

**FOR INDIVIDUALS / COMPANIES /
PARTNERSHIP FIRMS / PROPRIETARY CONCERNS**



Instruments with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations.



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DHFL HIGHLIGHTS

- 30 years of continuous growth
- 3rd largest Housing Finance Company in India
- Assets Under Management of ₹46,860.00 crore as on 30th June 2014

DHFL FD HIGHLIGHTS

- Strong nationwide presence in over 400 locations
- Special product for Females & Trusts
- Special rate of interest for Privilege customer
- Accidental death insurance for first individual depositor

PRODUCT FEATURES

Interest Rates effective from 14th August, 2014

Features		Aashray Deposit - Individual*					Aashray Deposit Swayamsidha *
		12 Months	14 Months	24 - 36 Months	40 Months	48 - 120 Months	18 Months
Interest Rate up to	Deposit < 50 Lacs	9.50%	9.75%	9.75%	9.85%	9.60%	9.80%
	Deposit >= 50 Lacs	9.75%	10.00%	10.00%	10.10%	9.85%	10.05%
Yield up to	Deposit < 50 Lacs	9.73%	10.08%	10.49% - 11.02%	11.33%	11.38% - 15.54%	10.29%
	Deposit >= 50 Lacs	9.99%	10.34%	10.78% - 11.34%	11.66%	11.73% - 16.16%	10.56%
Privilege customer Benefit		Additional interest of 0.40% for Privilege customers*					
Deposit ₹ 50 lacs and above Benefit		Additional interest of 0.25%					
Minimum Deposit Amount (In ₹)		₹ 2,000	₹ 10,000	₹ 2,000	₹ 2,000	₹ 2,000	₹ 10,000
Accidental Death Insurance		Accidental Death Insurance of ₹ 1 lac to Individual depositor and every first depositor in case of joint holding					
Loan Against FD		75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
Tax Exemption on Interest		Upto ₹ 5,000	Upto ₹ 5,000	Upto ₹ 5,000	Upto ₹ 5,000	Upto ₹ 5,000	Upto ₹ 5,000

Accidental Death Insurance: ₹1 lac accidental death insurance to every Individual Depositor or First Depositor in case of joint holdings, free of Premium

Privilege Customer Category: Senior Citizens, existing DHFL Home Loan borrowers, DHFL Shareholders, Armed Forces Personnel and Widows

Loan against FD: Up to 75% of Principal deposit amount, carrying interest @ 2% per annum on the deposit rate, at monthly rest

RTGS/NEFT/Cheque/DD in favour of DEWAN HOUSING FINANCE CORPORATION LTD.

**For Further enquiries, Contact your advisor/broker or
Email: fdresponse@dhfl.com • Customer Care No: (0124)4092750**

SCHEME TABLES

Interest Rates effective from 14th August, 2014

Aashray Deposit - Individual (Deposit < 50 lacs)

Tenure	Cumulative		Non-Cumulative							
	General Customer	Privilege Customer	General Customer				Privilege Customer			
	ROI (p.a.)	ROI (p.a.)	Monthly	Quarterly	Half Yearly	Yearly	Monthly	Quarterly	Half Yearly	Yearly
12 Months	9.50%	9.90%	9.10%	9.20%	9.30%	9.50%	9.50%	9.60%	9.70%	9.90%
14 Months	9.75%	10.15%	9.35%	9.40%	9.55%	9.75%	9.75%	9.80%	9.95%	10.15%
24 Months	9.75%	10.15%	9.35%	9.40%	9.55%	9.75%	9.75%	9.80%	9.95%	10.15%
36 Months	9.75%	10.15%	9.35%	9.40%	9.55%	9.75%	9.75%	9.80%	9.95%	10.15%
40 Months	9.85%	10.25%	9.45%	9.50%	9.60%	9.85%	9.85%	9.90%	10.00%	10.25%
48 - 120 Months	9.60%	10.00%	9.20%	9.25%	9.40%	9.60%	9.60%	9.65%	9.80%	10.00%

Aashray Deposit - Individual (Deposit 50 lacs & above)

