

HDFC Recurring Deposits Plan

For Resident Individuals Only



HIGHEST SAFETY

CRISIL has reaffirmed "FAAA/Stable" rating &
ICRA has reaffirmed "MAAA (stable)" rating for
twenty third consecutive year.

RECURRING DEPOSITS (RD) PLAN

(Fixed Rate Option)

Period	Rate of Interest (p.a.)
12 - 60 Months	7.00%

Minimum Monthly Savings Amount - ₹ 2000/-
Interest is compounded annually.
Subject to TDS.

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

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 ACH (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 60 months to plan the future needs.
- **Accumulation of interest:** Interest will be accrued and credited (net of TDS) on 31st March every year.

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.
- ACH (debit clearing) Mandate for the subsequent deposit installments.

RATES EFFECTIVE FROM
JANUARY 11, 2018



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 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 Individual and Hindu Undivided Family (who is not a tax-resident of any country other than India).

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 ACH (debit clearing) Mandate. The subsequent month's savings installments will be directly transferred through the ACH (debit clearing) system on pre-determined 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.

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. 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.

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.

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 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	The maximum interest payable shall be 4% per annum for individual depositor, and no interest in case of other category of depositors.
After 6 months but before the date of maturity	The interest payable shall be 1% lower than the interest rate applicable for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by HDFC. 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 / REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the 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. 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.

NOMINATION FACILITY

As per Section 36B of the National Housing Bank Act, 1987 & Rule 2(1) of the Banking Companies (Nomination) Rule, 1985, only individual depositor/s, singly or jointly, can nominate a single person under this facility. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attorney holder or any person acting in representative capacity as holder of an office or otherwise cannot nominate. In the event of the death of the sole depositor or the death of all the depositors, the nominee shall have the right to receive the amount due in respect of the deposit and payment by HDFC to the nominee shall constitute full discharge to HDFC of its liability in respect of the deposit. Nominee's name will be printed on the Deposit Receipt, unless mentioned otherwise. In case of thumb impression of the depositor/s, nomination has to be attested by two witnesses. In such cases, separate Form DA-1 may be downloaded from our website.

KNOW YOUR CUSTOMER (KYC)

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:

- Latest photograph
 - Self-certified copy of the proof of identify
 - Self-certified copy of the proof of address
- 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 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. In case of deposits of ₹ 50,000 and above, it is mandatory to furnish Aadhaar number.

GENERAL

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

Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the 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 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.

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 on 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, 2017 was ₹ 9,572.45 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 housing.

FOR AUTHORISED AGENTS

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



www.hdfc.com

PROVISIONAL RECEIPT

Date: _____

Received from _____ cheque / HDFC Deposit Receipt No. _____ for

₹ _____ dated _____ drawn on _____ Bank _____ Branch 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

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

"A LITTLE SAVING TODAY FOR A SECURE TOMORROW"

APPLICATION FORM FOR RECURRING DEPOSITS (RD) PLAN

PLEASE USE BLOCK LETTERS AND TICK IN APPROPRIATE PLACES

Agents are not permitted to accept cash with application form and issue receipt. HDFC will in no way be responsible for such or other wrong tenders.

Date : _____

I/We apply for opening a deposit account under Recurring Deposits Plan at _____ Branch for a period of _____ months and will earn interest @ _____ % p.a.

PAYMENT DETAILS Cheque No. _____ RTGS/NEFT (UTR) No. _____ Date:

D	D	M	M	Y	Y
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Amount ₹ _____ Bank Name _____ Branch _____

CATEGORY : Member of Public Shareholder Director/Relative of Director Employee (No. _____) **STATUS :** Resident Individual Hindu Undivided Family
DEPOSIT REPAYABLE TO : First Depositor First Depositor or Survivor/s

First / Sole Depositor's Details (as appearing in your supplied identification document)

Name _____ Gender

M	F
---	---

 Date of Birth (Compulsory)

D	D	M	M	Y	Y
---	---	---	---	---	---

Guardian's Name (in case of Minor) _____ Date of Birth (Compulsory)

D	D	M	M	Y	Y
---	---	---	---	---	---

Address _____
City _____ Pin Code _____
Nationality **I N D I A N** Place/Country of Birth _____
Email ID _____
Mobile _____ Aadhaar No. _____
Customer No. (If KYC is already complied) _____ PAN _____
Annual Income Below ₹ 2 Lacs ₹ 2 Lacs < ₹ 5 Lacs ₹ 5 Lacs < ₹ 10 Lacs ₹ 10 Lacs < ₹ 25 Lacs ₹ 25 Lacs < ₹ 50 Lacs ₹ 50 Lacs < ₹ 1 Crore ₹ 1 Crore & above
Occupation Private Sector Service Public Sector Service Business Professional Retired Housewife Student Others (Please specify) _____
Please tick If the following is additionally applicable to you Politically Exposed Person (PEP) Relative of PEP

