

# HDFC SMART DEPOSITS

Attractive  
Interest Rates

Easy  
Liquidity

## Credit Rating 'AAA' \*

CRISIL has reaffirmed  
"FAAA/Stable" rating & ICRA has  
reaffirmed "MAAA" rating  
with Stable outlook for  
twenty second consecutive year.

\*For Public Deposits

## FOR CORPORATES

PERIOD	RATE OF INTEREST (P.A.)	
	QUARTERLY <sup>#</sup>	CUMULATIVE
Deposit amount upto ₹ 20 Crores		
31 - 90 days	-	6.00%
91 - 180 days	-	6.25%
181 days < 12 Months	-	6.60%
12 <= 18 Months	7.00%	7.20%

<sup>#</sup> INTEREST IS PAID AT THE END OF EACH QUARTER FOR DEPOSITS PLACED UNDER QUARTERLY PRODUCT OPTION.

- INTEREST RATES ON DEPOSITS EXCEEDING ₹ 20 CRORES 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.

RATES EFFECTIVE FROM  
DECEMBER 12, 2016



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate,  
Mumbai 400 020. Toll Free : 1-800-22 2022 (From MTNL & BSNL Phones)

CIN: L70100MH1977PLC019916 E-mail: deposits@hdfc.com www.hdfc.com

# TERMS AND CONDITIONS

## ELIGIBILITY

Public and Private Limited Companies (other than PSUs, companies in S&P CNX 500 and their subsidiaries) and any other body corporate, as may be decided by the management from time to time.

## MINIMUM DEPOSIT AMOUNT

Companies can deposit a minimum of Rs 5 Lacs & a maximum of Rs 20 Crores. However the management reserves the right to vary these limits. Please use separate application forms for every deposit.

## MODE OF ACCEPTANCE

- Through an account payee cheque favouring “HDFC Ltd”; or
- Remittance of funds through RTGS into HDFC’s bank account, after giving advance intimation to HDFC. Please note that the intimation must reach HDFC latest by 10.30 am and the UTR number should be informed before 1.00 pm on any working day for interest to accrue from that date.

Bank Account details for remittance of funds through RTGS:

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 shall be paid from the date of realisation in case of remittance through cheque. In case of RTGS, interest shall be paid from the date of remittance (subject to timely intimation).

Interest on deposits placed under quarterly and annual option shall be paid on fixed dates as below :

Quarterly Option	June 30, September 30, December 31 and March 31
Annual Option	March 31

In case of Cumulative Option, interest will be compounded annually and accrued on 31st March and on maturity date, after deducting tax at source, wherever applicable. The principal along with accumulated net interest will be paid on maturity once the discharged deposit receipt is submitted.

In case of deposits accepted in number of days, interest for each of the interest periods shall be computed on an actual-by-365 days a year basis. However, where the interest period (start date to end date) includes 29th February, interest shall be computed on 366 days-a-year basis.

Payment of interest (net of TDS-where applicable) will be made on due date through ECS. Wherever ECS facility is not available interest shall be paid by “Account Payee” cheque drawn in favour of the depositor. Interest will cease to accrue after the maturity of the deposit(s).

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

## TAX DEDUCTION

Income tax will be deducted at source from the interest in accordance with Section 194A of the Income Tax Act, 1961.

## PREMATURE WITHDRAWAL

Request for premature withdrawal may be permitted at the sole discretion of the Corporation. Interest payable shall be 1% lower than the interest rate applicable for the actual deposit period completed. If rate has not been specified for that period, then the interest payable shall be 2% lower than the minimum rate applicable under this plan. Where deposit is mobilised by an agent, the excess brokerage paid for the remainder period upto maturity date shall be recovered at the discretion of HDFC.

## RENEWAL & REPAYMENT

For renewal, the duly discharged deposit receipt must be surrendered along with a duly completed application form containing terms for renewal of deposit. The interest rate prevailing on the maturity date would be applicable on the renewed deposit.

