

HDFC DEPOSITS

INDIVIDUALS

AAA Rating for 21 consecutive years

CRISIL has reaffirmed "CRISIL FAAA/Stable" rating.

ICRA has reaffirmed "MAAA" rating with Stable outlook.

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 terms and conditions framed by HDFC. Interest on such loans will be 2% above the deposit rate. ***This facility is not available for deposits from minors and NRIs.***

HDFC PREMIUM DEPOSITS UPTO ₹ 2 CRORE

Fixed Rates only				Rate of Interest (p.a.)	
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 / 30 Months	8.05%	8.10%	8.20%	8.35%#	8.35%
22 / 44 Months	8.10%	8.15%	8.25%	8.40%	8.40%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

* For cumulative option, Interest is compounded annually. # for 30 months only

INTEREST RATES ON DEPOSITS UPTO ₹ 2 CRORE

Fixed & Variable Rates				Rate of Interest (p.a.)	
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23 Months	7.95%	8.00%	8.10%	-	8.25%
24 - 60 Months	7.95%	8.00%	8.10%	8.25%	8.25%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

INTEREST RATES ON DEPOSITS EXCEEDING ₹ 2 CRORE UPTO ₹ 5 CRORE

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23 Months	7.85%	7.90%	8.00%	-	8.15%
24 - 60 Months	7.85%	7.90%	8.00%	8.15%	8.15%

INTEREST RATES ON DEPOSITS EXCEEDING ₹ 5 CRORE

Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23 Months	7.65%	7.70%	7.80%	-	7.95%
24 - 60 Months	7.65%	7.70%	7.80%	7.95%	7.95%

* For cumulative option, Interest is compounded annually.

Senior Citizen (60 years and above)

Additional Interest Rate (for Deposits upto ₹ 1 crore only)	0.25% p.a.
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**RATES EFFECTIVE FROM
OCTOBER 13, 2015**

Cheque should be drawn in favour of "HDFC Ltd." and marked "Account Payee only"

• 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

*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, Minor through guardian & Hindu Undivided Family.

MODE OF ACCEPTANCE

a) Through an account payee cheque favouring "HDFC Ltd"; or
b) Remittance of funds through RTGS, NEFT or fund transfer 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; else interest shall accrue from the next working day.

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

Interest will be payable on the deposit from the date of realisation of cheque or fund transfer to HDFC's bank account. Interest on deposits placed under Monthly Income Plan, Non-Cumulative Option and Annual Income Plan shall be paid on fixed dates as given below:

Monthly Income Plan (MIP)	Last day of each month
Non-Cumulative - Quarterly Option	June 30, September 30, December 31 and March 31
Non-Cumulative - Half Yearly Option	September 30 and March 31
Annual Income Plan (AIP)	March 31

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

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

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 on MIP under Variable Rate Deposit will be paid through ECS only.

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

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 (ECS)

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 "ECS 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 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 been 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 upfront for the entire period of deposit to our authorised agent. 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 AND REPAYMENT OF DEPOSIT

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

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 of deposit will be made by "Account Payee" cheque drawn favouring the first depositor or by crediting the amount directly to first depositor's bank account through NEFT/RTGS, based on request from the depositor.

NOMINATION FACILITY

Only individual depositor/s, singly or jointly, can nominate a single person under this facility. In case the deposit is placed in the name of a minor, 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 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:

a) Latest photograph b) Self-certified copy of the proof of identity c) Self-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.

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.

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.

CRISIL has reaffirmed "CRISIL AAA/Stable" rating for our Deposits Programme. Instruments with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such instruments carry lowest credit risk.

ICRA has reaffirmed "MAAA" rating with Stable outlook to our Deposits Programme. This rating is the highest credit quality rating assigned by ICRA. The rated deposit 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, 2015 was ₹ 10,342.61 crores.

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 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 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

Application No. 10025809

Date: ____/____/____

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

₹ _____ dated _____ drawn on _____ Bank _____ Branch towards

☐ Deposit for Senior Citizens ☐ Monthly Income Plan ☐ Non-Cumulative ☐ Quarterly ☐ Half-Yearly ☐ Annual Income Plan ☐ Cumulative

☐ Double Money for a period of _____ months @ _____ % per annum.

