

## CARE (AA+) FD

Indicates High Quality by all Standards & High Investment Safety

## BWR FAAA

Indicates Excellent Credit Quality

### Dewan Housing Finance Corporation Ltd. (DHFL)

**DEPOSIT SCHEMES FOR LIMITED / PRIVATE LIMITED COMPANIES / RESIDENTS / HUFs  
NON RESIDENT INDIANS / CO-OPERATIVE SOCIETIES / ASSOCIATION OF PERSONS / TRUSTS.**

### DHFL HIGHLIGHTS

26 years of continuous growth • Strong Nationwide Presence in 217 locations (100 Branches, 70 Service Centres, 30 Camp Locations & 123 Alliance Centres) all over India and 2 International Locations at London & Dubai • Equity participation by Foreign Institutional Investors • Consistently Profit-making & Dividend Paying Company • TDS exemption on interest upto Rs. 5000/- in a financial year. • 0.25% extra interest for Senior Citizens (aged above 60 years), Widows, Armed Forces Personnel, Existing DHFL Home Loan Borrowers & DHFL Share Holders (appropriate proof should be attached). • Applicable to Deposit under cumulative / non-cumulative Schemes. • Interest payments through ECS.

#### CUMULATIVE SCHEME

Period in months	Dep. < Rs. 25 lac		Dep. Rs.25 Lac & Above*		Dep. Rs. 25 Lacs & Above (Priv: Cust:)	
	ROI (% p.a.)	Annual Yield	ROI (% p.a.)	Annual Yield	ROI (% p.a.)	Annual Yield
12	10.00	10.25	10.25	10.51	10.50	10.78
24	10.00	10.78	10.25	11.08	10.50	11.35
36	10.00	11.33	10.25	11.65	10.50	11.98
48	10.00	11.94	10.25	12.29	10.50	12.65
60	10.00	12.58	10.25	12.97	10.50	13.36
72	10.00	13.27	10.25	13.69	10.50	14.13
84	10.00	14.00	10.25	14.47	10.50	14.96

Minimum Deposit Rs. 2000/-  
Additional deposit in multiple of Rs. 1,000/-  
\*This table also applies to Priv. Customers less than Rs. 25 Lacs

#### CERTIFICATE SCHEME

Period in Months	Deposit < Rs.25 Lac			Deposit Rs.25 Lac and above *			Rs.25 Lacs & Above (Priv: Cust:)		
	Int. Rate in % (p.a.)	Certificate scheme for Rs 10000/- amount to be deposited	Annual Yield %	Int. Rate in % (p.a.)	Certificate scheme for Rs 10000/- amount to be deposited	Annual Yield %	Int. Rate in % (p.a.)	Certificate scheme for Rs 10000/- amount to be deposited	Annual Yield %
12	10.00	9070	10.25	10.25	9050	10.51	10.50	9025	10.78
24	10.00	8227	10.78	10.25	8187	11.08	10.50	8150	11.35
36	10.00	7463	11.33	10.25	7410	11.65	10.50	7356	11.98
48	10.00	6768	11.94	10.25	6705	12.29	10.50	6640	12.65
60	10.00	6139	12.58	10.25	6066	12.97	10.50	5995	13.36
72	10.00	5568	13.27	10.25	5490	13.69	10.50	5411	14.13
84	10.00	5051	14.00	10.25	4968	14.47	10.50	4885	14.96

Minimum Deposit Rs. 10000/-  
Multiple of Rs. 1,000/-  
\*This table also applies to Priv. Customers less than Rs. 25 Lacs

#### NON CUMULATIVE SCHEME

Period in months	Deposit < Rs. 25 lacs				Deposit Rs. 25 lacs & above *				Deposit Rs. 25 Lacs & Above (Priv: Cust:)			
	ROI (Payable p.a.) %				ROI (Payable p.a.) %				ROI (Payable p.a.) %			
	Yearly	Half yearly	Quarterly	Monthly	Yearly	Half yearly	Quarterly	Monthly	Yearly	Half yearly	Quarterly	Monthly
12	10.25	10.00	9.88	9.80	10.50	10.25	10.13	10.05	10.75	10.50	10.38	10.30
24	10.25	10.00	9.88	9.80	10.50	10.25	10.13	10.05	10.75	10.50	10.38	10.30
36	10.25	10.00	9.88	9.80	10.50	10.25	10.13	10.05	10.75	10.50	10.38	10.30
48	10.25	10.00	9.88	9.80	10.50	10.25	10.13	10.05	10.75	10.50	10.38	10.30
60	10.25	10.00	9.88	9.80	10.50	10.25	10.13	10.05	10.75	10.50	10.38	10.30
72	10.25	10.00	9.88	9.80	10.50	10.25	10.13	10.05	10.75	10.50	10.38	10.30
84	10.25	10.00	9.88	9.80	10.50	10.25	10.13	10.05	10.75	10.50	10.38	10.30

**Rs. 1 lac Free Accidental death insurance for all depositors**

- Minimum deposit for monthly interest plan is Rs.20,000/-
- Minimum deposit for others Rs.10,000/-
- Interest payments through ECS
- Amount of over the minimum will be in multiples of Rs 1,000/-
- \*This table also applies to Priv. Customers less than Rs. 25 Lacs

#### SMALL SAVINGS SCHEME

Monthly Deposit Rs.	Period of Months	Rate of Interest % (p.a.)
500	Upto 36 Months	10.00
500	Above 36 upto to 84 Months	10.00

- Recurring Deposit Amount per month can be flexible subject to a minimum of Rs.500/- and in multiples of Rs.100/-.
- Without any ceiling monthly installment can be stepped up in multiples of Rs.100/- above the chosen installment.
- It can also be stepped down but not below the chosen installment.

