

# HDFC SMART DEPOSITS

Attractive  
Interest Rates

Easy  
Liquidity

Credit Rating 'AAA' \*

'FAAA' & 'MAAA' rating affirmed  
consecutively for 19th year by  
CRISIL & ICRA respectively

\*For Public Deposits

FOR CORPORATES

PERIOD	RATE OF INTEREST (P.A.)		
	QUARTERLY	ANNUAL	CUMULATIVE*
<b>&lt; ₹ 1 Crore</b>			
45 < 365 Days	-	-	9.25%
12 <= 18 Months	9.20%	9.50%	9.50%
<b>₹ 1 Crore &lt;= ₹ 5 Crores</b>			
45 < 365 Days	-	-	10.00%
12 <= 18 Months	9.70%	10.00%	10.00%

\* FOR CUMULATIVE OPTION, INTEREST WILL BE PAID ON MATURITY AND COMPOUNDED ANNUALLY WHERE THE PERIOD EXCEEDS 12 MONTHS.

- INTEREST RATES ON DEPOSITS EXCEEDING ₹ 5 CRORE 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  
AUGUST 28, 2013



**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)

E-mail: deposits@hdfc.com

www.hdfc.com

# TERMS AND CONDITIONS

## ELIGIBILITY

Public and Private Limited Companies (other than PSUs and companies in S&P CNX 500) 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 5 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.  
IFSC Code : HDFC0000060  
Account No.: 00600350003778  
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 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.