For repayment of the deposit the duly discharged deposit receipt must be surrendered to HDFC Ltd at least 2 working days before the maturity date.

## KNOW YOUR CUSTOMER (KYC) COMPLIANCE

In terms of the Prevention of Money Laundering Act, 2002, the rules notified there under and KYC Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC guidelines by submitting the required documents as mentioned on the Application Form.

## AUTHORISED AGENTS

Brokerage will be paid to authorised agents as per the Corporation’s policy from time to time. Agent’s name and code number must be clearly mentioned in the box provided in the Application Form.

## GENERAL

Deposit(s) with HDFC are not transferable. HDFC reserves the right to change, amend, add, or delete the Terms and Conditions of the scheme without any notice or reject the application without assigning any reason.



**OFFICES:****HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED**

Registered Office : Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Tel: 66316060, 22820282. Fax: 22821366, 22046758.  
Corporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. email : liquidep@hdfc.com www.hdfc.com

**BRANCH OFFICES:**

**AGRA** Tel: 252 6769-70. **AHMEDABAD** Tel: 6630 7000, Extn. 110/117, (for Deposits Only). (**Maninagar**) Tel: 6450 1855. (**Satellite**) Tel: 6450 1861-64. **AHMEDNAGAR** Tel: 660 5222. **AJMER** Tel: 512 0888, (for Deposits Only), 264 1164. **AKOLA** Tel: 244 2454, 243 0244. **ALIGARH** Tel: 240 8541-42. **ALLAHABAD** Tel: 226 0325, (for Deposits Only), 226 0325, 329 7506. **ALWAR** Tel: 270 2739. **AMBALA** Tel: 263 0880/0711. **AMRAVATI** Tel: 266 6009/6987. **AMRITSAR** Tel: 250 0851, (for Deposits Only), 501 0512, 250 0851, 509 5458. **ANAND** Tel: 255514/17. **ANGUL** Tel: 201555, 605070/80. **ANKLESHWAR** Tel: 255771-72. **AURANGABAD** Tel: 661 6500, Ext. 510 (for Deposits Only), 235 8500. **BAREILLY** Tel: 247 7496. **BEAWAR** Tel: 513 888/788. **BELGAUM** Tel: 242 7091/93. **BENGALURU** (**Kasturba Road**) Tel: 4118 3000, Ext. 211/213/214, (for Deposits Only)/232. (**Rajaji Nagar**) Tel: 2350 6446. (**Electronic City**) Tel: 2852 3953. (**Jayanagar**) Tel: 2659 2839, (for Deposits Only), 2689 2838. (**Koramangala**) Tel: 2550 1089, (for Deposits Only), 4118 3000. (**Marathahalli**) Tel: 4118 3000/2540 0232. (**Sahakaranager**) Tel: 2362 6361-62. (**Sarjapur Road**) Tel: 2574 6771/73. **BHARUCH** Tel: 238 444/555. **BHATINDA** Tel: 501 2218-19. **BHILAI** Tel: 