Tenure	Cumulative		Non-Cumulative							
	General Customer	Privilege Customer	General Customer				Privilege Customer			
	ROI (p.a.)	ROI (p.a.)	Monthly	Quarterly	Half Yearly	Yearly	Monthly	Quarterly	Half Yearly	Yearly
12 Months	9.75%	10.15%	9.30%	9.40%	9.50%	9.75%	9.70%	9.80%	9.90%	10.15%
14 Months	10.00%	10.40%	9.55%	9.65%	9.75%	10.00%	9.95%	10.05%	10.15%	10.40%
24 Months	10.00%	10.40%	9.55%	9.65%	9.75%	10.00%	9.95%	10.05%	10.15%	10.40%
36 Months	10.00%	10.40%	9.55%	9.65%	9.75%	10.00%	9.95%	10.05%	10.15%	10.40%
40 Months	10.10%	10.50%	9.65%	9.75%	9.85%	10.10%	10.05%	10.15%	10.25%	10.50%
48 - 120 Months	9.85%	10.25%	9.45%	9.50%	9.60%	9.85%	9.85%	9.90%	10.00%	10.25%

Fixed Deposit for: Resident Individual | NRI | HUF | Trust | Society | Association | Club | Public/Private Company | Partnership
 Proprietary Firm | Registered Co-operative Society | Co-operative Bank | Bank etc.

- Minimum deposit for 14months ₹10,000/- for others ₹2,000/- • Minimum deposit for monthly interest plan is ₹20,000/-

Swayamsidha Deposit

Tenure	Cumulative		Non-Cumulative							
	General Customer	Privilege Customer	General Customer				Privilege Customer			
	ROI (p.a.)	ROI (p.a.)	Monthly	Quarterly	Half Yearly	Yearly	Monthly	Quarterly	Half Yearly	Yearly
Deposit Less than ₹50 lacs	9.80%	10.20%	9.40%	9.45%	9.55%	9.80%	9.80%	9.85%	9.95%	10.20%
Deposit ₹50 lacs and above	10.05%	10.45%	9.60%	9.70%	9.80%	10.05%	10.00%	10.10%	10.20%	10.45%

Fixed Deposit for: Resident Female Individuals | Non-Resident Female Individuals | Minor girls through guardians
 HUF with Karta being female | The first account holder being female in joint account.

- Minimum amount for Swayamsidha deposit is ₹10,000/- • Minimum deposit for monthly interest plan is ₹20,000/-

Double My Money

	General Customer ROI (p.a.)	Tenure	Privilege Customer ROI (p.a.)	Tenure
Deposit Less than ₹50 lacs	9.75%	88 Months	10.15%	85 Months
Deposit ₹50 lacs and above	10.00%	86 Months	10.40%	83 Months

Fixed Deposit for: Resident Individual | NRI | HUF | Trust | Society | Association | Club | Public/Private Company
 Partnership | Proprietary Firm | Registered Co-operative Society | Co-operative Bank | Bank etc.

- Minimum amount for Swayamsidha deposit is ₹10,000/-

- Fixed deposit interest compounded Half Yearly • Interest payments through ECS • Additional Deposit over the minimum amount to be in multiples of ₹1,000/-
- **Privilege customer** - Senior citizens (aged 60 years and above), DHFL Share Holders, Existing DHFL Home Loan Borrowers, Armed forces Personnel, Widows (appropriate proof should be attached).

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 and its subsidiary with details of branches: The Company is primarily carrying on the business of providing housing finance for purposes of construction / purchase of residential houses. The Company does not have any subsidiary as on date. 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: 10th Floor, TCG Financial Centre, BKC Road, Bandra Kurla Complex, Bandra East, Mumbai - 400 051
 (iii) Branches / Offices: As mentioned overleaf.
 (d) Brief particulars of the Company: The day to day affairs of the Company are managed by the Chairman & Managing Director subject to the superintendence, control and direction of the Board of Directors.
 (e) Name, address and occupation of Directors as on 24th July 2014.

Sr. No.	Name of the Director and their DIN	Address of the Directors	Occupation
1.	Mr. Kapil Wadhawan Chairman & Managing Director (00028528)	22-23, Sea View Palace, Pali Hill, Bandra (West), Mumbai-400050	Business
2.	Mr. Dheeraj Wadhawan Non Executive Director (00096026)	22-23, Sea View Palace, Pali Hill, Bandra (West) Mumbai-400050	Business
3	Mr. G. P. Kohl Independent Director (00230388)	1403/04, Dheeraj Enclave, (A1 Tower), Off Western Express Highway, Borivali (East), Opp- Bhor Industries, Mumbai - 400 066	Management Consultant
4.	Mr. Kaikshushru Vicajay Taraporevala Nominee Director (00691210)	Caledonia Investments PLC., Cayzer House, 30 Buckingham Gate, London SW1E 1NN	Nominee Director
5.	Mr. Ajay Vazirani Independent Director (02006622)	Hariani & Company Advocate and Solicitors, 1st Floor, 10, Bruce Street, Homi Mody Street, Fort, Mumbai - 400 001	Professional
6.	Mr. V. K. Chopra Independent Director (02103940)	Flat No. 4 A, 4th Floor, Harmony Tower, Dr. E Moses Road, Worli Naka, Worli, Mumbai-400 018	Professional
7.	Mr. Mannil Venugopalan Independent Director (00255575)	Flat No. 201, Block -34, Heritage City, M G Road, DLF Phase -II, Gurgaon - 122 002	Professional

