



For Resident Individuals Only

Credit Rating 'A A A'

'FAAA' & 'MAAA' rating affirmed for 19 consecutive years by CRISIL & ICRA respectively.

RECURRING DEPOSITS (RD) PLAN

| (Fixed Rate Option) | | | | | | | |
|---------------------|-------------------------|--|--|--|--|--|--|
| Period (Months) | Rate of Interest (p.a.) | | | | | | |
| 12 - 23 | 8.75% | | | | | | |
| 24 - 36 | 9.00% | | | | | | |

| (Variable Rate Option) | | | | | | | |
|------------------------|-------------------------|--|--|--|--|--|--|
| Period (Months) | Rate of Interest (p.a.) | | | | | | |
| 48 - 59 | 8.75% | | | | | | |
| 60 - 72 | 9.00% | | | | | | |

Minimum Monthly Savings Amount - ₹ 2000/-

Product Features:

- Monthly Savings Plan: RD is a monthly savings plan where one can save as little as ₹ 2000 per month and accumulate a larger capital for future needs.
- Convenience: RD provides the convenience of ECS (Debit clearing) facility where the monthly savings
 amount is automatically transferred from the depositor's bank account to the RD account every month on
 pre-determined dates.
- **Flexibility:** Depositor has the flexibility to choose any deposit period between 12 and 72 months to plan the future needs.
- Accumulation of interest: Interest will be accrued and credited (net of TDS) on 31st March every year.

RECURRING DEPOSITS PLAN (Variable rate)

- Interest rate under this plan would be variable and reset at the beginning of each calendar quarter.
- The rate prevailing under this plan for the corresponding period as of the beginning of the calendar quarter will be applicable for that quarter.
- In respect of new installments, the rate applicable on the date of deposit for the corresponding period will be applicable on that installment until the end of that quarter.

HOW TO OPEN THE ACCOUNT

To open the account, one needs to submit the following

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

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

RATES EFFECTIVE FROM DECEMBER 4, 2013



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) www.hdfc.com

Terms & Conditions

DEPOSIT CAN BE PLACED BY

Resident Individuals and Hindu Undivided Family. This plan is available only at those centres where ECS/Debit Clearing facility is available.

MODE OF ACCEPTANCE & OPERATION

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

List of cities where ECS (debit-clearing) facility currently available is provided on the reverse of the ECS Mandate Form.

Pre-determined date for installment payment

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

INTEREST

Fixed rate option: Interest rate under this plan would be fixed for the entire period of the deposit.

Variable rate option: Interest rate under this plan would be variable and reset at the beginning of each calendar quarter. The rate prevailing under this plan for the corresponding period as of the beginning of the calendar quarter will be applicable for that quarter. In respect of new installments, the rate applicable on the date of deposit for the corresponding period will be applicable on that installment until the end of that quarter. Interest will be computed on each installment amount from the respective deposit date until March 31st/ maturity date and credited (net of TDS, if any) to the deposit account. Interest for the subsequent year/s would be computed on the accumulated balance (principal and interest) as of March 31st until the next March 31st or maturity date whichever is earlier after resetting the ROI on a quarterly basis.

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 the Form, 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. 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 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 crediting the amount directly to first depositor's bank account through NEFT.

NOMINATION FACILITY

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.

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.

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

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. Ensure that Bank Mandate filled in by the depositor is dully filled in and signed by the depositor for remitting subsequent installments. The mandate form has to be attested by the depositor's bank and should be submitted to HDFC along with application for further action. 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 for HDFC |
| Recurring Deposits Plan (RDP) for a period of months @ | % per annum | |

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory



Ref No.:

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

Agent's Name: SUSHIL BAJAJ

Code No.: CH/37624

| APPL | .IC/ | ATIC | ON FO | RM | FOR F | REC | URI | RIN | G DI | EPO: | SIT | S (| RD) | PL/ | ٨N | | | | | | | | | |
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| I/We apply for opening a depos | | | | | | | | _ | | | | | | | | eriod | of | | mo | nths | (D | | 0 | APLE) |
| Rate of Interest (On the | | | | | • | | | | | | | | _ Drui | 011 10 | u po | Jilou | 01_ | | _ 11101 | 111110. | ıc | NOD | ⊏if∽ | already |
| Interest Rate Option : • Fixed F | Rate | (for 1 | 2-36 M | onths) | • Varia | able F | Rate (| for 48 | 3-72 N | lonths) |) | | | | | | | | | | | | | earlier |
| CATEGORY: Mem | ber | of p | ublic | S | Share h | olde | r | Di | irecto | or/Re | lati | ve c | of Dir | ecto | r | E | mp | loye | ee | | | | | |
| STATUS: Resident Ind | ivid | ual | Hind | du Un | divided | Fam | nily [| DEP | OSIT | REP | AYA | ABL | E TO | : | Firs | t De | epos | sitor | | First | - | | | urvivor/s |
| Depositor's Name (in B | Bloc | k Le | etters) |) | | | | | | | | | | | | | | | nder / F | | | | of Birt oulsory | |
| 1. First / Sole | | | | | | | | | | | | | | | | | | | | | | | | |
| Guardian's Name | | | | | | | | | | | | | | | | | | | | | | | | |
| (in case of Minor) 2. Second | | | | | | | | | | | Г | П | | | | | | | | | | | | |
| | RE | ss c | OF FIR | ST/S | OLE DE | POS | ITO | R | | | | | In | come | -tax | Peri | man | ent A | ccor | ınt N | o. (PA | N) for | | |
| | | | | | | | | | | | | | | t Dep | | | | | | | . (| ., | | |
| | | | | | City: | | | | Р | in: | | | ∏ т | ax to | n he | de | duc | ted | | | Yes | | No | |
| Email/SMS alerts for all transa | | | - | - | Mobile: | | | | | | | | | | | | | | forr | | | 3/H i | | ediately. |
| deposit/s with HDFC may be s | ent t | o the | followi | ng: E | E-mail: | | | | | | | | (I | Pan is | com | puls | ory c | n Fo | rm 1 | 5G oı | Form | 15H) | | |
| If 'KNOW YOUR CUSTO | ME | R (F | (YC) ' i | infor | mation | is a | Irea | dy s | subm | nitted | , P | leas | se Me | entic | n Y | our | Cu | sto | mer | Nu | mber | | | |
| for First Depositor: | | | | | | | | OR | Kind | lly Su | ıbn | nit F | Proof | of I | den | tity | and | d Re | esid | enc | e for | our | reco | rds. |
| Proof of Identity (Submit Al | NY O | NE o | f the fol | lowing | g certifie | d doc | umen | ıts) | Pr | oof o | f A | ddre | ess (S | ubmi | it AN | Y ON | IE of | the | follo | wing | certifi | ed do | cume | nts) |
| Passport Photo PAN Can | d | Drivi | ing Licen | ise | Voter's lo | dentity | Card | | | Lates | t Tele | epho | ne Bill | L | atest | Elect | tricity | / Ga | s Bill | | | | | |
| Photo Ration Card UID / | Aadh | aar C | Card | | | | | | | Lates | t Baı | nk Ad | count | Stater | nent | L | ates | t Den | nat A | ccoun | t State | ment | Ra | tion Card |
| Any other Identification with Pl | notog | raph (| (Subject to | satisfact | tion of HDFC |) | | | | Regis | tere | d Re | nt Agre | emen | t | Any | other | Addı | ess F | Proof (| Subject | to satis | faction | of HDFC) |
| PAYMENT DETAILS | | | | | | | | | BAN | K DE | TA | ILS | | | | | | | | | | | | |
| Cheque No.: | Щ | _ | | | | | | | | k Acc | | | lo. | | | 4 | | 4 | 4 | Щ | | | | |
| Dated : | | | | | | | | | MIC | R Co | de | : | | | | 4 | 4 | 4 | 4 | Ш | | | | |
| Installment Amount Rs | | | | | | | | | IFSC | Coc | de : | : | | Щ_ | | | | | | | | | | |
| Name of the Bank : The above Bank account information must r | | with the | FCS (dehit | clearing) | Mandate div | en to HI | DEC: tow | ards m | onthly co | ntribution | ns into | the R | D accoun | | Bran | | | C will c | redit th | e renav | ment nro | reeds (ii | ncludina | accumulated |