404 0840-41. **BHILWARA** Tel: 232902. **BHIWADI** Tel: 512739/849. **BHOPAL (MP Nagar)** Tel: 443 3333, 404 7720, (for Deposits Only). (**Kamla Bhawan**) Tel: 443 3333, 268 8000, (for Deposits Only). (**Chunnabhatti**) Tel: 242 2001/06, Ext. 007 (for Deposits Only). **BHUBANESWAR** Tel: 239 5060, 253 4555/1350, (for Deposits Only). (**Patia**) Tel: 272 6724/28-29. **BIKANER** Tel: 513 0716, (for Deposits Only)/15, 220 6677. **BILASPUR** Tel: 432302. **BULDHANA** Tel: 246301-02. **CALICUT** Tel: 236 7656-57. **CHANDIGARH** Tel: 398 9123, 301 1300, Ext. 324 (for Deposits Only). **CHANDRAPUR** Tel: 271563-65. **CHENNAI (Anna Salai)** Tel: 2859 9300, Ext. 322/52 (for Deposits Only). (**Adyar**) Tel: 2345 2001-03, 2440 3324, (for Deposits Only). (**Anna Nagar**) Tel: 2345 1998-99. (**Kodambakkam**) Tel: 2481 5656/5005. (**OMR**) Tel: 2345 4003-04. (**Porur**) Tel: 2679 3371/281. (**Tambaram**) Tel: 2345 4001-02. (**Velacherry**) Tel: 2246 3711-12. (**DLF IT Park**) Tel: 4959 5216-17. (**Egmore**) Tel: 2345 2070-71. (**Ambattur**) Tel: 2345 2077-79. (**Taramani**) Tel: 98401 44899, 98406 28884. (**Maraimalai Nagar**) Tel: 2745 6430. **COIMBATORE (Kamaraj Road)** Tel: 430 1100, 434 3913, (for Deposits Only). (**Saibaba Colony**) Tel: 439 9881-82. (**Genapathy**) Tel: 420 0211/311. **CUTTACK** Tel: 233 2109, (for Deposits Only)/093. **DEHRADUN (Rajpur Road)** Tel: 667 2222, 18604204222, 305 2222/58, (for Deposits Only). **DEHRADUN (Vasant Vihar)** Tel: 276 9869, 655 4222. **DEWAS** Tel: 443 3333. **DHANBAD** Tel: 230 0630-31. **DHULE** Tel: 273500/600. **DURGAPUR** Tel: 254 9778, Ext. 776 (for Deposits Only). **ERODE** Tel: 224 0928-29. **FARIDABAD** Tel: 431 5120-25. **GANDHIDHAM** Tel: 647274-75. **GANDHINAGAR** Tel: 6572 7262-63. **GHAZIABAD (Lohia Nagar)** Tel: 272 1446, (for Deposits), 272 3116. (**Vaishali**) Tel: 423 3253-54. **GOA (Panaji)** Tel: 223 4172, (for Deposits). (**Margao**) Tel: 270 0472-73 /75. **GORAKHPUR** Tel: 324 8100. **GULBARGA** Tel: 241966. **GUNTUR** Tel: 645 9890. **GURGAON (Mehrauli-Gurgaon Road)** Tel: 406 1772-73. (**Sector 14**) Tel: 436 7801-02. **GUWAHATI (Six Mile)** Tel: 710 1800, 266 3878, (for Deposits Only). (**Chenikuthi**) Tel: 266 6915. **GWALIOR** Tel: 401 1970-71, (for Deposits). **HALDWANI** Tel: 311000, 284956, 18604204222. **HARIDWAR** Tel: 324100, 265325, 18604204222. **HISAR** Tel: 313106, 233383. **HOSUR** Tel: 244888/247444. **HUBLI** Tel: 235 6345/2138. **HYDERABAD (Basheer