

HDFC DEPOSITS

SHAREHOLDER OFFER

for HDFC Shareholders
Exclusive Offer

(FOR INDIVIDUALS ONLY)

Credit Rating 'A A A'

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

ELECTRONIC CLEARING SERVICE (ECS)

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

TAX DEDUCTION AT SOURCE

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

QUICK LOAN FACILITY

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

INTEREST RATES ON DEPOSITS BELOW ₹ 1 CRORE

Fixed Rates only

Rate of Interest (p.a.)

LATINUM DEPOSIT PLAN

Period (Months)	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15	9.90%	9.95%	10.05%	–	10.25%
22	9.70%	9.75%	9.85%	10.05%	10.05%
33	9.90%	9.95%	10.05%	10.25%	10.25%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

Fixed Rates only

HDFC Regular Deposits

Rate of Interest (p.a.)

Period (Months)	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23	9.40%	9.45%	9.55%	–	9.75%
24 - 35	9.55%	9.60%	9.70%	9.90%	9.90%
36 - 59	9.65%	9.70%	9.80%	10.00%	10.00%
60	9.40%	9.45%	9.55%	9.75%	9.75%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

* For Cumulative Option, Interest is compounded annually on March 31st

- INTEREST RATES FOR DEPOSITS OF ₹ 1 CRORE AND ABOVE WOULD BE AS PER THE EXTANT GUIDELINES.
- INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT.

Additional Interest Rates (p.a.)

Senior Citizen (60 years and above)	0.25%
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Cheque should be drawn in favour of "Housing Development Finance Corporation Ltd." or "HDFC Ltd." and marked "Account Payee only"

**OFFER VALID
UPTO AUGUST 16, 2011**



Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.
Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)
www.hdfc.com

Our loan facilities : Housing loans, Home Improvement loans, Home Extension loans, Loans to Professionals and much more

TERMS & CONDITIONS

MODE OF ACCEPTANCE

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

INTEREST

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

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

Interest amount (net of TDS - where applicable) will be paid through ECS at all centres wherever 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.

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

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

ELECTRONIC CLEARING SERVICE (ECS)

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

Presently this facility is being offered at the following centres -

ECS Centres : Agra, Ahmedabad, Allahabad, Amritsar, Aurangabad, Bengaluru, Belgaum, Bhillwara, Bhopal, Bhubaneswar, Bikaner, Calicut, Chandigarh, Chennai, Coimbatore, Cuttack, Dehradun, Durgapur, Erode, Gangtok, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Kochi, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kanpur, Kochi, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mumbai, Mysore, Nagpur, Nashik, New Delhi, Panajim, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Trichur, Trichy, Trivendrum, Udaipur, Udipi, Varanasi, Vijaywada, Visakhapatnam, Vadodara.

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 (65 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 Rs. 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.

RENEWAL AND REPAYMENT OF DEPOSIT

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

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

NOMINATION FACILITY

Only individual depositor/s, singly or jointly, can nominate a single person under this facility. In case the deposit is placed in the name of a minor the nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attorney holder or any person acting in representative capacity as holder of an office or otherwise cannot nominate. The nominee shall have the right to receive the amount due in respect of the deposit and payment by HDFC to the nominee shall constitute full discharge to HDFC of its liability in respect of the deposit. Nominees' name will be printed on the Fixed Deposit Receipt, unless mentioned otherwise.

'KNOW YOUR CUSTOMER (KYC)' COMPLIANCE

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC requirements by submitting the following documents :

- Latest photograph
- Certified copy of the proof of identify
- Certified copy of the proof of address

In case the depositor has already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number or deposit number.

DEPOSITS FOR SENIOR CITIZENS

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

GENERAL

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

Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the Housing Finance Companies (NHB) Directions, 2010.

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

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

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

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

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



WITH YOU, RIGHT THROUGH

www.hdfc.com

PROVISIONAL RECEIPT

Date: ___/___/___

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

₹ _____ dated _____ drawn on _____ Bank _____ Branch towards

Monthly Income Plan **Non-Cumulative** (**Quarterly** **Half-Yearly**) **Annual Income Plan** **Cumulative**

for a period of _____ months @ _____% per annum.