| interest) to the above bank account upon th | e depo | sitor sul | bmitting dis | charged i | receipt for the | same. | | | | | | | | | | | | | | | | | | |
| I/We hereby declare that the first named de of tax deduction under Section 194A of the li/We have gone through the financial and of | ncome | Tax Act | t, 1961. I/W | le hereby | agree to ab | ide by th | ne attac | hed teri | ms and o | conditions | s gove | erning | this depo | sit plan | | | | | URE | E OF | DEF | POSI | TOR(| (S) |
| am/are making the deposit with the Corporal/We further declare that, I/We am/are autho | ation a | t my/ou | ur own risk | and volit | tion. | | · | | | | | | | | 1 1 | rst/S uard | | | | | | | | |
| directly or indirectly any proceeds of scher Prevention of Money Laundering Act, 2002 We shall provide any further information and | dule of | offeno | e and/or is | not des | igned for the | purpos | se of a | ny cont | raventio | n or evas | sion c | of the | provision | s of the | 9 | | | | | | | | | |
| We shall provide any further information and I/We further affirm that the information/deta | fully o | o-opera vided b | ate in any ir ny me/us is/ | nvestigati /are true | ion as and wi and correct | hen require in all re | uired by spect a | the Co | rporationing has | n in accor been co | rdance nceale | e to the | e applica | ble Law | Se | econ | ıd | : | | | | | | |
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| I/We hereby, authorise HDFC Ltd | . and | tneir | autnoris | ea ser\ | vice provid | iers to | aebit | my/o | ur tolic | owing b | ank | acco | unt by | EUS (| Debit | Clea | aring) | tor c | ollect | ion of | KD m | ontniy | saving | s amount. |
| Bank Name | | | | | | | | | _ | | | | | | | | | | | 4 | | | | |
| Branch Name | | | | | | | | | | | В | Bank | City | | | | | | | | | | | |
| Account Number | | | | | | | | | | | | | | Acc | | | | | | ings | | | rent | |
| 9 Digit MICR Code | | | | | | | | (Plea | ase e | nter 9 | dig | jit nu | ımbeı | that | арр | ears | s aft | er th | ne ch | nequ | e nun | ber) | | |
| Accountholder Name as in Bank Account | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Scheme | Dat | e of E | Effect (T | ick the | date) | Pe | eriodi | citv | Am | ount of | f Ins | tallm | ent | Nu | mbe | r of li | nstal | lmen | ts | Sta | rt Date | * | Enc | d Date |
| Recurring Deposits Plan | 1 st | | 11 th | 21s | | | /lonth | | | | | | | | | | | | | | | | | |
| *There should be a minimum ga | ap of | 20 ds | avs and | a may | imum of | | | | n the s | accoun | t on | enin | a date | and t | he fir | st in | stallr | nent | of RI |) thre | ugh F | CS (F | ebit C | (learing) |
| I hereby declare that the partic | • | | | | | | y 0 50 | | 11110 | 1 | СОР | 011111 | g dato | ana t | 110 111 | 00 111 | otam | HOHE | 01 1(1 | J tille | ogn E | OO (D | ODIT C | ,iournig) |
| complete. If the transaction is del | ayed | or not | t effected | l at all f | or reasons | 3 | | Acco | | | | | | | | | | | | | | | | |
| of incomplete or incorrect information institution responsible. I have re | ead th | ne ter | ms and | conditio | ons of this | <i>()</i> | | | gnatu Reco | | | | | | | | | | | | | | | |
| product and shall abide by the responsibility expected of me as | | | | | | , | | • | | , | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | |
| BANKER'S ATTESTATION Certified that the signature of a | | | | | | | | | | | | | | | | | | | | | | | | |
| Pank account and its MICP acc | | | | | | 0: | | | | 10" | | , | | /D | ٥. | | | | | | I- A - | | | |