Trust Deposit placed with DHFL qualifies under the category of Specified Investment as defined under section 11(5)(ix) of the Income Tax Act, 1961.

For all the above Schemes, except the Small Saving Scheme, additional interest of 0.25% will be paid to Senior Citizens, Widows, Armed Forces Personnel, Existing DHFL Home Loan Borrowers & DHFL Share Holders.

#### Registered Office:

Warden House, 2nd Floor, Sir P.M. Road, Fort, Mumbai 400 001.  
Tel.: 2202 9900 Fax: 2287 1985

#### Corporate Office:

HDIL Towers, 6th Floor, Anant Kanekar Marg, Station Road, Bandra (E), Mumbai 400 051.  
Tel.: 2658 3333 Fax: 022-2658 3344 Email: customercell@dhfl.com Website: www.dhfl.com



The amount of Public Deposits which the Company can raise under the Housing Finance Companies (NHB) Directions 2010 is equivalent to 5 times of the net owned funds i.e. Rs. 4352.19 crore, whereas the total Public Deposits as on March 31, 2010 was Rs. 182.16 crore.

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

k) We declare that

i) The Company has complied with the provisions of the above directions.

ii) The compliance with these directions does not imply that the repayments of deposits are guaranteed by the Reserve Bank of India / National Housing Bank.

iii) The fixed deposits accepted by the Company are secured appropriately to the extent of floating charge created by way of Deed of Trust dated 25th March 2008.

The total amount of exposure, other than investments in shares, including the non-fund based facilities, to companies in same group of other entities or business ventures in which directors and / or the Company are holding substantial interest as on March 31, 2010 was Rs. 90.09 lacs.

The above text has been approved by the Board of Directors by way of circular resolution passed on the 21st March, 2011 is being issued on the authority and in the name of the Board of Directors of the Company. A copy of the same as approved by the majority of the Directors of the Company has been filed with the National Housing Bank, New Delhi.

By Order of the Board  
For Dewan Housing Finance Corporation Ltd.

Sd/-

Date: 21st March, 2011  
Place: Mumbai

**Kapil Wadhawan**  
Chairman & Managing Director

**MUMBAI ZONE: BANDRA (METRO)** : HDIL Tower, Gr. Floor, Bandra (E), Mumbai – 400 051. Tel: (022) 2647 0338/39 **BORIVALI** : Shop No. 18 - 20, Dheeraj Regency, W.E. Highway, Borivali (e). Mumbai 400 066 Tel.: (022) 28875118 / 28851171 / 28867761 **FORT** : Warden House, 2nd Floor, Fort, Mumbai - 400 001 Tel. : (022) 22029900 **KALYAN**: Riddhi Siddhi Comp., 2-4 Kalyan Murbad Road, Kalyan West 421301 Tel.: 0251-3258356 / 2328124 / 2320780 **NAVI MUMBAI**: Block No.7, Raigad Bhavan, Sector -11 CBD Belapur, Navi Mumbai 400614 Tel.: 022-27571650. **THANE**: Arjun Tower, Thane 400 602. Tel.: 022-25382400/25382700 **VASAI**: Dewan Tower, Ground floor, Shop No 25/26, Vasai (W), Thane - 401202. Tel.:0250 - 2334887 /2349139 **VASAI - EAST**: Opp HDFC Bank, Vasai- East, Thane 401205 Tel.: 0250 - 2461281/2464683 **VIRAR** Shop No. 2 & 3, Sheetal Nagar, Aagashi Road, Virar (W) 401303.