(f) & (g) Profit and Dividend

Financial Year ended	Profit Before Tax (₹ in Lakhs)	Profit After Tax (₹ in Lakhs)	Dividend (₹ Per share)
31st March, 2014	73,511	52,900	8.00*
31st March, 2013	61,068	45,185	5.00
31st March, 2012	39,836	30,636	3.50

*Includes one-time special dividend of ₹ 3 per share to mark the 30th Anniversary

(h) Summarised Financial Position of the Company as appearing in the last three audited Balance Sheets

LIABILITIES	As at 31/03/2014 (₹ in lakhs)	As at 31/03/2013 (₹ in lakhs)	As at 31/03/2012 (₹ in lakhs)
Shareholder's Funds			
Share Capital	12,842	12,822	11,684
Reserves and Surplus	344,654	310,887	191,588
Non-Current Liabilities			
Long Term Liabilities	3,229,548	2,656,471	1,601,860
Deferred Tax Liabilities (Net)	115	-	-
Other Long Term Liabilities	151	277	-
Long Term Provisions	33,135	26,360	15,940
Current Liabilities			
Short Term Borrowings	159,472	87,598	93,417
Trade Payables	26	58	4,860
Other Current Liabilities	598,467	481,199	228,458
Short Term Provisions	7,513	4,623	3,903
TOTAL	4,385,923	3,580,295	2,151,710

ASSETS	As at 31/03/2014 (₹ in lakhs)	As at 31/03/2013 (₹ in lakhs)	As at 31/03/2012 (₹ in lakhs)
Non-Current Assets			
Fixed Assets	98,773	43,793	24,648
Non-Current Investments	30,670	19,052	38,746
Long Term Housing and Property Loans	3,874,690	3,236,949	1,824,298
Other Long Term Loans and Advances	1,608	3,301	1,334
Other Non-Current Assets	19,451	27,192	28,191
Deferred Tax Assets / (Liabilities) (Net)	-	201	(2133)
Current Assets			
Current Investments	26,920	8,450	7,529
Trade Receivables	7,745	5,896	5,434
Cash and Bank Balances	98,318	51,256	70,164
Short Term Portion of Housing and Property Loans	184,973	153,223	111,240
Other Short Term Loans and Advances	40,281	28,717	40,865
Other Current Assets	2,494	2,265	1,394
TOTAL	4,385,923	3,580,295	2,151,710

CONTINGENT LIABILITY

Particulars	As on 31/03/2014	As on March 31, 2013	As on 31/03/2012
Guarantees provided by the Company	10,003	9,996	22,473
Claims against the Company not acknowledged as debts	105	83	54
Income Tax Demand			
(Net of amount deposited under protest ₹ 67 lakh)	430	430	-

- i) FY 2012-13 and FY 2013-14 figures reflect the merged entity figures. Hence, these figures are not comparable with those of the previous years.
 ii) 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. ₹ 16577.05 crores, whereas the total Public Deposits as on March 31, 2014 was ₹ 2595.45 crores with 1,65,054 number of depositors.

- k) There are no overdue deposits other than unclaimed deposits.
 l) We declare that
 i) The Company has complied with the provisions of the NHB directions and above mentioned rules.
 ii) The compliance with these directions does not imply that the repayments of deposits are guaranteed by the Central Government / Reserve Bank of India / National Housing Bank.
 iii) The fixed deposits accepted/ renewed by the Company are secured appropriately to the extent of floating charge created by way of Deed of Trust dated 15th February 2014.

The total amount of exposures, other than investments in shares, including the non-fund based facilities, to companies in same group or other entities or business ventures in which directors and / or the Company are holding substantial interest as on March 31, 2014 was ₹ 47.92 crores.

