIOU		☐ EDUCATION ☐ PARTNERS	NAL INSTITUTIO HIP FIRM	N OTHERS (SPECIFY)
	•	☐ MEMBER OF P		OTHERS (Pls. Specify)			
If "Know Your Custo please mention your					ned overleaf			
Registration No.	Customer	tumber of kindly	Submit pro			/Agreement/I	Partnership	
In case of Companies	and Firms)				-	ation of AOP		
Jaco Si Companico	,	AND ADDRES	SS OF THE	TRUST/IN	STITUTION	(IN BLOCK	LETTERS)	
Name								
Flat No. & Bldg. Name								
Road No. / Name								
City					P	in Code		
State					С	ountry		
Tel.					S	TD Code		
e-mail								
ncome-tax Perman	ent Accou	nt No. (PAN)				☐ Applied	for	
		ı	PARTICUL	ARS OF BA	ANK ACCO	UNT		
Interest on this deposit	and redemption	on proceeds may be	credited to a	bove bank acc	ount directly thr	ough NACH/NE	FT/RTGS/direc	t credit facility.
Bank Account No.					Name o	f Bank :		
MICR Code:					Branch	:		
IFSC Code :						t: 🔲 Savings		
y the attached terms and conditions governing we certify that the information provided above thay affect the assessment/categorization of the may affect the assessment of the may affect the may affect the assessment of the may affect the may affect may af	ng the deposit. is in accordance with seche account as a Reportaben and to the authorities in a provided by us or if any rictions in the operations of	ction 285BA of the Income Tax Act, 1 le account or otherwise. We permit and/or outside India of any confide certification becomes incorrect and of our account or close it or report to wledge that HDFC Ltd. shall have th	1961 read with Rules 114F t/authorise HDFC Ltd. to contial information for comp to provide revised self-ce o any regulator and/or any ne right and authority to continue of the Act read with the R	F to 114H of the Income Tax collect, store, communicate pliance with any law or reg writification along with docun authority designated by th arry out investigations from tules hereunder. We also a	Rules, 1962. We also certirand process information re alation whether domestic or nentary evidence. We also a e Government of India (GOI	by that we are not a tax-resider ating to the account and all tr foreign. We undertake to info gree that our failure to disclos JRBI for the purpose or take a public domain for confirming	nt of any country other than lansactions therein, by HDFC rm you immediately of any ee any material fact known to any other action as may be the information provided by	of the Income Tax Act, 1961. We hereby agree to a India. We have not withheld any material information 2 Ltd. and any of its affiliates wherever situated inclu- changes that may take place in the information prov to us, now or in future, may invalidate our application beemed appropriate by HDFC Ltd. If the deficiency is us to HDFC Ltd. It shall be our responsibility to edu
bove as well as in the documentary evidence IDFC Ltd. would be within its right to put restr emedied by us within the stipulated period, th tyselflourselves and to comply at all times wil r abroad in the subject matter herein. We sha	ith all relevant laws relatin all indemnify HDFC Ltd. f	or any loss that may arise to HDFC			gree to furnish such informa information.			
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LIST OF DOCUMENTS TO BE SUBMITTED BY VARIOUS CATEGORIES OF CUSTOMERS FOR KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Categories	Documents		
Partnership Firms Detailed information about the following should be submitted: - Legal Name used - Complete Address of firm - Names of all partners and their addresses - Telephone numbers of the firm and partners	Certified true copy of the following documents: (i) Certificate of Registration issued by Registrar of Firms (ii) Partnership Deed (iii) PAN Card (iv) Power of Attorney granted to a partner or an employee of the firm to trans- act business on its behalf (v) Any officially valid document identifying the partners and persons holding the Power of Attorney and their addresses. (vi) Telephone bill in the name of firm/partners		
Association of Persons Detailed information about the following should be submitted: - Legal Name used - Complete Address of Association - Names and addresses of the founder, the directors/managers of the association - Telephone numbers	Certified true copy of the following documents: (i) Certificate of Registration if registered (ii) PAN Card (iii) Power of Attorney granted to transact business on its behalf (iv) Any officially valid document identifying the persons holding the Power of Attorney and their addresses. (v) Resolution of the managing body of the association (vi) Telephone bill in the name of association.		
Co-operative Societies Detailed information about the following should be submitted: - Legal Name used - Complete Address / Telephone Numbers of the Society - Name and addresses of the Chairman, Secretary, Treasurer and the members of the managing committee	Certified true copy of the following documents: (i) Certificate of Registration issued by Registrar of Co-operative Society (ii) PAN Card (iii) Resolution passed by the managing committee (iv) Telephone bill in the name of the society (v) Rules & Regulations/Bye Laws		
Trusts & Foundations Detailed information about the following should be submitted: - Names and addresses of the Trustees, Settlers, Beneficiaries and signatories - Names and addresses of the founder, directors / managers / beneficiaries of the trust - Telephone/fax numbers	Certified true copy of the following documents: (i) Certificate of Registration issued by the Charity Commissioner (ii) PAN Card (iii) Trust Deed (iv) Power of Attorney granted to transact business on its behalf (v) Resolution of the managing body of the Trust (vi) Telephone bill in the name of Trust (vii) Proof of Identity & Residence of Partners / Trustees / Settlers / Beneficiaries / Signatories.		
Companies Detailed information about the following should be submitted: Name of the Company Principal place of business Mailing address of the company Telephone/Fax numbers	Certified true copy of the following documents: (i) Certificate of Registration/Incorporation issued by the Registrar of Companies (ii) Memorandum & Articles of Association (iii) PAN allotment letter/card (iv) Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account (v) Power of Attorney granted to its managers, officers or employees to transact business on its behalf (vi) Telephone Bill		



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
- (a) Name of the Company. Hospital Section Method (CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)

 (b) Date of Incorporation: October 17, 1977

 (c) Business carried on by the Company and its subsidiaries with details of branches: HDFC is a public limited company primarily engaged in the business of providing housing finance by creating an institutional facility for meeting the needs of people for long-term finance for purchase/construction of residential houses anywhere in India.