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory

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



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation,
Churchgate, Mumbai 400 020. CIN: L70100MH1977PLC019916
Email: deposits@hdfc.com Website: www.hdfc.com

Sub Broker Code:

Agent's Name: ICICI SECURITIES LIMITED

Code No.: BM/21910

DEPOSIT APPLICATION FORM (Resident Individuals)

PLEASE USE BLOCK LETTERS AND TICK ☒ IN APPROPRIATE PLACES (PREFERABLY IN BLACK INK) Application No. 10025809

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 placement/renewal of deposit 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 _____

HDFC Deposit Receipt No. _____ Maturity Date

D	D	M	M	Y	Y
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☐ **FIXED RATE INTEREST**
☐ **VARIABLE RATE INTEREST**

SCHEME : ☐ ANNUAL INCOME PLAN ☐ MONTHLY INCOME PLAN
☐ NON-CUMULATIVE (Quarterly) ☐ NON-CUMULATIVE (Half Yearly)
☐ CUMULATIVE ☐ DOUBLE MONEY

CATEGORY : ☐ Member of Public ☐ Shareholder ☐ Director/Relative of a Director
☐ Employee (No. _____)

DEPOSIT REPAYABLE TO : ☐ First Depositor ☐ First Depositor or Survivor/s

STATUS : ☐ Resident Individual ☐ Hindu Undivided Family

SENIOR CITIZENS (60 years & above) ☐ YES ☐ NO

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

Name _____
Guardian's Name
(in case of Minor)
Address _____
Pin Code _____
Email ID _____
Mobile _____ Aadhaar No. _____
Customer No. (If KYC is already complied) _____ PAN _____

Gender M / F _____ Date of Birth (Compulsory)

D	D	M	M	Y	Y
D	D	M	M	Y	Y

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

IGNORE if already
submitted earlier

Annual Income ☐ Up to ₹ 2,00,000 ☐ ₹ 2,00,001 to ₹ 5,00,000 ☐ ₹ 5,00,001 to ₹ 10,00,000 ☐ ₹ 10,00,001 to ₹ 25,00,000 ☐ ₹ 25,00,001 & 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 ☐ Civil Servant ☐ Bureaucrat ☐ Current or Former MP, MLA or MLC ☐ Politician ☐ Current or Former Head of State

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

Name _____
Address _____
Pin Code _____
Email ID _____
Mobile _____ Aadhaar No. _____
Customer No. (If KYC is already complied) _____ PAN _____

Gender M / F _____ Date of Birth (Compulsory)

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

IGNORE if already
submitted earlier

Annual Income ☐ Up to ₹ 2,00,000 ☐ ₹ 2,00,001 to ₹ 5,00,000 ☐ ₹ 5,00,001 to ₹ 10,00,000 ☐ ₹ 10,00,001 to ₹ 25,00,000 ☐ ₹ 25,00,001 & 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 ☐ Civil Servant ☐ Bureaucrat ☐ Current or Former MP, MLA or MLC ☐ Politician ☐ Current or Former Head of State

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

Name _____
Address _____
Pin Code _____
Email ID _____
Mobile _____ Aadhaar No. _____
Customer No. (If KYC is already complied) _____ PAN _____

Gender M / F _____ Date of Birth (Compulsory)

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

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

IGNORE if already
submitted earlier

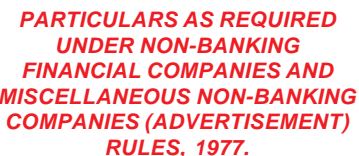
Annual Income ☐ Up to ₹ 2,00,000 ☐ ₹ 2,00,001 to ₹ 5,00,000 ☐ ₹ 5,00,001 to ₹ 10,00,000 ☐ ₹ 10,00,001 to ₹ 25,00,000 ☐ ₹ 25,00,001 & above

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

FOR OFFICE USE ONLY

Document Reference No.	Date of Receipt	Verified by	Remarks



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.
Deposit Centre: Mistry Bhavan, 122, Backbay Reclamation, Churchgate, Mumbai 400 020.
 Phones: 67546060 (for Deposits only), 66316000, 22820282. Fax: 22821366.