Bagh)** Tel: 6769 9000, Ext. 040 (for Deposits Only). (**Dilsukhnagar**) Tel: 6769 9000. (**Gachibowli**) Tel: 6463 7300, Ext. 301 (for Deposits Only), MOB: 92465 01247. (**Kukatpally**) Tel: 6463 2500, Ext. 508 (for Deposits Only). (**Jubilee Hills**) Tel: 6900 0900, 6769 9101, (for Deposits Only). (**R C Puram**) Tel: 3259 2801. **INDORE (M G Road)** Tel: 443 3333, 425 2432, (for Deposits Only). (**Vijay Nagar**) Tel: 443 3333, 475 6401. (**Prabhu Nagar**) Tel: 426 4303. **IRINJALAKUDA** Tel: 282 1589. **JABALPUR** Tel: 443 3333, 409 2004, (for Deposits Only). **JAIPUR (Bhagwan Das Road)** Tel: 515 0888, Ext. 804/805, (for Deposits Only). (**Jagatpura**) Tel: 514 1888, (for Deposits Only)/017. (**Mansarovar**) Tel: 278 1981, (for Deposits). (**Vaishali Nagar**) Tel: 511 0410, (for Deposits Only)/11. (**Vidhydar Nagar**) Tel: 223 2432. **JALANDHAR** Tel: 227 7444-45, (for Deposits Only). **JALGAON** Tel: 222 0762, 223 2015. **JAMMU** Tel: 247 7707-08. **JAMNAGAR** Tel: 645 0156-58. **JAMSHEDPUR** Tel: 232 1387, 645 8733, (for Deposits Only). **JHANSI** Tel: 233 3844. **JODHPUR** Tel: 513 4888, 264 4448, (for Deposits Only)/49. **JORHAT** Tel: 75780 01700. **KAKINADA** Tel: 656 8001. **KANCHIPURAM** Tel: 272 67201-03. **KANHANGAD** Tel: 220 0599/699. **KANNUR** Tel: 276 5850. **KANPUR** Tel: 230 6760/44, (for Deposits). **KARIMNAGAR** Tel: 690 0090. **KARNAL** Tel: 645 1231-32, 226 6431. **KHAMMAM** Tel: 92470 00439. **KOCHI (Ravipuram)** Tel: 301 1200. Ext. 228/232, (for Deposits Only). (**Aluva**) Tel: 260 9555/666. (**Kakkanad**) Tel: 649 3030. (**Palarivattom**) Tel: 280 3043/83. (**Tripunithura**) Tel: 278 5492-93. **KOLHAPUR** Tel: 266 4034-35. **KOLKATA (Shakespeare Sarani)** Tel: 2301 8300, 2280 1980, 2281 5491-94. (**Behala**) Tel: 2446 8392. (**Chandannagore**) Tel: 2683 0059, 6458 9933, (for Deposits Only). (**Jeevandeep**) Tel: 2288 4645. (**Old Court House Street**) Tel: 033-6608 6200, (for Deposits Only). (**Garia**) Tel: 2435 1082/7011. (**Salt Lake City**) Tel: 2321 5949/7009. (**B T Road**) Tel: 2557 4561-62. **KOLLAM** Tel: 325 5000, 276 2551-02. **KOTA** Tel: 513 0888, 243 6981, (for Deposits Only)/82. **KOTTAYAM** Tel: 230 4985, 256 6136. **KUNNAMKULAM** Tel: 227980/82. **KURUKSHETRA** Tel: 465 0360. **LONAVLA** Tel: 273812/20. **LUCKNOW (Ashok Marg)** Tel: 398 9123/2623, (for Deposits Only). (**Aliganj**) Tel: 326 3952, 274 5249. (**Gomti Nagar**) Tel: 230 3770. **LUDHIANA (Pakhawal Road)** Tel: 242 9856,