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory

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

Tax to be deducted Yes No. If No, Please submit Form 15G OR Form 15H (for 65 years of age and above).
(PAN is compulsory on Form 15G or Form 15H)

Details of other deposits with HDFC :

Deposit Receipt No(s) : _____ Amount(s) : _____

(Attach a separate sheet, if necessary)

Other Details

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

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

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

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

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

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

I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit.

I/We have gone through the financial and other statements/particulars/representations furnished/made by the Corporation and after careful consideration I/We am/are making the deposit with the Corporation at my/our own risk and volition.

I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (HDFC Deposit) and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by the Corporation in accordance to the applicable Law. I/We further affirm that the information/details provided by me/us is/are true and correct in all respect and nothing has been concealed.

SIGNATURE OF DEPOSITOR(S)

FIRST/SOLE/
GUARDIAN : _____

SECOND : _____

THIRD : _____

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

Nomination under Section 36B of the National Housing Bank Act 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule 1985 in respect of HDFC deposits. I/We nominate the following person to whom in the event of my / our / minor's death the amount of this deposit may be returned by HDFC Ltd. and Nominees' name shall/shall not be printed on the Fixed Deposit receipt.

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

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

* As the nominee is a minor on this date, I/We appoint (Name, address & age) _____

_____ to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

* Leave out if nominee is not a minor. Where deposits are made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

Name(s), and Address(es) of two witness(es) for nomination.

(In case of thumb impression only)

Place & Date _____

Signature of witness(es) _____

SIGNATURE OF DEPOSITOR(S) FOR NOMINATION

FIRST/SOLE/
GUARDIAN : _____

SECOND : _____

THIRD : _____



PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (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 eight 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 Mutual Fund.
- HDFC Realty Limited is engaged in the business of real estate broking and related services.
- HDFC Ventures Trustee Company Limited acts as a Trustee for HDFC Property Fund.
- HDFC Property Ventures Limited is engaged in advisory services.
- HDFC Sales Private Limited acts as a distributor of home loans and other financial products.
- HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund.
- HDFC Standard Life Insurance Company Limited is engaged in the business of life insurance.
- HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance.
- HDFC Asset Management Company Limited carries on the business of managing Mutual Fund Schemes.
- GRUH Finance Limited is engaged in the business of providing housing finance.
- HDFC AMC (Singapore) Pte. Ltd., a wholly-owned subsidiary of HDFC Asset Management Company Limited, is engaged in the business of asset management and advisory services.
- Griha Investments (Mauritius), a wholly-owned subsidiary of HDFC Holdings Limited, acts as an investment manager to HIREF International LLC and its subsidiaries in Mauritius.
- Credila Financial Services Private Limited is engaged in providing education loan for higher studies.