| 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 985 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 reference) | ninor)* | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| * 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 of the minor. | o act on behalf | | | | | | | |
| Names and Addresses of witnesses for nomination. (Only in case of Thumb impression(s)) | | | | | | | | |
| 1) SIGNATURE OF DEPOSITOR(S) FOR NO | MINATION | | | | | | | |
| | | | | | | | | |
| FIRST/SOLE/ GUARDIAN: | | | | | | | | |
| GUARDIAN | 100 | | | | | | | |
| Place & Date SECOND : | SECOND . | | | | | | | |
| | == | | | | | | | |
| Signature of witness(es) Signature of witness(es) | G146/11/13/100 | | | | | | | |
| Signature of witness(es) Signature of witness(es) | G146/17 | | | | | | | |
| Signature of witness(es) Signature of witness(es) FOR OFFICE USE ONLY | horised by | | | | | | | |

| Deposit Receipt No. | Stationery Serial No. | Date of Receipt | Date of Deposit | Checked by | Authorised by |
|---------------------|-----------------------|-----------------|-----------------|------------|---------------|
| | | | | | |
| | | | | | |

List of cities where ECS (debit clearing) facility is currently available

| Agra | Bijapur | Gadag | Jaipur | Ludhiana | Pune | Tiruchirapalli |
|--------------|------------|-----------|------------|------------|--------------------|----------------|
| Ahmedabad | Bikaner | Gangtok | Jalandhar | Madurai | Raichur | Tirunelveli |
| Allahabad | Burdwan | Gorakhpur | Jammu | Mandya | Raipur | Tirupati |
| Amritsar | Chandigarh | Gulbarga | Jamnagar | Mangalore | Rajkot | Tirupur |
| Anand | Chennai | Guwahati | Jamshedpur | Mumbai | Ranchi | Thrissur |
| Asansol | Coimbatore | Gwalior | Jodhpur | Mysore | Salem | Tumkur |
| Aurangabad | Cuttack | Haldia | Kakinada | Nagpur | Shillong | Udaipur |
| Belgaum | Davangere | Hassan | Kanpur | Nashik | Shimla | Udupi |
| Bengaluru | Dehradun | Hubli | Kolhapur | Nellore | Shimoga | Vadodara |
| Bhavnagar | Dhanbad | Hyderabad | Kolkata | New-Delhi | Sholapur | Varanasi |
| Bhilwara | Durgapur | Imphal | Kota | Panaji | Siliguri | Vijayawada |
| Bhopal | Ernakulum | Indore | Kozhikode | Patna | Surat | Visakhapatnam |
| Bhubaneshwar | Erode | Jabalpur | Lucknow | Puducherry | Thiruvananthapuram | |



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.
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 eleven wholly owned and eight 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 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 Venture Trustee Company Limited acts as a Trustee for HDFC Property Fund • HDFC Property Fund • HDFC Property Senters 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 Venture Capital Limited carries on the business of managing HDFC Property Fund • HDFC Standard Life 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 managing Mutual Fund schemes • GRUH Finance Limited sengaged in the business of managing Mutual Fund schemes • GRUH Finance Limited Finance Limited acts as an investment manager to HI-RFF International LLC and its subsidiaries in Mauritius • Credita Financial Services Private Limited is engaged in the roving deducation loan for higher studies • 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 Standard Life Insurance Company Limited acts as a pension fund manager • Griha Pte. 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 Standard Life Insurance Company Limited acts as a pension fund manager • Griha Pte. Limited, a Wholly owned subsidiary of HDFC Standard Life Insurance Company Limited acts as a pension fund manager • Griha Pte. Limited Actives and • HTP areach Foundation, a not for profit company licensed under section 25 of the Compan

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

Pie. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asserting management and visory services, and et in Transkin Foundation, a not for profit company licensed under section 25 of the Companies Act, 1936. The Corporation has Branch Offices/Service Centers at the following places:

AGRAT 16 (562-256757870 AMBCDABAD) Neuropapura) in (79-6567700. Ear. 110 (in Deposite Only), (Manipapura) (41-657555, (Sautilla), Tati O79-4549884, AMBCDABAD (162 (42-657552), ABBCDABAD (162 (42-65754), ABBCDAB D1214-35:1999/30/2303/304, (Sector 6a) (17U2-42050H, 2016)
D2575-2399873, (Sector 6a) (17U2-42050H, 2016)
D2575-2371736, (2737073), (Sector 6a) (17U2-42050H, 2016)
D2575-2371736, (Sector 6a) (17U2-42050H, 2016)
D2575-23718, (Sector 6a) (17U2-42050H, 2016)
D2575-237 tional office: DUBAI Tel: +971-4-3961825. LONDON Tel: +44 (0) 20 7872 5545, +44 (0) 20 7872 5547 and +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 Corpn. Ltd., Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Mumbai 400 020. | Professional Director |
| Mr. Keshub Mahindra (Vice Chairman) | Mahindra & Mahindra Limited, Gateway Building, Apollo Bunder, Mumbai 400 001. | 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. Tarneja | Flat No. 2102, Planet Godrej, Aqua Tower II, K. K. Marg, Jacob Circle, Mahalaxmi, Mumbai 400 011. | Management Professional |
| Mr. Nasser Munjee | Development Credit Bank Limited, Peninsula Business Park, Tower A, 6th Floor, Senapati Bapat Marg, 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, Beldih Lake, Northern Town, Jamshedpur, 831 001. | Professional Director |
| Mr. V. Srinivasa Rangan (Executive Director) | Housing Development Finance Corpn. Ltd., Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Mumbai 400 020. | Company Executive |
| Ms. Renu Sud Karnad (Managing Director) | Housing Development Finance Corpn. 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 Corpn. 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 (₹) |
|-------------------------|------------------------------------|-----------------------------------|----------------------------------|
| 31.03.2013 | 6,572.84 | 4,848.34 | 12.50* |
| 31.03.2012 | 5,665.62 | 4,122.62 | 11.00 |
| 31.03.2011 | 4,866.96 | 3,534.96 | 9.00 |

^{*} Subject to Shareholders' approval

(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, 2013 | As at March 31, 2012 |
|------------------------------------|----------------------|----------------------|
| Liabilities | | |
| Paid-up Equity Share Capital | 309.27 | 295.39 |
| Reserves and Surplus | 24,690.73 | 18,722.19 |
| Secured Loans | 90,871.77 | 91,849.96 |
| Unsecured Loans | 67,956.34 | 47,277.54 |
| Current Liabilities and Provisions | 11,702.64 | 9,374.86 |
| Total | 1,95,530.75 | 1,67,519.94 |
| Assets | | |
| Loans | 1,69,570.84 | 1,40,421.69 |
| Fixed Assets | 237.94 | 233.95 |
| Investments | 13,613.46 | 12,207.00 |
| Current Assets, Loans and Advance | ces 11,477.13 | 14,029.10 |
| Deferred tax asset | 631.38 | 628.20 |
| Total | 1,95,530.75 | 1,67,519.94 |

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 203.00 crores (Previous Year ₹ 783.95 crores), in respect of income tax demands net of amounts provided for and disputed by the Corporation is ₹818.73 crores (Previous Year ₹ 606.17 crores), in respect of corporate undertakings provided for securitisation of receivables ₹1,939.31 crores (Previous Year ₹1,940.13 crores) and in respect of disputed dues towards sales tax, wealth tax, interest or lease tax and payment towards employer's contribution to ESIC not provided for by the corporation, amounts to ₹ 0.15 crores (Previous Year ₹ 0.15 crores)

- 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. ₹ 1,17,902.93 crores whereas the total Public Deposits as on March 31, 2013 was ₹ 35,317.09 crores. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 3.77.289.36 crores whereas the aggregate deposits as on March 31, 2013 was ₹ 1,59,138.22 crores
- (i) 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, 2013 was ₹ 9,752.35 crores.

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 at its meeting held on Wednesday, May 8, 2013, 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 Date: May 8, 2013 Place: MUMBAI Company Secretary