(for Deposits Only), 502 5184, 243 2347. **LUDHIANA (Chandigarh Road)** Tel: 268 0042-43/45. **MADURAI** Tel: 235 0715, Ext. 720 (for Deposits Only). **MALAPPURAM** Tel: 273 8873-74. **MANGALORE** Tel: 244 5220, (for Deposits Only), 242 5948. **MARTHANADAM** Tel: 271744, 272744. **MATHURA** Tel: 242 0116-17. **MAVELIKKARA** Tel: 97466 13284, 234 4411-12. **MEERUT** Tel: 405 8793-94. **MEHSANA** Tel: 654001-02. **MOGA** Tel: 509020-21. **MOHALI** Tel: 222 0116, 222 5774. **MORADABAD** Tel: 248 5100/23. **MUMBAI (Churchgate)** Tel: 6176 6000/100, 6754 6060, (for Deposits Only). (**Andheri East**) Tel: 2683 0048-50, 2683 9958/60, (for Deposits Only). (**Andheri West**) Tel: 2673 3981-83, 6741 3552, (for Deposits Only). (**Andheri-Kurla Road**) Tel: 2830 4251-53. (**BandraKurla Complex**) Tel: 2650 0951-53. (**Borivali- Ramdas Sutrale Marg**) Tel: 2890 7153, 2893 7152/55. [**Borivali-L T Road (Deposits)**] Tel: 022-2893 7000-01. (**Borivali-East**) Tel: 2870 5417/19. (**Chembur**) Tel: 2529 1188/8838, (for Deposits Only). **Ghatkopar (Deposits)**] Tel: 2501 1284. (**Goregaon-West**) Tel: 6754 6111. (**Goregaon East**) Tel: 2849 7102-05. [**Parel (Deposits)**] Tel: 6754 6060. (**Lower Parel**) Tel: 6620 0000. (**Lower Parel - Credit Risk Management**) Tel: 6611 3020. (**Malad**) Tel: 6599 0487-90. (**Malad - Deposits**) Tel: 2881 3676. (**Mira Road**) Tel: 6599 0265-67. (**Mulund**) Tel: 2565 5633, Ext. 733 (for Deposits Only). (**Vikhroli**) Tel: 2518 6624-26. (**Virar**) Tel: 250 0162/0215. **AMBERNATH** Tel: 260 3168-69. **BOISAR** Tel: 645435/3. **DOMBIVALI** Tel: 286 1473, (for Deposits Only)/74. **KALYAN** Tel: 2210 1580/83/74. **THANE (Gokhale Road)** Tel: 2545 1114-16, (For Deposits: 6528 8415) (**Vikas Complex**) Tel: 2547 1568/70. (**Ghodbunder Road**) Tel: 6103 3300. **VASHI (Navi Mumbai)** Tel: 6516 5201-14, 2789 2911, (for Deposits Only). **KHARGHAR (Navi Mumbai)** Tel: 2774 6813-17. **KOPARKHAIRANE (Navi Mumbai)** Tel: 2755 0615-17. **SEAWOODS (Navi Mumbai)** Tel: 2771 8787-89. **NEW PANVEL** Tel: 2749 0833-34, 2748 3548. **MUVATTUPUZHA** Tel: 283 3533. **MUZAFFARPUR** Tel: 224 8032-33. **MYSORE** Tel: 254 5614 (for Deposits Only)/15. **NAGERCOIL** Tel: 325500, 237 1922-93. **NAGPUR (Civil Line)** Tel: 256 6000, 252 7888, 662 0518-19, (for Deposits Only). (**Kadbi Chowk**) Tel: 254 2918. (**Khamla Ring Road**) Tel: 228 9220. **NASHIK (Sharanpur Link Road)** Tel: 660 6000, Ext. 808 (for Deposits Only). (**Indira Nagar**) Tel: 661 1938-39. (**Panchavati**) Tel: 645 2177, 251 0055. (**Nashik Road**) Tel: 245 9924-25, Ext. 6 (for Deposits Only). **NELLORE** Tel: 662 4141. **NEW DELHI (Munirka)** Tel: 4111 5111, 4159 6526, (for Deposits Only). (**Dwarka**) Tel: 4557 2405-06. (**Lodhi Road**) Tel: 2464 3755, 2460 1574. (**Netaji Subhash Place**) Tel: 4729 2032-34, Ext. 42 (for Deposits Only). (**Vikas Puri**) Tel: 2854 0989-90 (for Deposits Only). (**Connaught Place**) Tel: 4151 4836, 4251 2181, (for Deposits Only). **NOIDA** Tel: 435 1299/302-304. (**Sector 62**) Tel: 