### HDFC OFFICES (FOR DEPOSITS)

Agra Ajmer	G-10/8, Padamdeep Tower, Sanjay Place - 282002 House No. 63/X, Plot No. 1, Bishop House, Sobhag Club Road, Civil Lines - 305001	0562-2526769 0145-5120888	Kolkata	Cooke and Kelvey Bldg., 1st Floor, 20, Old Court House Street - 700001	033-66086200
Allahabad	First Floor, Kamla Towers, 12/43, Sardar Patel Marg, Civil Lines - 211001	0532-2260325	Kota	2-KA-27, Vigyan Nagar, Opp. Sudha Hospital, Jhalawar Road - 324005	0744-2436981
Amritsar	SCO 25, Dist Shopping Complex, Ranjit Avenue - 143001	0183-2500851, 5010512	Lucknow (Ashok Marg)	Hindustan Times House, Second Floor, 25 Ashok Marg - 226001	0522-3982623
Ahmedabad	HDFC House, Near Mithakali Six Roads, Navrangpura - 380009	079-66307000	Lucknow (Aliganj)	First Floor, A-1/15, Sector-H, Purania Chouraha, Aliganj - 226202	0522-2763494
Aurangabad	HDFC Ltd. First Floor (Part A), Oberoi Towers, Opp. Govt. Milk Scheme, Jalna Road - 431005	0240-6616503	Lucknow (Gomatinagar)	Shop Nos. 219-220, Sahara Plaza, Near Patrakarapuram Crossing, Gomti Nagar - 226010	0522-2303770
Bangalore (Rajaji Nagar)	Ground Floor, Golden Heights Mall, 1/2, 59th C Cross, 4th M Block, Dr. Rajkumar Road - 560010	080 - 23506446	Ludhiana	SCO #14, Green Park Avenue, Canal Colony, Near Nehru Siddhant Kendra, Pakhowal Road - 141001	0161-2429856, 5025184
Bangalore (Jayanagar)	40, (Old No. 1383/1384), East End Main Road, Jayanagar 9th Block - 560069	080-26653336	Madurai	7A, West Veli Street - 625001	0452-2350715/6
Bangalore (Kasturba Road)	HDFC House, No. 51, Kasturba Road - 560001	080-41183213/000	Mangalore	HDFC Ltd, Bridge Square, Ground Floor, Bridge Road, Balmatta - 575001	0824-2445220
Bangalore (Koramangala)	No. 1, 100 Feet Road, 4th 'B' Block, Koramangala - 560034	080 - 25501089	Meerut	177/1, Mangal Pandey Nagar, Opp. Meerut University - 250001	0121-4058793/4
Bangalore (Sahakar Nagar)	No. 2255, B Block, 1st Floor, Kodigehalli Main Road, Sahakaranagar - 560092	080-23626361	Mumbai (Churchgate)	Mistry Bhavan, 122, Backbay Reclamation, Dinsha Vachha Road, Churchgate, Mumbai 400 020	022-6754606
Bareilly	Arjun Towers, Choupla Road, 63, Civil Lines - 243001	0581-2477496	Mumbai (Anheri East)	2nd Floor, Rajgir Chambers, Old Nagardas Road, Near Chinai College, Anheri (E) - 400069	022-26839958/60
Bhilwara	House Q 8 7, R C Vyas Colony Shopping Centre - 311001	01482-232901/2	Mumbai (Borivli)	1, Shangrila Apartments, Ground Floor, L T Road, Borivli West - 400092	022-28937000/01
Bhopal	Ranjit Towers Zone - II 8 MP Nagar - 462011	0755-4047700	Mumbai (Dadar)	Tel Rasayan Bhavan, Gr. Floor, Tilak Road Extn. Dadar T.T., Dadar (E), Mumbai 400 014	022-24118229
Bhubaneswar	108 D, Master Canteen, 1st Floor, Opp. Lalchand Jewellers - 751001	0674-2531350	Mumbai (Dombivli)	Patkar Bldg, 1st Floor, Opp Kalyan Dombivli Municipal Corp., Manpada Road, Dombivli - 421201	0251-2861473
Bikaner	Vijay Vihar, 1-A Sadul Colony, Tulsi Circle - 334001	0151-5130716	Mumbai (Mumbai)	Shop No.1, Platinum Mall, Jawahar Road, Near Ghatkopar Railway Station, Ghatkopar East - 400077	022-25011284
Chandigarh	SCO 153-155, Sector 8-C, Madhya Marg - 160018	0172-3011324	Mumbai (Ghatkopar)	B2 - 201, Marathon Innova Next Gen, Opp. Peninsula Corporate Park,	022-24950286
Chennai (Anna Salai)	Second Floor, ITC Centre, 760, Anna Salai - 600002	044-28599322	Mumbai (Lower Parel)	Off Ganpatrao Kadam Marg, Lower Parel - 400013	022-65990490
Chennai (Kodambakkam)	No. 25, Old No. 7-D, Dr. Ambedkar Road, Near Samiyar Madam Jains Antariksha Apartments, Kodambakkam - 600024	044 24815005	Mumbai (Malad)	HDFC Ltd, 104, Kemp Plaza, 1st Floor, Near Evershine Mall, Chincholi Bunder Road, Off Malad Link Road, Malad West - 400064	022-25655633
Coimbatore	HDFC House, No. 29, Kamaraj Road, Near Circuit House - 641018	0422 4301103	Mumbai (Mulund)	Panchsheel, Junction of Devidayal Rd & M G Rd., (Paanch Raasta), Mulund West - 400080	022-25655633