**WEST ZONE: AHMEDABAD**: 202 Ushadeep Complex, Opp. Reliance Super, Navrangpura, Ahmedabad 380009 Tel.: (079) 26449521 **AHMEDNAGAR**: Office No.8, Amardeep Complex, Sarjapura, Ahmednagar 414001 Tel.: (0241) 3295745 **AKOLA**: Nakshttra Sankul, 1st Floor, Akola 444005 Tel.: (0724) 2491279, 2490697 **AURANGABAD**: Akshay Smruti, 1st floor, Garge Hospital, Aurangabad 431001 Tel.: (0240) 2352643 **BHILWARA**: 9-S, 11 & 12, Basant Vihar, Bhilwara 311001 Tel.: (01482) 235013, 235014 **BHOPAL**: Alankar Complex, Bank Street, M.P. Nagar Zone II, Bhopal 462001 Tel.: (0755) 2555088 **BIKANER**: 1-2 Yadav Complex, Bikaner 334001 Tel.: (0151) 2206352, **GWALIOR**: FF-17, 16, Orion Tower, Gwalior 74011 **INDORE**: Third Floor, Royal-Gold Complex, Indore 452001 Tel.: (0731) 4043325 **ITARSI**: 1st Floor, 9th line, ITARSI, M.P. 461111 Tel.: (07572) 406275 **JABALPUR**: 1627, 1st floor, Jaiswal Tower, Napier Town, Jabalpur 482001 Tel.: (0761) 4054911 **JALGAON** : IIIrd Floor, Dhake Tower, Jalgaon 425001 Tel.: (0257) 2222253/54 **JODHPUR**: 101, 1st floor, Anupam Annexie, Sardar Pura, Jodhpur (Raj.) 342001 Tel.: (0291) 5104297 **KHARGONE**: C-17, Radha Vallabh Market, Khargone 451001 Tel.: (7282) 234732 **KOLHAPUR**: Office No. 6 To 8A, Akshar Plaza, I st Floor, Kolhapur 416003 Tel.: (0231) 2660567 **KOTA**: D-9/201, Deepshree Complex, Gumanpura, Kota 324007 Tel.: (0744) 2391928 **NAGPUR**: 4th floor, Bhiwapurkar Chambers, Dhantoli, Nagpur 440012 Tel.: (0712) 2432448 **NASIK**: S-3 2nd Floor Suyojit Sankul, Nasik 422002 Tel.: (0253) 2316771/72 **PANJIM**: 104, 1st Floor, Kamat Chambers, Panaji, Goa.- 403 001 Tel.: (0832) 2230410/11 **PARBHANI**: Mantri Complex, 1st Floor, Parbhani 431401 Tel.: (02452) 227691 **RAJKOT**: Office No.1 & 2 - Pramukhswami Arcade-"A", First Floor, At&dist.Rajkot 360001 Tel.: (0281) 2226458 **SOLAPUR**: Shri Samarth Ramdas Sankool, 1st Floor, Dutta Chowk, Solapur 413007 Tel.: (0217) 2322241 **SURAT**: M-9 Western Plaza, Adajan, Surat 395009 Tel.: (0261) 2730508 **SWARGATE**: 1st Floor Rukari building, Pune 411037 Tel.: (020) 32334548 **VADODARA**: 5, Upper Ground Level, Profit Center, Vadodara 390005 Tel.: (0265) 2226312 **VAISHALI NAGAR, JAIPUR**: Raisals Building, Plot D 244, Vaishali Nagar, Jaipur 302021 Tel.: (0141) 2351997.

**NORTH & EAST ZONE BHUBANESWAR**: 101, Aditya Plaza, Bhubaneswar 751001 Tel.: 0674- 2534142 **CHANDIGARH**: Sco-50-51, Sector-34A, Chandigarh 160022 Tel.: 0172-5007899, 5007787 **DEHRADUN**: 33, 1st floor, Dehradun 248001 Tel.: 0135-2712143, **DURGAPUR**: Unit No 402A & 402B, Durgapur City Centr- 713216 Tel.: 9332245515 **GHAZIABAD**: C-15, First Floor, Milo Complex, Ghaziabad, (U.P) 201012 Tel.: 0120-2884393 **KOLKATA**: 1 & 1A of 8/1 Middleton Row, 1st Floor, Kolkata 700071 Telefax: (033) 22275141 **LUCKNOW**: 27/6/1, Upper Ground Floor, Taj Lucknow 226001 Tel.: 0522-2206113 **NEW DELHI**: 10, Ground Floor, Community Centre, East Of Kailash, New Delhi 110065 Tel.: 011-26470062/64/65 **NOIDA**: Plot No – 12 , Block-BK-1, Noida Tel.: 9310744504 **RAIPUR**: 4/91 , Dr Naidu Complex . 2nd Floor, Zail Road Raipur 492001 Tel.: 0771-4092956 **RANCHI**: S-1, IInd Floor, Samudra Complex, 59B, Circular Road, Ranchi 834001 Tel.: (0651) 2563005 **REWARI**: S.C.O.- 7, 1st Floor, Brass Market, Opp. LIC of India , REWARI (HARYANA) 123401 Tel.: (01274) 202447, 202448 **ROHINI**: "Unit No.201 , 2nd floor, Plot no.4, LSC No.10, Sector 16, Rohini, Delhi. 110085 Tel.: (011) 27294371 **TILAK NAGAR**: Kirpal Plaza, 4A/1, Tilak nagar, New Delhi. 110018 Tel.: 011-28101211 **VARANASI**: D-58 / 19A-4, Sigra, Varanasi 221010 Tel.: 9305939900