611 1900. **PALA** Tel: 315757/67. **PALAKKAD** Tel: 253 6481-82. **PANCHKULA** Tel: 255 6426/64. **PATHANAMTHITTA** Tel: 227 1372. **PATHANKOT** Tel: 223 0452, 222 0453. **PATIALA** Tel: 220 9273/166, 500 2768. **PATNA** Tel: 669 0669, 250 2522-23, (for Deposits Only). **PERINTHALMANNA** Tel: 222015, 227015. **PITHAMPUR** Tel: 443 3333. **POLLACHI** Tel: 221224/26. **PUDUCHERRY** Tel: 220 5421. **PUNE (University Road)** Tel: 2550 5000, Ext. 283 (for Deposits Only). (**Baner**) Tel: 6605 7077-78. (**Camp**) Tel: 2683 8602/1728/6738. (**Chakan**) Tel: 278100/01. (**Chinchwad**) Tel: 2737 1736/0219. (**Hadapsar-Magarpatta City**) Tel: 2689 8412/8395. (**Kothrud**) Tel: 2545 3592-93, (for Deposits Only). (**Nagar Road**) Tel: 2669 9149. (**Sinhgad Road**) Tel: 2435 0084/0151. (**Wakdedwadi**) Tel: 2550 5000. **RAIPUR** Tel: 424 3110, Ext. 127 (for Deposits Only). **RAJAHMUNDRY** Tel: 665 2828. **RAJKOT** Tel: 664 1145-46. **RANCHI** Tel: 233 1055/0823. **RATLAM** Tel: 443 3333, 407375. **RATNAGIRI** Tel: 224022-23. **REWARI** Tel: 221112-13. **RISHIKESH** Tel: 243 2424/2222. **ROHTAK** Tel: 255467/69. **ROORKEE** Tel: 272211, 18604204222. **ROPAR** Tel: 224986, 500100. **ROURKELA** Tel: 240 1060-61. **RUDRAPUR** Tel: 244422, 606888, 18604204222. **SAHARANPUR** Tel: 651 0222. **SALEM** Tel: 231 4486-87. **SANGLI** Tel: 232 9892-93. **SATARA** Tel: 226400, 227901. **SECUNDRABAD (Tarnaka)** Tel: 6638 7200. Mob: 95736 04999. (**Dr. A. S. Rao Nagar**) Tel: 6900 0450, Ext. 455 (for Deposits Only). Mob: 98662 49949. **SHIMLA** Tel: 262 6711. **SIKAR** Tel: 271888, 270888. **SILIGURI** Tel: 264 0716. **SOLAPUR** Tel: 231 6804-05. **SONEPAT** Tel: 606 1002. **SRI GANGANAGAR** Tel: 248 5900. **SRINAGAR SURAT (Adajan)** Tel: 671 1800, Ext. 934/935 (for Deposits Only). (**City Light**) Tel: 221 3201-02. (**Majura Gate**) Tel: 247 9371/5954. **THIRUVALLA** Tel: 260 0051. **THIRUVANANTHAPURAM (Vazhuthacaud)** Tel: 325 5000, 232 5731, 302 0300/232 4224, (for Deposits Only). (**Technopark**) Tel: 270 0701, 77365 34769. (**Kazhakuttom**) Tel: 241 7707-78. (**Medical College**) Tel: 255 5515-16. **THRISSUR** Tel: 238 9790-91. **TIRUCHIRAPPALLI** Tel: 241 2744, 2414 744. **TIRUNELVELI** Tel: 325 5000, 257 7822/33. **TIRUPATI** Tel: 664 5831. **TIRUPPUR** Tel: 424 2901-02. **TUTICORIN** Tel: 325 5000, 230 0707/0807. **UDAIPUR** Tel: 510 0840/50. **UJJAIN** Tel: 443 3333, 253 3685, Ext. 684 (for Deposits Only). **VADODARA (Race Course)** Tel: 230 8400, 235 6397, Ext. 837 (for Deposits Only). 232 0240. (**Waghodia Road**) Tel: 251 4164/2364. **VAPI** Tel: 246 2573/93. **VARANASI** Tel: 242 0485, (for Deposits Only), 325 4174. **VIJAYAWADA** Tel: 663 3131. **VISAKHAPATNAM** Tel: 663 7373, Ext. 689 (for Deposits Only). **VISAKHAPATNAM (Gajuwaka)** Tel: 690 0120. **WARANGAL** Tel: 658 2030. **YAMUNA NAGAR** Tel: 260024/16, 230 025.

**International office: DUBAI** Tel: +971-4-3961825. **LONDON** Tel: + 44 (0) 20 7872 5545, + 44 (0) 20 7872 5547 and + 44 (0) 20 7872 5542. **SINGAPORE** Tel: + 65 65367000