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

AGRA Tel: 0562-252 6769. AHMEDABAD (Navrangpura) Tel: 079-6630 7000 Extn. 218 (for Deposits only). AHMEDABAD (Maninagar) Tel: 079-6450 1855. AHMEDABAD (Satellite) Tel: 079-6450 1864. AHMEDNAGAR Tel: 0241-232 0818. AJMER Tel: 0145-512 0888 (for Deposits only), 262 4994. AKOLA Tel: 0724-244 2454. ALWAR Tel: 0144-270 2739. ALLAHABAD Tel: 0532-226 0325. AMBALA Tel: 0171-263 0880. AMRAVATI Tel: 0721-266 6009. AMRITSAR Tel: 0183-250 0851 (for Deposits only), 051 0512. ANAND Tel: 02692-255514. ANKLESHWAR Tel: 02646-227771. AURANGABAD (Jaina Road) Tel: 0240-661 6503 (for Deposits only), 661 6510. BANGALURU (Kasturba Road) Tel: 080-4116 3215 (for Deposits only), 4118 3000. BANGALURU (Jaynagar) Tel: 080-2654 4471. BANGALURU (Koramangala) Tel: 080-10 1621. BANGALURU (Rajaji Nagar) Tel: 080-2350 6315 (for Deposits only), 2358 4222. BANGALURU (Electronic City) Tel: 99009 50600. BANGALURU (Sahakaranager) Tel: 080-236 26361. BANGALURU (Marathahalli) Tel: 080-2522 6022/33. BAREILLY Tel: 0581-247 7496. BEAWAR Tel: 01462-251691. BHARUCH Tel: 02642-238444. BHATINDA Tel: 0164-501 2218-19. BHILAI Tel: 0788-404 0840. BHOWALI Tel: 01493-512739. BHOPAL (MP Nagar) Tel: 0755-427 7772. BHOPAL (Kamla Bhawan) Tel: 0755-422 9990. BHILWARA Tel: 01482-232902. BHUBANESWAR Tel: 0674-253 4335/4555. BIKANER Tel: 0151-513 0716. BILASPUR Tel: 07752-400707. BULDHANA Tel: 07262-246301. CALCUTTA Tel: 0485-236 7656. CHANDIDGARH Tel: 0172-301 1324 (for Deposits only), 398 9123. CHAZDARA Tel: 0192-275 0505. CHENNAI (Anna Salai) Tel: 044-2345 1917 (for Deposits only), 1917. CHENNAI (Anna Nagar) Tel: 044-2345 2000. CHENNAI (Anna Nagar) Tel: 044-2345 1998. CHENNAI (Kodambakkam) Tel: 044-2481 5656. CHENNAI (Tambaram) Tel: 044-2345 4001-02. CHENNAI (Velachery) Tel: 044-2243 5571. CHENNAI (OMR) Tel: 044-2345 4004. CHIPLUN Tel: 02355-250035. COIMBATORE Tel: 0422-430 1111 (for Deposits only), 430 1100. COIMBATORE (NSR Road) Tel: 0422-439 9881. CUTTACK Tel: 0671-233 2061. DEHRADUN (Rajpur Road) Tel: 0135-329 6500. DEHRADUN (Vasant Vihar Road) Tel: 0135-320 5150. DEWAS Tel: 07272-254550. DHULE Tel: 02562-273500. DURGAPUR Tel: 0343-254 9776/78. ERODE Tel: 0424-224 0928. FARIDABAD Tel: 0129-222 6912. GANDHIDHAM Tel: 02636-228704. GHAZIABAD (Lohia Nagar) Tel: 0146-272 1423. GHAZIABAD (Bhailal) Tel: 0146-272 1423. GOA Tel: 0832-23 9222. GOLKATA (Middle Street) Tel: 242 1186. GORAKHPUR Tel: 0551-324 8100. GULBARGA Tel: 08472-249138. GUNTOUR Tel: 0863-221 7538. GURGAON (Mahatma-Gurgaon Road) Tel: 0124-406 