The above text has been approved by the Board of Directors at its meeting held on Thursday the 24th July, 2014, and is being issued on the authority and in the name of the Board of Directors of the Company. A copy of this advertisement duly signed by a majority of Directors of the Company has been filed with the National Housing Bank, New Delhi, and the Regional Office of Department of Non-Banking Companies of the Reserve Bank of India, Mumbai.

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

Date : 24th July 2014
Place : Mumbai

Sd/-
Kapil Wadhawan
Chairman & Managing Director

Mumbai (1) Zone: DahisarTel: (022) 61093333 Fax: (022) 61093335 Dahisar (East)Tel: (022) 61539700 Borivali (East) Tel: (022) 28875118 / 28851171 / 28867761 / 762. Fax: (022) 28867761 Borivali (West) Tel: (022) 28933761 / 28941944 Fort Tel: (022) 61066800/22047092 Fax: (022) 22871985 Mira Bhayander Road Tel: (022) 28131167 / 177 / 187 / 197 Metro OfficeTel: (022) 61558100 / 101/ 150 /26470338 / 339 Fax: (022) 2658 2176 Nallasopara Tel: (0250) 6455311/2413841 BoisarTel: (02525) 267826 / 926 Vasai (E) Tel: (0250) 6510370 & 2461280 Vasai (W) Tel: (0250) 3290367 - 369 / 3051342 Vashi (W)Tel: (0250) 27814038 / 039 Virar (W) Tel: (0250) 6451718 / 2512178 Virar (E) Tel: (0250) 6510230 / 2520109 Andheri East Tel: (022) 65357011 Palghar **Mumbai (2) Zone** - Branches Thane - Hari NiwasTel: (022) 67285858 - 922 Fax: (022) 67285859 Ambernath Tel: (0251) 6482801 - 803 Bhandup Tel: (022) 65614551 / 539 Dombivoli Tel: (0251) 2449630 / 631 GB Road Thane Tel: (022) 25424414 / 415 Kalyan Tel: (0251) 3258356 / 2328124 / 2320780 Navi Mumbai (Belapur)Tel: (022) 27571650 / 2596 Fax: (022) 27572596 Navi Mumbai (Kharghar) Tel: (022) 65308171 / 27742861 Panvel Tel: (022) 27450061 / 063 Fax: (022) 27450061 Thane - NaupadaTel: (022) - 61533400 Titwala Tel: (0251) 6057222 / 6067222 **West Zone** - Branches Pune (ZO)Tel: (022) 25314000 Pune (RO) Tel: (020) 66819595 AhmednagarTel: (0241) 2431677 Fax: (0241) 2431677 AkolaTel: (0724) 2491279/0697 Fax: (0724) 2352643 AurangabadTel: (0240) 2351033 / 2643 /6450570 JalgaonTel: (0257) 2222253. Fax: (0256) 222254 KhargoneTel: (07282) 234732 / 830 / 231674 KolhapurTel: (0231) 2660567/3664. Fax: (0231) 2660567 NagpurTel: (0712) 2432448 / 2429686 NasikTel: (0253) 2316771 / 772 Fax: (0253) 2316762 ParbhaniTel: (02452) 227691 Fax:(02452) 223326 PuneTel: (020) 41407000 - 015 SangliTel: (0233) 2372166 SolapurTel: (0217) 2322241/ 3297178 YavatmalTel: (07232) 238225 PimpriTel: (0232) 988107809 ChakanTel: (02135) 2310522-21 SwargateTel: (020) 24225461 - 463 HadapsarTel: (020) 26890963 - 964 Indore (RO)Tel: (0731) 4235701 - 715 Bhopal Tel: (0755) 2555088 / 4277088 / 4218376 GwaliorTel: (0751) 4218202 - 207 ItarsiTel: (073571) 4275721 JabalpurTel: (0761) 4054911 / 921 IndoreTel: (0731) 4235701 - 715 GoaTel: (0832) 2230410 - 411 **West Zone - Service Centres** AravattalTel: (0721) 2563654 WaghholiTel: (020) 32405535 DaundTel: (02117) 262929 TalegaonTel: (02114) 222607 NasikTel: (0253) 2456762 LaturTel: (02382) 241272 ChandrapurTel: (07172) 