Affix a latest photograph with signature. (DO NOT STAPLE)
IGNORE if already submitted earlier

Second Depositor's Details (as appearing in your supplied identification document)

Name _____ Gender

M	F
---	---

 Date of Birth (Compulsory)

D	D	M	M	Y	Y
---	---	---	---	---	---

Address _____
City _____ Pin Code _____
Nationality **I N D I A N** Place/Country of Birth _____
Email ID _____
Mobile _____ Aadhaar No. _____
Customer No. (If KYC is already complied) _____ PAN _____
Annual Income Below ₹ 2 Lacs ₹ 2 Lacs < ₹ 5 Lacs ₹ 5 Lacs < ₹ 10 Lacs ₹ 10 Lacs < ₹ 25 Lacs ₹ 25 Lacs < ₹ 50 Lacs ₹ 50 Lacs < ₹ 1 Crore ₹ 1 Crore & above
Occupation Private Sector Service Public Sector Service Business Professional Retired Housewife Student Others (Please specify) _____
Please tick If the following is additionally applicable to you Politically Exposed Person (PEP) Relative of PEP

Affix a latest photograph with signature. (DO NOT STAPLE)
IGNORE if already submitted earlier

Proof of Identity to be provided by Applicant. (Please submit ANY ONE of the following self-certified documents)
• UID/Aadhaar Card • PAN Card • Voter's Identity Card • Driving License • Indian Passport • Any other Identification with Photograph (Subject to satisfaction of HDFC)

Proof of Address to be provided by Applicant. (Please submit ANY ONE of the following self-certified latest documents)
• UID/Aadhaar Card • Passport • Driving License • Voter's Identity Card • Telephone Bill • Electricity / Gas Bill • Bank/Demat Account Statement • Registered Rent Agreement • Any other Address proof (Subject to satisfaction of HDFC)

HDFC UMRN

F	O	R	O	F	F	I	C	E	U	S	E	O	N	L	Y
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

 Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Sponsor Bank Code **HDFC0000060** Utility Code **NACH00000000001446**

Tick **CREATE** **MODIFY** **CANCEL**
I/We hereby authorize **HDFC LTD.** to debit (tick) **SB/CA/CC/SB-NRE / SB-NRO /Other**

Bank a/c number _____

with Bank

Name of bank	IFSC	or MICR
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an amount of Rupees

Monthly Savings Installment	₹ Amount (in Figures)
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FREQUENCY Mthly Qtly H-Yrly Yrly As & when presented DEBIT TYPE Fixed Amount Maximum Amount

Reference 1

Deposit No.	Phone No.	Mobile No.
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Reference 2

Scan Sr No.	Email ID	Email ID
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PERIOD From

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 To

X	X	X	X	X	X	X	X
---	---	---	---	---	---	---	---

 Or **Until Cancelled**

I agree for the debit of mandate processing charges by the bank whom I am authorising to debit my account as per latest schedule of charges of the bank.

Signature/s _____

1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

* This is to confirm that the declaration has been carefully read, understood & made by me / us. I am authorising the user entity/ corporate to debit my account.
* I have understood that I am authorised to cancel/ amend this mandate by appropriately communicating the cancellation/ amendment request to the User entity/ corporate or the bank where I have authorised the debit
* I/We hereby declare that the above information is true and correct and that the mobile number listed above is registered in my/our name(s) and/or is the number that I/we use in the ordinary course. I/We hereby declare that, irrespective of my/our registration of the above mobile in the provider customer preference register, or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We consent to the Bank communicating to me/us about the transactions carried out in my/our aforesaid account(s).

DETAILS OF BANK ACCOUNT

The below bank account information must match with the ACH (debit clearing) Mandate given to HDFC towards monthly contributions into the RD account. Redemption proceeds may also be credited to my/our following bank account on receipt of discharged FDR from me/us.

Bank Account No. Name of Bank :
 MICR Code : Branch :
 IFSC Code :

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)

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 am/are not a tax-resident of any country other than India.

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. I/we hereby authorise HDFC to send Email/SMS alerts for all transactions relating to my/our deposits.

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.