**SOUTH EAST ZONE RPU - Hyderabad**: Sales Vertical , South East 3A & 3A/1, III floor, G.S. Plaza, Banjara Hills, Hyderabad 500034 Tel.: (040) 23320192/193/194 **CHENNAI**: The Blue Lace Brocade, No.2/75, 1st Floor, Chennai - 600 010 Tel.: 044 - 26474646 **CHENNAI METRO**: Sales Vertical No : 2D, II Floor, Prince Arcade, Chennai 600086 Tel.: (044) 28117749 **COIMBATORE**: D. NO.316, Sri Devi Towers Ground Floor, 5th street Ext. Coimbatore 641 012 Tel.: 0422-2524891 **ERODE** : Ground Floor, Vinayaka Complex, 142/6, Erode 638009 Tel.: (0424) 2270760 **GUNTUR**: Brodipet, Guntur 522002 Tel.: 9346217126 **HOSUR**: 643/1D, I Floor RKG Manor, Hosur 635109 Tel.: 9344230218 **HYDERABAD**: Flat No:201&202, Mahavir Lok, Himayath nagar, Hyderabad 500029 Tel.: (040) 23260994 **HYDERABAD METRO**: 1st Floor, Challa Estates, Kukatpally, Hyderabad. 500072 Tel.: (040) 23056400 **KADAPPA**: D.No -4/622 / B, II Floor, CPVR Towers, Kadappa. 516002 Tel.: (08562) 245400 **KARIM NAGAR**: 2-3/169/1, I floor, Vijamma Towers, Karim Nagar. 505001 Tel.: (0878) 3290878 **KURNOOL**: 40-354-60, First Floor, Kurnool 518 001 Tel.: 9346203135 **MADURAI**: Ra-gem Plaza, I Floor, 111-112, Tallakulam, Madurai 625002 Tel.: 0452-3272727 **NELLORE**: Magna Super Market No : 16/3/210, II Floor, GSR Complex, Nellore 524001 Tel.: (0861) 2340243, 9346784192 **PUDUCHERRY** : No : 27, First Floor, 100 feet Road, Sundaraja Nagar, Puducherry 605004 Tel.: (0413) 2200263 **RAJAHMUNDRY** : 6-1-14 & 6-1-15, Ground Floor, Rajamundry 533101 Tel.: (0883) 2441889 **SALEM**: I Floor, AKM Complex, State Bank Colony, Salem 636004 Tel.: (0427) 2445144 **SANGAREDDY**: I Floor, Neni Complex, MIG 58, Sangareddy, Medak Dist. 502001 Tel.: (08455) 270098 **TIRUNELVELI**: No : 11/2, I floor, Thiruchendur Road, Palayamkottai, Tirunelveli 627002 Tel.: (0462) 2578090 **TRICHY**: Tab Complex, I Floor, No.41, Bharthidasan Salai, Trichy 620001 Tel.: (0431) 2400030 **VELLORE**: Basement No D5, RJ Plaza, Viruthampet, Vellore 632006 Tel.: (0416) 3207237 **VIJAYAWADA**: D.No.27-20-51, I Floor, Lakshmiram Plaza, Vijayawada 520002 Tel.: (0866) 2575165 **VISHAKHAPATNAM**: Eswara Plaza, I Floor, Door no :201, Dwaraka Nagar, Vishakhapatnam 530016 Tel.: (0891) 2754985

**SOUTH WEST ZONE BELGAUM**: I Floor, Adarsh Arcade, S M Chowk, Belgaum 590002 Tel.: 0831-2424971 **BENGALURU**: G 18 & 19, Brigade Plaza, Bangaluru 560009 Tel.: 080-22093100/1/2/3/4/5/6 **BENGALURU METRO**: No : 280/18-2, II Floor, " Holla Opal ", 46th Cross, Bengaluru 560041 Tel.: 080-22444791/92/93 **DAVANGERE**: No.350/16, & 350/17, KBR Complex, Davangere 577002 Tel.: (08192) 257809 **HUBBALLI**: 4/5, I Floor, Eureka Towers, Hubballi 580029 Tel.: (0836) 2325929 **KALBURGI**: Plot No.1 & 2, II Floor, Dr. Jawali Complex, Kalburgi. 585101 Tel.: (08472) 260630 **KANNUR**: D.No. TV-33/363N, II Floor, Grand Plaza, Kannur 670001 Tel.: (0497) 2707795 **KOCHI**: I Floor, K M M Building, Palarivattoam, Kochi 682025 Tel.: (0484) 2334368 **MANGALURU**: Karunadham Building, II Floor, K.S. Rao Road, Hampankatta, Mangaluru 575001 Tel.: (0824) 2441359 **MAYSURU**: No.435, Shrinivas Complex, I floor, Near Maysuru 570004 Tel.: (0821) 2333358 **SHIVAMOGA**: Mahaveer Plaza, II floor, Shivamoga 577201 Tel.: (08182) 220152 **THIRUVANTHAPURAM**: Upper Ground floor, Parameswara Towers, Thiruvanthapuram 695014 Tel.: 0471-2333077 **THRISSUR**: Ambika Arcade, Thrissur 680001 Tel.: (0487) 2331661.



**PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT RULES) 1977 AS AMENDED**

- (a) **Name of the Company:** Dewan Housing Finance Corporation Limited (DHFL)  
(b) **Date of Incorporation:** 11th April, 1984.  
(c) **Business carried on by the Company with its subsidiary with details of branches:** The Company is primarily carrying on the business of providing finance for purposes of construction / purchase of residential houses. The addresses of the Registered and Corporate Offices of the Company are as under:  
(i) Regd. Office: Warden House, 2nd Floor, Sir PM Road, Fort, Mumbai - 400 001  
(ii) Corporate Office: HDIL Tower, 6th Floor, Anant Kanekar Marg, Bandra (E), Mumbai-400051  
(iii) Branches & Service Centre: As mentioned overleaf.  
Subsidiary Companies:  
(1) DHFL Vyasa Housing Finance Ltd., Bangalore, is engaged in the business of providing housing finance.  
(2) DHFL Property Services Ltd., Mumbai, is engaged in the business of property services, fee based activities like agents, brokers, lessors, lessess, licensors, licensees, etc.  
(d) **Brief particulars of the Company:** The Company is managed by the Chairman & Managing Director subject to the superintendance, control and direction of the Board of Directors.  
(e) **Name, address and occupation of Directors.**