1772-73. GURGAON (Sector 14) Tel: 0124-222 3940-41. GUWAHATI Tel: 0361-611 8201 (for Deposits only), 611 8888. GWALIOR Tel: 0751-401 1970. HALDWANI Tel: 05946-311000. HARDWAR Tel: 01334-324100. HISAR Tel: 01662-313106. HOSUR Tel: 04344-244888. HUBLI Tel: 0836-235 6345. HYDERABAD (Basheer Bagh) Tel: 040-6647 5026 (for Deposits only). HYDERABAD (Dilsukhnagar) Tel: 040-2454 0845. HYDERABAD (Kukatpally) Tel: 040-2315 5944. HYDERABAD (Panjagutta) Tel: 040-2341 4856 (for Deposits only). HYDERABAD (Gachibowli) Tel: 040-2300 6347. INDORE (M G Road) Tel: 0731-422 3432 (for Deposits only), 422 3300. INDORE (Vijaya Nagar) Tel: 0731-402 6442. INDORE (Prabhu Nagar) Tel: 0731-402 6442. JALANDHAR (Civil Lines) Tel: 0141-515 0804-05 (for Deposits only), 515 0804. JALAPUR (Mauritius) Tel: 0141-278 1981. JAIPUR (Vaishali Nagar) Tel: 0141-511 0410. JALANDHAR Tel: 0181-222 5633-34. JALGAON Tel: 0257-222 0762. JAMMU Tel: 0191-247 7707-08. JAMNAGAR Tel: 02288-265 4212. JAMSHEDPUR Tel: 0657-242 8733 (for Deposits only), 242 4518. JHANSI Tel: 0510-329 0532. JODPUR Tel: 0291-264 4448. KANNUR Tel: 0497-276 5850. KANPUR Tel: 0512-230 6744/60 (for Deposits only). KARNAL Tel: 0184-645 1232. KOCHI (M G Road) Tel: 0484-301 1228/32 (for Deposits only), 0484-301 1200. KOCHI (Palarivattom) Tel: 0484-234 6684. KOCHI (Aluva) Tel: 0484-262 9575. KOCHI (Kakkanad) Tel: 0484-241 5555. KOLHAPUR Tel: 0231-266 4034. KOLKATA (Middle Street) Tel: 033-2321 5060. KOLKATA (Old Court House Street) Tel: 033-2321 5060. KOLKATA (Salt Lake City) Tel: 033-2321 5060. KOLKATA (Park Street) Tel: 033-2446 8343. KOLKATA (Park Street) Tel: 033-2446 8343. KOLKATA (Park Street) Tel: 033-2446 8343. KOLLAM Tel: 0474-321 0000. 275 2551. KOTA Tel: 0742-234 6987 (for Deposits only). KOTTAYAM Tel: 0481-230 4985. LUCKNOW (Ashok Marg) Tel: 0522-398 2656 (for Deposits only), 0522-398 2600. LUCKNOW (Ailaganj) Tel: 0522-276 3494. LUCKNOW (Gomti Nagar) Tel: 0522-320 3770. LUDHIANA Tel: 0161-243 2347 (for Deposits only). MADURAI Tel: 0452-235 0715. MALAPPURAM Tel: 0483-273 8873. MANGALORE Tel: 0824-244 5220. MEERUT Tel: 0121-276 8172-73. MOGA Tel: 01636-238100. MOHALLI Tel: 0172-222 0116. MUMBAI (Churchgate) Tel: 022-6754 6060 (for Deposits only), 6631 6000. MUMBAI (Andheri East) Tel: 022-2683 9958/60 (for Deposits only), 2683 0048. MUMBAI (Andheri West) Tel: 022-2673 3981. MUMBAI (Andheri-Kurla Road) Tel: 022-2830 4251. MUMBAI (Borivali) Tel: 022-2893 7152/55. 2890 7152. MUMBAI (Chhatrapati Shivaji Maharaj) Tel: 022-2893 7000. 