SIGNATURE OF DEPOSITOR(S)

First/Sole :
 Second :

FORM DA 1 : NOMINATION

Nomination under Section 36B of the National Housing Bank Act, 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect of HDFC deposits.

I/We _____ nominate the following person to whom in the event of my / our / minor's death the amount of this deposit may be returned by HDFC Ltd.

Name & Address of Nominee
 Pin Code
 Email ID
 Customer No. (If KYC is already complied) PAN
 Mobile Aadhaar No.
 Relationship with Depositor (If any) Age Date of Birth of Nominee

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 deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.
- # Thumb impression shall be attested by 2 witnesses. (use separate form DA 1)

Please tick if nominee's name should not be printed on Deposit Receipt.

SIGNATURE OF DEPOSITOR(S)#

FIRST/SOLE/ :
 SECOND :

G146/01/18/50

FOR OFFICE USE ONLY

Document Reference No.	Date of Receipt	Verified by	Remarks

Instructions to fill Mandate

- Kindly attach a photocopy/cancelled cheque along with this mandate form.
- UMRN is a reference number given by National Payments Corporation of India Ltd. (NPCI) and is auto generated during mandate creation. Please keep it blank.
- Bank A/c Number should be exactly as per the bank records with leading Zeros if any eg. 00501103000047
- IFSC and MICR should be as printed on Cheque leaf.
- PERIOD FROM: First strike date of the Installment. Available strike dates during the month - 1st, 11th and 21st of the month.
- Mandate will be presented on or after the strike date.
- Please maintain at least 20 days between the date of ACH mandate and the first strike date.
- Mention your Mobile No. and Email ID to receive timely communications.
- Please fill up the mandate in black or blue ball point pen WITHOUT ANY ALTERATION/CORRECTION.
- Please write in CAPITAL letters and within the BLOCKS, as banks accept or reject mandates based on scan image.



PARTICULARS AS REQUIRED UNDER NON BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON BANKING COMPANIES (ADVERTISEMENT) RULES 1977.

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Corporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. Phone: 022-6754 6060 (for deposits only), 66316000, 22820282. Fax: 22821366.

(a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)

(b) Date of Incorporation: October 17, 1977

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

The Corporation has seventeen wholly owned and nine other subsidiaries viz.:
• HDFC Developers Limited carries on the business of online portal for new real estate projects • 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 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 • Windermere Properties Private Limited is engaged in monetising value of properties owned • Grandeur Properties Private Limited is engaged in monetising value of properties owned • Winchester Properties Private Limited is engaged in monetising value of properties owned • Pentagram Properties Private Limited is engaged in monetising value of properties owned • Haddock Properties Private Limited is engaged in monetising value of properties owned • 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 • 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 • Grinha 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 Credia 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 • Grinha 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 insurance capacity to the insurers in the UAE and other GCC nations; and • HDFC General Insurance Limited is a wholly owned subsidiary of HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance.

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

Table listing branch offices and service centres across various Indian cities including Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Mumbai, Pune, etc.

(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:

Table with columns: NAME, ADDRESS, OCCUPATION. Lists directors like Mr. Deepak S. Parekh, Mr. B. S. Mehta, Mr. D. M. Sukthankar, etc.

(f & g) *Profits and Dividends:

Table with columns: Financial Year Ended, Profit before tax (₹ in crores), Profit after tax (₹ in crores), Equity Dividend Per share (₹). Shows data for 31.03.2017, 31.03.2016, and 31.03.2015.

* Subject to shareholders' approval in the AGM to be held on July 26, 2017. This includes interim dividend of ₹ 3 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)

Table showing summarized financial position with columns: As at March 31, 2017, As at March 31, 2016. Rows include Liabilities (Paid-up Equity, Reserves, Money received, etc.) and Assets (Loans, Fixed Assets, Investments, etc.).

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 628.09 crore (Previous year ₹ 500.32 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 1,241.88 crore (Previous year ₹ 1,290.84 crore), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,838.21 crore (previous year ₹ 1,889.83 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. ₹ 1,65,692.30 crore whereas the total Public Deposits as on March 31, 2017 was ₹ 62,938.02 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 5,30,215.36 crore whereas the aggregate deposits as on March 31, 2017 was ₹ 2,80,533.54 crore.

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

(k) We declare that:

- i) The Corporation has complied with the provisions of the Directions as applicable to it;
ii) 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.
iii) The deposits accepted by the Corporation are unsecured and rank pari passu with any 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 May 4, 2017 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: May 4, 2017
Place: MUMBAI

AJAY AGARWAL
Company Secretary