NAME	ADDRESS	OCCUPATION
<b>Shri Kapil Wadhawan</b> Chairman & Managing Director	"Wadhawan House" Plot No. 32/A Union Park Road No.5, Bandra (W) Mumbai-400 050.	Company Director
<b>Shri Dheeraj Wadhawan</b> Promoter Director	"Wadhawan House" Plot No. 32/A Union Park Road No.5, Bandra (W) Mumbai-400 050	Business
<b>Shri R P Khosla</b> Independent Director	20A, Palm Marg, Vasant Vihar, New Delhi - 110 057	Company Director
<b>Shri R S Hugar</b> Independent Director	'Pitambar' Kalyan Nagar, 10 Cross University Road, Dharwar - 580 007	Company Director
<b>Shri G P Kohli</b> Independent Director	1403/04, Dheeraj Enclave (Tower), Off Western Express Highway, Borivali (E) Mumbai - 400 066	Management Consultant
<b>Mr. Anthony Hambro</b> Nominee Director Caledonia Investment PLC	Cayzer House, 30 Buckingham Gate, London SWIE NN.	Nominee Director
<b>Shri Ajay Vazirani</b> Independent Director	Harani & Company Advocate & Solicitors, Ali Chambers, Gr. Flr, Homi Modi, 2nd Cross Lane, Fort, Mumbai-400 023.	Professional
<b>Shri V K Chopra</b> Independent Director	Flat No. 4A, 4th Flr, Harmony Tower, Dr. E. Moses Rd, Worli, Mumbai-400 018.	Company Director
<b>Dr. P S Pasricha (IPS)</b> Independent Director	28, Amber, Narayan Dabholkar Malabar Hill, Mumbai-400 006	Retired IPS Officer,

(f) & (g) Profit and Dividend

Financial Year Ended	Profit Before Tax	Profit After Tax	Dividend
31st March 2010	20219.28	15069.28	30%
31st March 2009	12411.49	9176.49	25%
31st March 2008	10572.74	8257.74	25%*

\*Including 15% Interim Dividend paid during the year.

(h) Summarised financial position of the Company as appearing in the last two audited Balance Sheets.  
(Rs. in Lac.)

Liabilities	As on 31/3/2010	As on 31/3/2009
Share Capital	8502.65	6352.30
Share Application Money	--	5600.00
Reserves & Surplus	78841.06	39401.74
Secured Loans	866462.74	574950.77
Unsecured Loans	26216.24	12687.53
Current Liabilities & Provisions	13909.95	11684.56
Deferred Tax Liabilities	415.01	458.59
<b>TOTAL</b>	<b>994347.65</b>	<b>651135.49</b>

(Rs. in Lac.)

Assets	As on 31/3/2010	As on 31/3/2009
Housing Loans	875840.13	580662.48
Fixed Assets	21648.98	4983.96
Investments	13137.43	10850.77
Current Assets Loan & Advances	83721.11	54638.28
<b>TOTAL</b>	<b>994347.65</b>	<b>651135.49</b>

(Rs. in Lac.)

Contingent Liabilities	31/03/2010	31/03/2009
	7.00	1084.55

**Brief particulars of Contingent Liabilities:** Contingent liability in respect of guarantee by the company aggregated to Rs. 7.00 lac (previous year Rs. 1084.55 lacs).



# GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

1. **Acceptance of Fixed Deposits**  
Fixed deposits will be accepted from Limited / Private Limited Companies / Resident / HUFs / Non Resident Indians / Co-operative Societies / Co-operative Banks / Association of Persons / Trusts, etc.
2. **Non-Resident Indians (NRIs)**  
Deposit from NRI and Persons of Indian Origin (PIOs) resident outside India would be accepted on non-repatriation basis only, in accordance with RBI regulations governing the acceptance of deposits from NRIs. Deposit would be accepted for a maximum period of 3 years. Payment of interest as also the repayment of deposit shall be made only by credit to NRO Account with Banks. Income tax at source will be deducted as applicable to NRO deposit of NRIs / PIOs.
3. **Joint Deposit Holders:**  
Deposit will be accepted in joint names not exceeding three in number. In case of deposits in joint names, all communications shall be addressed to the first named depositor and payment of interest and repayment of principal amount shall be made to the first named depositor. Any discharge given by the same person or any of the depositors will be valid and binding on all joint depositors unless expressly intimated to the Company at the time of making deposit.  
In the event of death of the first joint holder, the repayment of deposit and payment of interest shall be made to the person next in order of joint / holding on submission of death certificate without reference to the heirs and / or legal representative of the deceased. In any other case it will be necessary for the legal representative of the deceased to produce the following, as applicable:  
a) Succession Certificate  
b) Letter of Administration  
c) Probate of the Will
4. **Application:**  
The prescribed application form, duly accompanied by cash (less than Rs. 20,000/- and within the Provision of the Income Tax Act) / cheque / demand draft in favour of **Dewan Housing Finance Corporation Ltd.** should be sent to our respective branches. Alternatively remittances are accepted through NEFT / RTGS.  
Signature by thumb impression must be attested by a Magistrate or a Notary Public under their Official Seal. In case an application is made under Power of Attorney, the relevant Power of Attorney must be lodged with the Company at the time of application.
5. **Trusts / Associations / Clubs**
  - Copy of Resolution
  - Names and Addresses of Trustees
  - Pan Card Copy
  - Operation mandate
  - Specimen signatures
6. **Public / Private Ltd. Company / Co-operative Societies Co-operative Banks**
  - Copy of Memorandum & Articles of Association / Bye-laws.
  - Copy of Resolution to invest in DHFL's Deposit Scheme
  - List of Directors and Office Bearers
  - Operational Mandate and Specimen Signatures of the Authorized Persons
  - Pan Card Copy
7. **Partnership Firm**
  - Declaration of Partnership by Partners
  - Name and address of Partners
  - Operational Mandate and Specimen Signatures
  - Pan Card Copy
8. **Proprietary Concern**
  - Name & Signature of the Proprietor
  - Pan Card Copy
9. **Payment of Interest**  
Interest will be calculated on the basis of 365 days in a year and will cease on the date of maturity.  
**Electronic Clearing System**  
Facilitates interest payment by direct credit to the depositor's Bank Account. This facility is available in all centers of DHFL. Depositors are required to provide evidence of Bank Account / Branch / MICR Code, etc. in the ECS mandate.
10. **Deduction of Tax at Source:**  
Income Tax will be deducted at source on interest payment of Rs. 5000/- and above in a financial year subject to changes / alterations in the said provisions by the relevant authorities. Upto Rs. 5000/- TDS is not applicable. For exemption of TDS, Depositors should submit Form 15G / 15H / 15AA / Order U/s 10 / Order U/s 197 (as the case be).
11. **Free Accident Insurance cover**  
Every depositor is insured against unfortunate Accidental death for a sum of Rs. 1,00,000 (One lac only) free of premium.
12. **Nomination:**  
Depositor/s can, singly or jointly, nominate another person under this facility. The nominee shall be recognized as the Holder of the title of the Fixed Deposit on death of all the depositors. Power of Attorney holder or a guardian applying on behalf of a minor cannot nominate. Depositors are advised to provide the specimen signature of the nominee at the time of nomination to expedite the transmission of the deposits to the nominee in the event of demise of the depositors.
13. **Deposit Receipt:**  
The deposit receipt and interest warrants will be sent by Post / Courier by the Company to the address given in the application form and the Company shall not be held responsible for any loss or delay in transit.  
If the deposit receipt is not received by the depositor for any reason, the depositor should write to enquire with the Company. In the event of loss / destruction / mutilation of deposit receipt, the Company may at its sole discretion issue a duplicate receipt upon receiving an Indemnity Bond executed by the depositor in the form prescribed by the Company. The deposit receipt is not transferable. The Company will not recognise any lien or assignment of the deposit or interest thereof.
14. **Renewal and Repayment of Deposit:**  
In case of renewal of the Fixed Deposit, a fresh application form duly filled should accompany the discharged deposit receipt. In case of repayment, the duly discharged deposit receipt should be surrendered at least 15 days before the date of maturity. The deposit would be payable at the city / town where the deposit is placed or any city / town where DHFL has its offices.
15. **Premature Withdrawal:**
  - a) Premature withdrawal will be allowed after completion of three months from the date of deposit, as per National Housing Bank (NHB) guidelines. In case of such such premature withdrawal the rates given in the table below shall apply.
  - b) In the event of the deposit holder already having / received interest at a higher rate, the difference in the total interest paid and revised interest payable would be adjusted against the interest / principal amount.
  - c) Outstanding post-dated interest cheque / warrants in custody of the depositor should be surrendered to DHFL. The Brokerage payable to authorised agents is for the period completed and excess brokerage paid will be recovered from the depositor / broker.

Sr. No.	Period completed from date of deposit	Rate of Interest payable (% p.a.)
1.	After 3 months but before 6 months	No Interest.
2.	Above 6 months before 12 months	3% less than the minimum rate at which the public deposit is accepted.
3.	12 months and above	2% less than the rate applicable to the deposit run period
16. **Loan against Deposits:**  
Loans may be granted against Fixed Deposit upto 75% of the Principal deposit amount carrying interest @2% per annum (at monthly rest) above the deposit interest rate and other additional charges as applicable on such deposit, provided the deposit has run for a minimum period of three months. The outstanding loan together with interest shall be settled in one lump sum by the depositor or shall be adjusted on maturity of the deposit. However, the granting of loan will be at the sole discretion of the Company.
17. **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 norms by submitting the following documents:  
a) Latest photograph  
b) Certified copy of the proof of identity  
c) 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.
18. **For Authorised Agents:**  
Agents are not authorised to accept cash or issue receipt on behalf of DHFL. Please ensure that agent name and code number is clearly mentioned in the Application Form to enable payment of brokerage. Application Forms received without name and code number will not be considered for payment of brokerage. Brokerage will be paid to registered agents at the rate decided by the management as per RBI / NHB regulations / guidelines.
19. **General**
  - i) Deposits / will be subject to the rules / guidelines framed from time to time by National Housing Bank (NHB) or any other statutory authority and or Central / State Government in connection with acceptance of deposits by Housing Finance Companies.
  - ii) The terms and conditions form part of the prescribed form.
  - iii) The Company reserves the rights to alter or amend from time to time the terms and conditions without assigning any reasons, if so required by NHB regulations / guidelines.
  - iv) Brokerage will be paid to the third party (other than deposit holders) as per NHB regulations / guidelines.
  - v) The Company has an Investor Relations Cell at its Corporate Office to look into any investor grievance regarding deficiencies, if any, in the services provided by any of the branches of the Company.
  - vi) In case the depositor is not satisfied with the service provided or the grievance redressal the depositor may approach the National Consumer Disputes Redressal Forum or the State Level Consumers Disputes Redressal Forum for relief.
  - vii) The Board of Directors certify that all the relevant information regarding the Scheme as well as the financial position of the Company is correctly declared.
  - viii) As required by NHB guidelines, it is to be distinctly understood that the Fixed Deposit Application Form should not in any way be deemed or construed to have been cleared or approved by NHB. NHB does not undertake any responsibility either for the financial soundness of any scheme or for the statements made in the Fixed Deposit Application Form.
  - ix) 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.
  - x) FDR & Cheques / Warrants will be sent to the first depositor by post / courier DHFL will not be responsible for non-receipt / loss or any delay in transit.
  - xi) Periodical payment of interest on Deposit will be made through ECS, by directly crediting depositor's account.
  - xii) In case of loss / misplacement of FDR / Cheque by the depositor, relevant legal procedures will have to be followed.
  - xiii) Change of address of first depositor should be intimated to DHFL.
  - xiv) All disputes relating to acceptance of deposits shall be subject to Mumbai jurisdiction only.
  - xv) All Depositors must mention PAN / GIR No. while placing deposit in excess of Rs. 25,000/-.