273813 ShirampurTel: 9604969613 JalnaTel: 9823624453 KhandwaTel: (0733) 2226650 UjjainTel: (0734) 4064009 SatnaTel: 9301461531 VidishaTel: 9926801978 PithampurTel: 9039191444 **Gujarat & Rajasthan Zone** - Branches Ahmedabad (ZO/RO)Tel: (079) 26449521 / 564 /1090/30481824 Fax: (079) 26449524 AhmedabadTel: (079) 40262800 - 022 Fax: (079) 26563269 ChandkhedaTel: 9904453100 MehsanaTel: (02762) 230006 / 008 RajkotTel: (0281) 2586458 - 459 SuratTel: (0261) 2471112 / 113 / 120 / 130 VadodaraTel: (0265) 2226312 - 314 AhmedabadTel: 079-26402991 - 994 Jaipur (RO)Tel: (0141) 2366536 - 539 Fax: (0141) 2366538 BikanerTel: (0151) 2206352 Fax: (0151) 2205929 JaipurTel: (0141) 4097421 Fax: (0141) 4097435 Jaipur (SO)Tel: (0141) 2351997/987 JodhpurTel: (0291) 2640150 Fax: (0291) 5104298 KotaTel: (0744) 2391928 / 2028 UdaipurTel: (0294) 2418123 - 124 BhiwaraTel: (01482) 235013 - 014 **Gujarat & Rajasthan Zone - Service Centres** VastralTel: (079) 2297292 JamnagarTel: (0288) 2558449 BharuchTel: (02642) 246194 BopalTel: (02717) 293070 GotriTel: (0265) 2371124 GotaTel: (0179) 2929992 WaghodiaTel: (0265) 6500370 VapiTel: (0260) 2425888 NokhaTel: (01531) 220820 SirkarTel: (0152) 250185 AlwarTel: (0144) 2703386 JhalawarTel: (07432) 232718 DausaTel: (01427) 221930 TonkTel: (01432) 244662 **East Zone - Branches** Kolkatta (ZO/RO)Tel: (033) 40220800/11 Fax:(033) 40220827 KolkattaTel: (033) 40220800/11 Fax:(033) 40220827 DurgapurTel: (0343) 2548070 / 2351 Kolkatta Syndication Tel: (033) 22315658 BhubaneswarTel: (0674) 2534142 / 3265973 Fax:(0674) 2534185 JamshedpurTel: (0657) 6541793 RanchiTel: (0651) 2563005 Fax:(0651) 23563005 RaipurTel: (0771) 4092956/ 4014140 **East Zone - Service Centres** AsansolTel: (0341) 2274197 BardhamanTel: (0342) 2568086 Rajarhat Tel: 9830667505 ChandannagarTel: 9836962999 BerhampurTel: (0680) 2290089 HazaribaghTel: (06546) 263605 BilaspurTel: (07752) 412754 DurgTel: (0788) 4051919 **East Zone - Collection Centre Suri (East Zone)Tel: 9732347203 Delhi 1 Zone** - Branches Gurgaon (ZO/RO)Tel: (0124) 4724100 GurgaonTel: (0124) 3052037 - 040 /4315705/708 - 710 Omax MallTel: (0124) 4786000 - 016 Fax: (0124) 4786020 JanakpurTel: (011) 45641724 SafdarjungTel: (011) 43140000 Fax: (011) 23328711 **Delhi 2 Zone** - Branches East of KailashTel: (011) 26470062/064 -065 Rajendra PlaceTel: (011) 43089670 - 74 Noida (ZO/RO)Tel: (0120) 4862700 /099 Vaishali (Ghaziabad)Tel: (0120) 2774394 - 95 RDC - GhaziabadTel: (0120) 4102160 Noida + Noida 1Tel: (0120) 4862700 AgraTel: (0562) 6888021 - 22 MeerutTel: (0121) 4055188 - 199 **North Zone** - Branches Chandigarh (ZO/RO)Tel: (0172) 5007899 / 7787 Chandigarh SyndicationTel: (0172) 5071113 - 115 KarnalTel: (0184) 2265262 - 264 JalandharTel: 750899770 Ludhiana - SyndicationTel: (0161) 2740717 Ludhiana Tel: (0161) 5029740 - 741 / 778 /781 BhatindaTel: 0164-5007191 - 194 Lucknow (RO)Tel: (0522) 2206113 - 114 Fax: (0522) 3016245 LucknowTel: (0522) 4087000 - 011 Fax: (0522) 2200386 VaranasiTel: (0542) 2222757 KanpurTel: (0512) 2530865 DehradunTel: (0135) 2740474 HaldwaniTel: (05946) 220246 - 247 / 