678 4942 (for Deposits only), 6582 6806. MUMBAI (Chembur) Tel: 022-2529 1188. MUMBAI (Dadar) Tel: 022-2411 8229 (for Deposits only). MUMBAI (Gandhinagar) Tel: 022-2501 1284 (for Deposits only). MUMBAI (Goregaon) Tel: 022-6754 6111. MUMBAI (Lower Parel) Tel: 022-2495 0286 (for Deposits only), 6620 0000. MUMBAI (Malad) Tel: 022-2844 6330. MUMBAI (Mulund) Tel: 022-2565 5633. MUMBAI (Parel) Tel: 022-6611 3033-34 (for Deposits only). MUMBAI (Vikhroli) Tel: 022-2518 6624. MUMBAI (Virar) Tel: 0250-251 1654. AMBARNATH Tel: 0251-260 3168-69. DOMBIVLI Tel: 0251-286 1473. KALYAN Tel: 0251-220 1580. THANE (Gokhale Road) Tel: 022-6528 8415 (for Deposits only), 2545 1114. THANE (Vikas Complex) Tel: 022-2547 1568. VASHI (Navi Mumbai) Tel: 022-2789 2911 (for Deposits only), 6516 5201. KOPARKHAR (Navi Mumbai) Tel: 011-4752 8415-16. NEW DELHI (Dwarka) Tel: 011-4537 2405. NOIDA Tel: 0120-435 1289. PALAKKAD Tel: 0491-249 6441. PANCHKULA Tel: 0172-255 6666. PATIALA Tel: 0220 9273. PATHANAMTHITTA Tel: 0468-227 1372. PATNA Tel: 0612-232 0378/0688. PITHAMPUR Tel: 07292-252127. PUDUCHERRY Tel: 0413-220 5421. PUNE (University Road) Tel: 020-2550 5121-22 (for Deposits only), 2550 5000. PUNE (Baner) Tel: 020-2729 2969-70. PUNE (Camp) Tel: 020-2636 1738. PUNE (Chinchwad) Tel: 020-2737 1736. PUNE (Hadapsar-Margapatta City) Tel: 020-2689 8395. PUNE (Kothrud) Tel: 020-2545 3592-93. PUNE (Nagar Road) Tel: 020-2669 9149. RAJAHMUNDRY Tel: 0883-246 1200. RAIPUR Tel: 0771-424 3119 (for Deposits only), 424 3100. RAJKOT Tel: 0281-247 2772. RAJOURI Tel: 0651-233 1055. RATLAM Tel: 07412-406666. ROHATKI Tel: 01881-224986. SALEEM Tel: 0427-231 4486. SANGLI Tel: 02337-232 8952. SATARA Tel: 02162-225400. SECUNDERABAD (Tamaka) Tel: 040-2701 4041. SILIGURU Tel: 0353-264 0716. SHIMLA Tel: 0177-262 2216. SOLAPUR Tel: 0217-611 8304. SURAT Tel: 0261-247 9271. SURAT (Anjan) Tel: 0261-277 2258. SURAT (City Light) Tel: 0261-221 3201-02. THIRUVANANTHAPURAM (Vazhuthacaud) Tel: 0471-232 4427-5373. Extn. 301 (for Deposits only). THIRUVANANTHAPURAM (Technopark) Tel: 0471-270 0701. THIRISSUR Tel: 0228-239 9790-91. TIRUCHIRAPALLI Tel: 0431-241 2744. TIRUNELVELI Tel: 0462-325 5000. TIRUPPUR Tel: 0421-424 2901. TUTTUCORIN Tel: 0461-325 5000, 230 0707. UDAIPUR Tel: 0294-256 1060. UJJAIN Tel: 0734-401 0222. VADODARA Tel: 0265-235 8371 (for Deposits only), 235 6397. VADODARA (Waghodia Road) Tel: 0265-251 4164. VAPI Tel: 0260-246 2573. VARANASI Tel: 0542-242 0485. VIJAYAWADA Tel: 0866-248 3262. VISAKHAPATNAM Tel: 0891-255 2876. WASHIM Tel: 07522-231302. YAMUNA NAGAR Tel: 01732-320547. YAVATMAL Tel: 07232-329491.