Agent / Broker Name: RR INVESTORS RETAIL SERVICES PVT. LTD.

Agent's / Broker's Code No.: 00846

Sub-Broker's Code No.: \_\_\_\_\_ Customer Code: \_\_\_\_\_

Appl. No.: \_\_\_\_\_ Date: \_\_\_\_\_ Signature: \_\_\_\_\_



### FIXED DEPOSIT APPLICATION FORM

Individuals  Others

#### IMPORTANT:

- 1) Please use BLOCK Letters 2) Please tick wherever applicable
- 3) All details must be filled in, if not applicable, please write N.A. ■ For Privilege Customers appropriate proof should be attached
- 4) Crossed A/c Payee Cheques / DD payable to "Dewan Housing Finance Corporation Ltd." should be furnished.
- 5) Amount can be remitted for Fixed Deposits by NEFT / RTGS for Credit of DHFL's Account 6) DHFL will in no way be responsible for such or other wrong tenders.
- 7) Cash can be accepted for investment in FD Schemes below Rs. 20,000/- only. ■ Agents are not authorised to issue receipt.

Date: \_\_\_\_\_

I / We apply for placement / renewal of deposit at \_\_\_\_\_ Branch.

for a period of \_\_\_\_\_ months and will earn interest @ \_\_\_\_\_ % p.a. The payment details are as under:

DHFL Deposit Receipt No. \_\_\_\_\_ Maturity Date \_\_\_\_\_

(In case of Renewal)

Renewal Amt. \_\_\_\_\_ Maturity Amt. \_\_\_\_\_

#### FIXED RATE INTEREST

SCHEME	PERIOD	STATUS	PRIVILEGE	DEPOSIT REPAYABLE TO:
<input type="checkbox"/> Cumulative	<input type="checkbox"/> 12	<input type="checkbox"/> Residential Individual	<input type="checkbox"/> Sr. Citizens (60 yrs & above)	<input type="checkbox"/> First Depositor
<input type="checkbox"/> Non Cumulative	<input type="checkbox"/> 24	<input type="checkbox"/> Non-Resident Individual	<input type="checkbox"/> Widows	<input type="checkbox"/> First Depositor or Survivor/s
<input type="checkbox"/> Yearly	<input type="checkbox"/> 36	<input type="checkbox"/> Hindi Undivided Family	<input type="checkbox"/> Armed Force personnel	<input type="checkbox"/> Either or Survivor/s
<input type="checkbox"/> Quarterly	<input type="checkbox"/> 48	<input type="checkbox"/> Trusts <input type="checkbox"/> AOP <input type="checkbox"/> Clubs	<input type="checkbox"/> Existing DHFL	<input type="checkbox"/> Any one or Survivor/s
<input type="checkbox"/> Half Yearly	<input type="checkbox"/> 60	<input type="checkbox"/> Public / Private Companies	<input type="checkbox"/> Home Loan Borrower	
<input type="checkbox"/> Monthly	<input type="checkbox"/> 72	<input type="checkbox"/> Partnership / Proprietary firms	<input type="checkbox"/> DHFL Share holders	
<input type="checkbox"/> Small Saving Scheme	<input type="checkbox"/> 84	<input type="checkbox"/> Registered Co-op. Soc./ Co-op. Banks / Banks	Proof Attached _____	

Depositor's Name (in Block Letters)

Date of Birth / Incorporation

First Applicant \_\_\_\_\_

Second Applicant \_\_\_\_\_ Relation to First Applicant \_\_\_\_\_

Third Applicant \_\_\_\_\_ Relation to First Applicant \_\_\_\_\_

In case First / Sole Applicant is minor: Date of Birth \_\_\_\_\_ Guardian's Name: \_\_\_\_\_

Income Tax Permanent Account No. (PAN) for 1st Depositor: \_\_\_\_\_

Tax to be deducted  YES  NO. If No. Please submit 15G / Form 15H / 15AA / Order U/s 10 / Order U/s 197 (as applicable).

#### ADDRESS OF FIRST / SOLE DEPOSITOR

Flat No. & Bldg. Name \_\_\_\_\_  
Road No./ Name \_\_\_\_\_

City \_\_\_\_\_ Pin Code \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_

Tel. (R): \_\_\_\_\_ STD Code \_\_\_\_\_ Mobile \_\_\_\_\_

Email: \_\_\_\_\_

OCCUPATION  Service  Business  Retired  Housewife  Other \_\_\_\_\_

#### NOMINATION

Name of Nominee \_\_\_\_\_

Guardian's Name (if nominee is minor): \_\_\_\_\_

Relationship of nominee with first depositor: \_\_\_\_\_

Address of Nominee: \_\_\_\_\_

Signature of Nominee (optional): \_\_\_\_\_

i / We the applicant(s) hereby apply for the placement / renewal of Fixed Deposit as per details given above in accordance with the terms and conditions and confirm that these are binding on me / us. I / We also declare that I / We have not acquired the funds being deposited with you by borrowing or accepting deposits from any other person. I / We declare that the first name Depositor is the beneficial owner and is to be treated as the payee for the purpose of deduction of tax under Section 194-A of the Income Tax Act, 1961. I / We have gone through the financial and other statements / particulars / representations furnished / made by the Company and after careful consideration. I / We m / are placing the deposit with the Company at my / or own risk and volition.