Cuttack	Brajraj Complex, Palamandap, Link Road, Badambadi - 753012	0671-2332109	Mumbai (Parel)	Damodar Hall Annexe Bldg., Near Social League, Dr. Ambedkar Road, Parel, Mumbai 400 012	022-66113033/34
Dehradun	3rd Floor, Premier Plaza, 106, Rajpur Road, Opp. Astley Hall - 248001	0135-3052222/58	Mumbai (Thane)	Manjula Arcade, 1st Floor, Gokhale Road, Near Ice Factory, Thane (W) 400 602.	022-65288415
Durgapur	Red Cross Road, City Centre, 1st Floor - 713216	0343-2549776/8	Mumbai (Vashi)	Plot No. 82, Sector 17, Vashi - 400703	022-27892911
Goa (Panaji)	Krishna Building (Behind Susheela Bldg.), Opp. Education Department, No. 11/46/7, G P Road - 403001	0832-2234172	Mysore	Silver Towers, No.9/2, New No. L - 350, Ashoka Road, Opp. Clock Towers - 570001	0821-2433770
Gorakhpur	Lahiri Niwas, Opp. State Bank of India, Bank Road - 273001	0551-3248100	Nagpur	Plot No.39, Opposite Bajaj Patni, Wardha Road, Butibori - 441108	0712-2523747, 6620513
Guwahati	Krishno Bhawan, 1st Floor, M.C. Road, Chenikuthi - 781003	0631-6118888	Nashik (Sharanpur Link Rd.)	HDFC House, Sharanpur Link Road - 422005	0253-6606840
Gwalior	Anand Deep Bldg, Ground Floor, 43, City Centre - 474005	0751-4011970/1	Nashik Road	S1 & S2, Yash Arcade, Near Bytco Talkies, Nashik Road - 422101	0253-6611935/6/7
Haridwar	Near Main Hospital, Sector 1, BHEL Township - 249403	01334-324100	New Delhi (Munirka)	The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg - 110067	011-41596670
Hyderabad (Basheer Bagh)	HDFC House, 3-6-310, Hyderguda Road, Basheerbagh - 500029	040-67699044	Patna	HDFC Ltd, Twin Tower (Hathwa), 1st Floor, South Gandhi Maidan - 800001	0612-645889, 2501363
Hyderabad (Kukatpally)	Veerabhadra Complex, Opp. Ramalayam Kaman, Near Kukatpally Bus Stop, Kukatpally - 500072	040-64632500	Pune (Kothrud)	2nd Floor, Gopal House, Opp. Kasat Chemicals, Kothrud - 411029	020-25453592
Hyderabad (Punjabgutta)	101, 1st Floor, Venkat Plaza, 6-3-883/5, Punjabgutta Cross Road - 500082	040-67699100	Pune (University Road)	HDFC House, 1500 Shivaji Nagar, University Road - 411005	9520-25505121/22
Indore (M.G. Road)	HDFC House 10-A/1, M G Road - 452001	0731-4252432	Raipur	Alaska Towers, Opp. Aarogya Hospital, Lodhi Para Road, Shankar Nagar - 492007	0771 4243100
Jaipur (Ashok Marg)	O-19 A, Ashok Marg, C-Scheme - 302001	0141-5150804/05	Rajkot	228, 2nd Floor, Star Plaza, Near Pulchhab Chowk - 360001	0281-24723378/8
Jaipur (Mansarovar)	103 / 63, Madhyam Marg, Agrawal Farm, Mansarovar - 302020	0141-2781981	Ranchi	First Floor, Uppal Complex, Near Overbridge, Main Road - 834001	0281-2331055 09431389684
Jaipur (Vaishali Nagar)	10-B, Tarang Apartment, Opp. Vaibhav Multiplex, Gautam Marg, Vaishali Nagar - 302021	0141-5110410	Siliguri	7 Ramkrishna Samiti Bldg., 1st Floor, Pani Tanki More, Sevoke Road - 734401	0353-2640716
Jalandhar	Unit No. 5, Link Road, Model Town, Nr Guru Amar Dass Chowk - 144001	0181-2277444/5	Surat	Mezzanine Floor, Ascon City, Opp. Science Centre, City Light - 395007	0261-2213201/2
Jammu	Office No.18-19, Ground Floor (Park Facing), B-1, North Block, Bahu Plaza - 180012	00191-2477707/8	Thiruvananthapuram	HDFC House, Vazhuthacaud, Post Box No. 2288, Thiruvananthapuram - 695010	0471-3020300, 2324224
Jamshedpur	Hotel Boulevard, Ground Floor, D'Costa Mansion, Bistupur - 831001	0657-2428733, 2424518	Udaipur	4-C, Ganpat Bhawan, Opp. Meera Girls College, Sardarpura - 313001	0294-5100850
Jhansi	Near Jal Nigam Office, Gwalior Road, Civil Lines - 284001	0510-3290532	Vadodara	HDFC House, Trident Race Course, Vadodara - 390 007	0265-2356837
Jodhpur	P. No 17, Ground Floor, KP Tower, Near Umrao Khan Petrol Pump, Upper Chopasani Road - 342002	0291-2644448	Varanasi	Hari Complex, C-2/14, KHA, Maldahiya, Near Petrol Pump - 221001	0542-2420485
Kanpur	1st Floor, Garg Noronha Complex - 17/9-A, The Mall - 208001	0512-2306744/60			
Kochi	HDFC House, Post Bag No. 1667, Ravipuram Junction , M. G. Road - 682015	0484-3011228/32			