International office: DUBAI Tel: (009714) 3961825. LONDON Tel: 44 (0) 20 7872 5542. SINGAPORE Tel: +65 65367000.

(d) **Brief particulars of the management of the Corporation:** The Corporation is managed by the Board of Directors comprising of eminent persons with wide experience and knowledge. Subject to superintendence, direction and control of the Board of Directors, substantial powers of management are vested in three of its Executive Directors, viz., Mr. Keeki 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
Deepak S. Parekh (Chairman)	Housing Development Finance Corp. Ltd., Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Mumbai 400 020.	Professional Director
Keshub Mahindra (Vice Chairman)	Mahindra & Mahindra Limited, Mahindra Towers, 6th floor, Dr. G M Bhosale Marg, P K Khurme Chowk, Worli, Mumbai 400 018.	Industrialist
Shirish. B. Patel	SPA Consultants Private Limited, 41/45 Nagindas Master Road, Mumbai 400 023.	Consulting Engineer
B. S. Mehta	Bansi S. Mehta & Company Chartered Accountants, Merchant Chambers, 41, New Marine Lines, Mumbai 400 020.	Practising Chartered Accountant
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
D. N. Ghosh	The Peerless General Finance and Investment Co. Ltd., Anuj Chambers, 24 B Park Street, 5th Flr, Kolkata 700 016.	Professional Director
Dr. S. A. Dave	Bldg No.17, Flat No.31, MHB Colony, Opp Lilavati Hospital, Bandra Reclamation, Bandra (W), Mumbai 400 050.	Professional Director
Dr. Ram S. Tameja	Flat No. 2102, Planet Godrej, Aqua Tower II, K K Marg, Jacob Circle, Mahalaxmi, Mumbai 400 011.	Management Professional
N. M. Munjee	Development Credit Bank Limited, Trade Point, 1st Flr, Kamala Mills Compound, Lower Parel, Mumbai 400 013.	Professional Director
Dr. Bimal Jalan Dr. J. J. Irani	4, Babar Road (Near Bengali Market) New Delhi 110 001. 4th Floor, Bombay House, 24, Horni Modi Street, Mumbai 400 001.	Professional Director Professional Director
V. Srinivasa Rangan (Executive Director)	Housing Development Finance Corp. Ltd., Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Mumbai 400 020.	Company Executive
Renu Sud Karnad (Managing Director)	Housing Development Finance Corp. Ltd., The Capital Court, Munika, Outer Ring Road, Olaf Palme Marg, New Delhi 110 067.	Company Executive
Keeki M. Mistry (Vice Chairman and Chief Executive Officer)	Housing Development Finance Corp. Ltd., Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Mumbai 400 020.	Company Executive

(f & g) Profits and Dividends:

Financial Year	Profit before tax (₹ in crores)	Profit after tax (₹ in crores)	Equity Dividend Per Share (₹)*
31.03.2011	4,866.96	3,534.96	9.00**
31.03.2010	3,915.99	2,826.49	7.20
31.03.2009	3,219.04	2,282.54	6.00

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

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

	As at March 31, 2011	As at March 31, 2010
(₹ in crores)		
Liabilities		
Paid-up Equity Share Capital	293.37	287.11
Reserves and Surplus	17,023.15	14,910.55
Secured Loans	81,641.52	63,605.65
Unsecured Loans	33,768.96	32,959.66
Current Liabilities and Provisions	6,775.12	4,878.47
Total	1,39,502.12	1,16,641.44
Assets		
Loans	1,17,126.62	97,966.99
Fixed Assets	233.95	222.11
Investments	11,832.39	10,727.46
Current Assets, Loans and Advances	9,861.02	7,439.15
Deferred Tax Assets	448.14	285.73
Total	1,39,502.12	1,16,641.44
Contingent Liabilities	2,208.95	1,409.68

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantee provided by the Corporation is ₹ 2.45 crores (previous year ₹ 29.79 crores), in respect of income tax demands net of amounts provided and disputed by the Corporation is ₹ 483.04 crores (previous year ₹ 298.56 crores), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,539.27 crores (previous year ₹ 1,081.15 crores) and in respect of disputed dues towards sales tax, wealth tax, interest or lease tax, stamp duty and payments towards employer's contribution to ESIC, not provided for by the Corporation, amounts to ₹ 0.19 crores (previous year ₹ 0.18 crores).

(i) The amount of Public Deposits which the Corporation can raise under the Finance Companies (NHB) Directions, 2010, is equivalent to 5 times of the net owned funds, i.e., ₹ 80,068.37 crores, whereas the total Public Deposits as on March 31, 2011, was ₹ 19,409.77 crores. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 16 times of the net owned funds, i.e., ₹ 2,56,218.78 crores, whereas the aggregate deposits as on March 31, 2011, was ₹ 1,15,410.48 crores.

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

(k) **We declare that:**

- 1) The Corporation has complied with the provisions of the Directions as applicable to it.
- 2) The compliance with the said Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank.
- 3) The deposits accepted by the Corporation are unsecured and rank pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets maintained in terms of Sub-sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987, as may be prescribed by NHB, from time to time.

Total amount of exposure including the non-funded base 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, 2011, was ₹ 9,810.61 crores.

The above text has been approved by the Board of Directors at its meeting held on Tuesday, May 10, 2011, 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.

Date: May 10, 2011
Place: MUMBAI

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