#### SIGNATURES OF DEPOSITOR(S)

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

#### For Office Use Only

FDR NO.:	Rate of Interest	Amount of Deposit
Maturity Date		Maturity Amount

#### DETAILS OF BANK ACCOUNT OF SOLE / FIRST DEPOSITOR

Savings A/c  Current A/c

Bank Account No. \_\_\_\_\_ FDR No.: \_\_\_\_\_

MICR Code: \_\_\_\_\_ Account Holder's Name (as per Bank's Record) \_\_\_\_\_

IFSC \_\_\_\_\_ Bank Name: \_\_\_\_\_

Branch: \_\_\_\_\_

(Copy of cheque of the above mentioned Bank Account should be attached with this mandate. Please refer to Point No. 10 in General Conditions)



**PAYMENT DETAILS**
 Cheque  Draft  RTGS  Cash UTR No. \_\_\_\_\_

 Cheque / Draft No. \_\_\_\_\_ Date \_\_\_\_\_ Amount: Rs. \_\_\_\_\_  Tick if additional amount

Rupees (in words) \_\_\_\_\_

Bank Name \_\_\_\_\_ Branch \_\_\_\_\_

**Proof of Address to be provided by Applicant.** (Please submit *Any One* of the following certified documents)

 Latest Telephone Bill of Landline / Mobile  Latest Electricity / Gas Bill  Ration Card  Latest Bank Account Statement

 Registered Rent Agreement  Latest Demat Account Statement  Any other Address Proof \_\_\_\_\_ (Subject to satisfaction of DHFL)

**FDR SENT THROUGH**  Agent  Regd. Post  Hand Delivery

**INTRODUCTION / IDENTIFICATION OF NEW DEPOSITOR (MANDATORY)** Introducer must be a DHFL existing depositor or an Agent

Introducer's Name: \_\_\_\_\_ DHFL FDR No. / Agent Code No.: \_\_\_\_\_

If there is no introducer, submit a photocopy of any one of the following for the first depositor :

 PAN Card  Election Identity Card  Passport / Ration Card  Document evidencing creation / registration of the Trust.

Signature \_\_\_\_\_

**Know Your Customer (KYC) Compliance Application Form (Individual)**

Please fill the information in BLOCK Letters and ✓ in appropriate places.

This information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder the NHB's guidelines on Anti Money Laundering. For existing Depositor, the information furnished herein will supersede the information available in the records of DHFL. This information is to be furnished by all applicant(s) separately.

Name of the Applicant (as appearing in supporting identification document)

Mr. / Mrs. / Miss \_\_\_\_\_

Full Name of Father / Husband / Guardian

Mr. / Mrs. / Miss \_\_\_\_\_

**Status**  Limited  Private Limited Companies  Residents  HUFs  Non Resident Indians  
 Co-operative Societies  Association of Persons  Trusts

Date of Birth \_\_\_\_\_ Nationality: \_\_\_\_\_

**Income Tax Permanent Account No. (PAN) :** \_\_\_\_\_

**Proof of Identity to be provided by Applicant.** (Please submit ANYONE of the following certified documents)

 Passport  Photo Pan Card  Driving Licence  Voter's Identity Card  Photo Ration Card  Photo Debit / Credit Card issued by Bank

 Any other identification with Photograph (subject to satisfaction of DHFL) \_\_\_\_\_

**ADDRESS OF FIRST / SOLE DEPOSITOR**

Flat No. &amp; Bldg. Name \_\_\_\_\_

Road No./ Name \_\_\_\_\_

City \_\_\_\_\_ Pin Code \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_

Tel. (R): \_\_\_\_\_ STD Code \_\_\_\_\_ Mobile \_\_\_\_\_

**Proof of Address to be provided by Applicant.** (Please submit ANY ONE of the following certified documents)

 Latest Telephone Bill of Landline / Mobile  Latest Electricity / Gas Bill  Latest Bank Account Statement  Registered Rent Agreement  Ration Card

 Latest Demant Account Statement  Any other address proof (subject to satisfaction of DHFL) \_\_\_\_\_

**OTHER DETAILS:**

 1. **Gross Annual Income Details (Please tick ✓)**
 Upto Rs. 2,00,000  Rs. 2,00,001 to Rs. 5,00,000  Rs. 5,00,001 to Rs. 10,00,000  Rs. 10,00,001 to Rs. 25,00,000  Rs. 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

**DECLARATION:**

I / We hereby declare that above information is true and to the best of my / our knowledge and belief. I / we further declare that the deposit made under the deposit application is through legitimate source and does not include directly / indirectly any proceeds of schedule of offence and / or is not designed for the purpose of contravention or evasion under any law.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Signature of Depositor \_\_\_\_\_

**For office use only**

Date of Receipt: \_\_\_\_\_

Branch: \_\_\_\_\_ Customer No.: \_\_\_\_\_

Checked by: \_\_\_\_\_ Authorised by: \_\_\_\_\_

FDR Receipt No.: \_\_\_\_\_