AHMEDABAD (Maninagar) Tel: 64501855. AHMEDABAD (Satellite) Tel: 64501864. AHMEDNAGAR Tel: 2320818/9. AKOLA Tel: 2442454, 2430244. ALWAR Tel: 2702739. AMBALA Tel: 0171-2630880, 2630711. AMRAVATI Tel: 2666009/987. AMRITSAR Tel: 5010512, 2500851. ANAND Tel: 255514/7. ANKLESHWAR Tel: 227771/2. BAREILLY Tel: 2477496. BEAWARE Tel: 01462-251691, 513888, 513788. BENGALURU (Rajaji Nagar) Tel: +91 (80) 23506416/17/46. BENGALURU (Marathahalli) Tel: 41183000 / 25400232. BHARUCH Tel: 238444, 238555. BHATINDA Tel: 5012218-19. BHILAI Tel: 4040840/1. BHIWADI Tel: 512739, 512849. BHOPAL (Kamla Bhawan) Tel: 4229990. BIKANER Tel: 5130716, 6450909. BILASPUR Tel: 400707, 400210. BULDHANA Tel: 246301/2. CALICUT Tel: 2367656/7. CHANDRAPUR Tel: 271563-5. CHENNAI (Adyar) Tel: 23452003. CHENNAI (OMR) Tel: 23454004/4003. CHENNAI (Porur) Tel: +91 (44) 24764071, 24764081. CHENNAI (Tambaram) Tel: 23454001-05. CHENNAI (Velachery) Tel: 22463711 / 22463712. COIMBATORE (NSR Road) Tel: 4399881/2. COIMBATORE (Ganapathy Sathy) Tel: +91 (422) 4200211/4200311. DEWAS Tel: 254550, 404285. DHULE Tel: 273500. ERODE Tel: 2240928/29. FARIDABAD Tel: 0129-2226912/6. GANDHIDHAM Tel: 228704/5. GANDHINAGAR Tel: 079-65727261/2/3. GHAZIABAD (Lohia Nagar) Tel: 2721446, 2723116. GHAZIABAD (Vaishali) Tel: 4233253-54. GULBARGA Tel: 241966. GUNTUR Tel: 2217538/2268628. GURGAON (Mehrauli - Gurgaon Road) Tel: 4061772-3, 4060961. GURGAON (Sector 14) Tel: 4367801/2. HALDWANI Tel: 311000. HISAR Tel: 01662-313106. HOSUR Tel: 244888 / 247444. HUBLI Tel: 2356345. HYDERABAD (Dilsukhnagar) Tel: 040-2454084/5/47. HYDERABAD (Gachibowli) Tel: 23006347, 23006348. INDORE (Vijay Nagar) Tel: 0731-4756400-10. INDORE (Prabh Nagar) Tel: 4028222. IRINJALAKUDA Tel: 2821589. JABALPUR Tel: 4065717/1. JAIPUR (Jagatpura) Tel: 5141888, 5141015, 5141017. JALGAON Tel: 2220762, 2232015. JAMNAGAR Tel: 2664212/13/14. KANNUUR Tel: 2765850. KARNAL Tel: 6451231-32. KANHANGAD Tel: 2200599/699. KOCHI (Aluva) Tel: 2629575 / 4456999. KOCHI (Kakkanad) Tel: 0484-2415555, 6493030. KOCHI (Palairattom) Tel: 2346684/5. KOLHAPUR Tel: 0231-2664034/ 2664035. KOLKATA (Behala) Tel: 24468392. KOLKATA (Chandannagore) Tel: +91 (33) 23215060. KOLKATA (Cooke and Kelvey) Tel: 66086200. KOLKATA (Garia) Tel: 24351082, 24357011. KOLKATA (Salt Lake City) Tel: 23215949, 23217009. KOLLAM Tel: 3255000, 2762551/2. KOTTAYAM Tel: 2304985, 