The Corporation has ten wholly owned and eight other subsidiaries viz.:

- · HDFC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities • HDFC Holdings Limited carries on the business of investments in stocks, shares, debentures and other securities • HDFC Trustee Company Limited acts as a Trustee for HDFC Mutual Fund • HDFC Ventures Trustee Company Limited acts as a Trustee for Funds/Trusts • HDFC Property Ventures Limited is engaged in advisory services • HDFC Sales Private Limited acts as a distributor of home loans and other financial products
 • HDFC Education and Development Services Private Limited is engaged in the provision of education services
- HDFC Capital Advisors Limited is engaged in advisory services.
 HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund
 HDFC Standard Life Insurance Company Limited is engaged in the business of life insurance. general insurance • HDFC Asset Management Company Limited carries on the business of managing Mutual Fund schemes • GRUH Finance Limited is engaged in the business of providing housing finance • Griha Investments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritius • HDFC Credila Financial Services Private Limited is engaged in providing education loan for higher education • HDFC Pension Management Company Limited, a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited acts as a pension fund manager • Griha Pte. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset/fund management/investment advisory services • HDFC International Life and Re Company Limited a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited is engaged in the business of offering life reinsurance capacity to the insurers in the UAE and other GCC nations

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

Services * nutrue untermanonal Line and Net Company Limited a whostly owned subsidiary of Hubre Standard Line UAE and other CCC nations.

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

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(d) Brief particulars of the management of the Corporation:

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

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

NAME	ADDRESS	OCCUPATION
Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Professional Director
Mr. B. S. Mehta	Bansi S Mehta & Company, Chartered Accountants, Merchant Chamber, 41, New Marine Lines, Mumbai 400 020.	Practising Chartered Accountant
Mr. D. M. Sukthankar*	Flat No. 5, Priya Co-op. Hsg. Soc. Ltd., 9, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400 030.	Professional Director
Mr. D. N. Ghosh*	The Peerless General Finance and Investment Co. Ltd., Anuj Chambers, 24B Park Street, 5th Floor, Kolkata 700 016.	Professional Director
Mr. U. K. Sinha#	K-94, 2nd Floor, Hauz Khas Enclave New Delhi 110 016.	Professional Director
Mr. Jalaj Dani#	Home Villa Co-op. Hsg. Soc. Ltd., 48, Krishna Sanghi Path, Gamdevi, Mumbai 400 007.	Professional Director
Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Chorao Island, Tiswadi, Goa 403 102.	Professional Director
Dr. Bimal Jalan	4, Babar Road, Near Bengali Market, New Delhi 110 001.	Professional Director
Dr. J. J. Irani	No. 7 Beldih Lake, Northern Town, Jamshedpur, Jharkhand 831 001.	Professional Director
Mr. V. Srinivasa Rangan (Executive Director)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg,165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Company Executive
Ms. Renu Sud Karnad (Managing Director)	Housing Development Finance Corporation Ltd., The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi 110 067.	Company Executive
Mr. Keki M. Mistry (Vice Chairman & Chief Executive Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Company Executive

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

(f & a) *Profits and Dividends

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

^{*} Subject to shareholders' approval in the AGM to be held on July 30, 2018. This includes interim dividend of ₹ 3.50 per share paid during the year

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

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

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 511.88 crore (Previous year ₹ 628.09 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 1,528.76 crore (Previous year ₹ 1,241.88 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,838.21 crore (previous year ₹ 1,838.21 crore) and in respect of disputed dues towards sales tax, wealth tax, interest on lease tax, and payments towards employer's contribution to ESIC not provided for by the Corporation, amounts to ₹ 0.15 crore (Previous year ₹ 0.15 crore).

- (i) The amount of Public Deposits which the Corporation can raise under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 5 times of the net owned funds i.e. ₹ 2,65,356.73 crore whereas the total Public Deposits as on March 31, 2018 was ₹ 65,445.76 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 8,49,141.53 crore whereas the aggregate deposits as on March 31, 2018 was ₹ 3,20,655.45 crore.
- There are no overdue deposits other than unclaimed deposits
- (k) We declare that:
 - The Corporation has complied with the provisions of the Directions as applicable to it; The compliance with the said Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank
 - The deposits accepted by the Corporation are unsecured and rank pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987.

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

The above text has been approved by the Board of Directors of the Corporation at its meeting held on April 30, 2018 and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy signed by all Directors of the Corporation has been filed with the National Housing Bank, New Delhi.

By Order of the Board Sd/-

Date: April 30, 2018 Place: MUMBAI

AJAY AGARWAL Company Secretary