(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.

• **HDFC Developers Limited** carries on the business of real estate development; • **HDFC Investments Limited** carries on the business of investments in stocks, shares, debentures and other securities; • **HDFC Holdings Limited** carries on the business of investments in stocks, shares, debentures and other securities; • **HDFC Trustee Company Limited** acts as a Trustee for **HDFC Mutual Fund**; • **HDFC Realty Limited** is engaged in the business of real estate broking and related services; • **HDFC Venture Trustee Company Limited** acts as a Trustee for **HDFC Property Fund**; • **HDFC Property Ventures Limited** is engaged in advisory services; • **HDFC Sales Private Limited** acts as a distributor of home loans and other financial products; • **HDFC Education and Development Services Private Limited** is engaged in the provision 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 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; • **GRUFI Finance Limited** is engaged in the business of providing housing finance; • **Griha Investments, (Mauritius)** a wholly owned subsidiary of **HDFC Holdings Limited** acts as an investment manager to **Hi-REF International LLC** and its subsidiaries in Mauritius; • **Credila Financial Services Private Limited** is engaged in providing education loan for higher studies; • **HDFC 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.

[illegible]

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.

NAME	ADDRESS	OCCUPATION
Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporation Ltd., Ramon House, H.T. Parekh Marg, 169, Backbay Reclamation, 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
Dr. S. A. Dave	Bldg. No. 17, Flat No. 31, MHB Colony, Opp Liliavati 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, Malhalaxmi, 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	No. 7 Beldin Lake, Northern Town, Jamshedpur, Jharkhand 831 001.	Professional Director
Mr. V. Srinivasa Rangan (Executive Director)	Housing Development Finance Corporation Ltd., Ramon House, H. T. Parekh Marg, 169, 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, Olaf Palme Marg, New Delhi 110 067.	Company Executive
Mr. Keki M. Mistry (Vice Chairman & Chief Executive Officer)	Housing Development Finance Corporation Ltd., Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.	Company Executive

Financial Year Ended	Profit before tax (₹ in crores)	Profit after tax (₹ in crores)	Equity Dividend Per share (₹)
31.03.2015	8,624.14	5,990.14	15.00*
31.03.2014	7,440.24	5,440.24	14.00
31.03.2013	6,572.84	4484.34	12.50

Dividend of interim equity dividend of ₹ 2 per share paid during the year.

	As at March 31, 2015	As at March 31, 2014
Liabilities		
Paid-up Equity Share Capital	314.94	312.10
Reserves and Surplus	30,655.03	27,643.09
Secured Loans	1,04,689.70	1,10,186.37
Unsecured Loans	1,03,909.33	74,111.72
Current Liabilities and Provisions	14,181.99	13,504.11
Deferred Tax Liability	200.67	-
Total	2,53,951.66	2,25,757.39
Assets		
Loans	2,27,700.12	1,96,554.39
Fixed Assets	676.96	280.48
Investments	14,294.34	13,912.65
Current Assets, Loans and Advances	11,280.24	14,380.00
Deferred tax asset	-	629.87
Total	2,53,951.66	2,25,757.39

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 361.68 crores (Previous year ₹ 435.26 crores), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 1,103.51 crores (Previous year ₹ 919.19 crores), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,919.65 crores (previous year ₹ 1,943.05 crores) 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 crores (Previous year ₹ 0.15 crores).

(i) *The amount of Public Deposits which the Corporation can raise under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 5 times of the net owned funds i.e. ₹ 1,20,088.25 crores whereas the total Public Deposits as on March 31, 2015 was ₹ 47,197.91 crores. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 3,84,282.40 crores whereas the aggregate deposits as on March 31, 2015 was ₹ 2,09,216.95 crores.

*Subject to Shareholders' approval.

(i) 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 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.

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 29, 2015 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 29, 2015

Place: MUMBAI

AJAY AGARWAL
Company Secretary