2566136. MALAPPURAM Tel: 2738873/4. MARTHANDAM Tel: 04651-271744, 272744. MOGA Tel: 01636-509020-21. MOHALI Tel: 0172-2220116, 2220120, 2225774. AMBENRATH Tel: 2603168/9. KALYAN Tel: 2201580/3. THANE (Vikas Complex) Tel: 25471568/70. KOPARKHAIRANE (Navi Mumbai) Tel: 27550615-18. SEAWOODS (Navi Mumbai) Tel: 27718787, 27718789. NEW PANVEL Tel: 65166242/3/4. MUVATTUPEZZHA Tel: 0485 2833533. MYSORE Tel: 2433770. NAGERSOIL Tel: 325500, 237192/93, 227044. NAGPUR (Kadbi Chowk) Tel: 2542918. NAGPUR (Khamla Ring Road) Tel: 2289220. NASHIK (Indira Nagar) Tel: 2325301, 2325310. NASHIK (Panchavati) Tel: 2621953/4. NELLORE Tel: 2302347. NEW DELHI (Dwarka) Tel: 45572405, 45572406. NEW DELHI (Lodhi Road) Tel: 43792100, 24601574, 24601577, 24643755. NEW DELHI (Rohini) Tel: 47528415/16/18, 9810718624. NEW DELHI (Vikas Puri) Tel: 28540989/90. NOIDA Tel: 4351299/302/303/304. PALAKKAD Tel: 2536481/2. PANCHKULA Tel: 0172-2556464 / 2556426. PATIALA Tel: 2209273, 5002786. PATHANKOT Tel: 0186-2220453/54 and 2230452. PATHANAMTHITTA Tel: 2271372. PITHAMPUR Tel: 252127, 400964. PUDUCHERRY Tel: 0413 - 2205421 / 2205431. PUNE (Baner) Tel: 66057077/78. PUNE (Camp) Tel: 26351738, 26348602. PUNE (Chinchwad) Tel: 27371736, 27370219. PUNE (Hadapsar - Magarpatta City) Tel: 26898395, 26898412. PUNE (Nagar Road) Tel: 26685258, 26699149. RAJAHMUNDRY Tel: 0883-2461200. RATLAM Tel: 406666. RATNAGIRI Tel: 02352-224022, 224023. ROPAR Tel: 01881-224986, 226986. ROURKELA Tel: 0661-2401061/60. SAGAR Tel: 4060932/27503. SALEM Tel: 2314486/7. SAHARANPUR Tel: 0132-2760200. SANGLI Tel: 2329892/3. SATARA Tel: 226400, 227901. SHIMLA Tel: 2626711. SOLAPUR Tel: 2316804/5. SURAT (Majura Gate) Tel: 2479371, 2475954. SURAT (Adajan) Tel: 2772258/59. SURAT (City Light) Tel: 2123201/2. THIRUVALLA Tel: 0469-2600051. THIRUVANANTHAPURAM (Technopark) Tel: 2700701. THIRUVANANTHAPURAM (Kazhakkuttam) Tel: 2417708. THIRUVANANTHAPURAM (Mavelikkara) Tel: 0479-2344411/2. THRISSUR Tel: 2389790/1/2. TIRUCHIRAPPALLI Tel: 2412744, 2414744. TIRUNELVELI Tel: 0462-3255000, 2577822/833. TIRUPPUR Tel: 4242901-2 TUTICORIN Tel: 3255000, 2300707/807. UJJAIN Tel: 4010222. VADODARA (Waghodia Road) Tel: 2514164, 2512364. VAPI Tel: 2462573/93. VARANASI Tel: 2420485/86. VIJAYAWADA Tel: 2483262. VISAKHAPATNAM Tel: 2552876. YAMUNA NAGAR Tel: 01732-320547. 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.