210576 **North Zone - Service Centres** SonapatTel: (0130) 2214100 AmbalaTel: 9888899665 AmritsarTel: (0183) 2223801 SangrurTel: 9888164482 AmethiTel: (05368) 2229004 AllahabadTel: (0532) 2260494 BareillyTel: 9319322318 MuradabadTel: (0591) 2480128 SaharanpurTel: 9997940202 HaridwarTel: (0135) 2740474 **Karnataka & Kerala Zone - Branches** Bengaluru (ZO/RO) Tel: (080) 43424100 - 170 Fax: (080) 43424101 Bangalore Extended ZO Bengaluru(RO) Tel: (080) 23329596 / 100 - 150 Kochi (RO) Tel: (0484) 2341073 / 83, 2340689, 2334369, 2335369, 2340687 Fax: (0484) 2334368 Bengaluru (Koramangala) Tel: (080) 2209104 / 25705881 - 886 Bengaluru (Jayanagar)Tel: (080) 41209254 /55, 41479601 - 604 Fax: (080) 41209256 MysoreTel: (0832) 2335113 / 358 DavangereTel: (08192) 257809 / 258090 / 233955 ShimogaTel: (08182) 220152 / 074 TumkurTel: 8884253425 BelgaumTel: (0831) 2424971 - 972 Fax: (0831) 2469342 BellaryTel: (08392) 256541 - 543 BijapurTel: (08352) 240971 / 632 HubliTel: (0836) 2352929 Fax: (0836) - 2350066 KannurTel: (0497) 2707795 / 2701051 / 3258234 KalgurTel: (08472) 260630 / 224906 KochiTel: (0484) 2341073 / 83, 2340689, 2334369, 2335369, 2340687 Fax: (0484) 2334368 Kolar Tel: (0815) 2220031 KottayamTel: (0481) 2300156 CalicutTel: (0495) 2367697 MangaloreTel: (0824) 2441359 / 801 Mysore FBTel: (0821) 4257704-705 Fax: (0821) 4257706 NelamangalMob: 9880547444 ThrissurTel: (0487) 2381260 / 2381989 / 2381989 Fax: (0487) 2380041 Thiruvananthapuram Tel: (0487) 2333077 YelahankaMob: 8884488877 HosurTel: (04344) 245955 **Karnataka & Kerala Zone - Service Centres** ChikkodiTel: (08338) 273966 Gokak Tel: (08332) 227117 Chithradurga Tel: (08194) 222558 Harpanahalli Tel: (08398) 280446 Haveri Tel: (08375) 233166 Karwar Tel: (0838) 2225586 Bidar Tel: (08482) 228542 Raichur Tel: (08532) 232799 AlleppeyTel: (0477) 2238577 Aluva Tel: (0484) 2620247 KasaragodTel: (04994) 227184 TripunithuraTel: (0484) 2774988 KollamTel: (0474) 2768822 PathanamthittaTel: (0468) 2220322 PalakkadTel: (0491)2504933 ManjeriTel: (0483) 2760026 MandyatTel: (08232) 230231 UdupiTel: (0820) 2534109 MutholTel: (08350) 280275 BagalakoTel: (08354) 220632 MavelikaraTel: (0479) 2162996 HassanTel: (08172) 267081 KushalnagarTel: (08276) 274955 Harpanahalli **K & K - Collection Centre Gadag (K&K Zone) Tel: 9886673128 / (080) 43424148 Andhra Pradesh Zone - Branches** GunturTel: (0863) 2244120 KadappaTel: (08562) 245400 / 323666 KurnoolTel: (08518) 227217 / 311395 NelloreTel: (0861) 2340243 Rajahmundry Tel: (0883) 2441889 / 6664700 TirupatiTel: (0877) 2245580 VijayawadaTel: (0866) 6668918 / 25751565 VishakhapatnamTel: (0891) 2754985 / 2707908 Vishakhapatnam FB Tel: (0891) 6620003 - 05 KakinadaMob: 9885527612 Hyderabad (ZO/RO) Tel: (040) 23742003- 004 / 040 / 050 / 080 Gachibowli Tel: (040) 64603787 Hyderabad MainTel: (040) 23260994 / 23261002. Fax: (040) 2326277 Hyderabad Sales VerticalTel: (040) 23320192-194 / 23384244 Ameerpet FBMob: 9849085996 Karim NagarTel: (0878) 3290878 NizamabadTel: (08462) 236022 Nagole Tel: (040) 64603788 SangareddyTel: (08455) 654844 / 270098 Tarnaka (AS Rao Nagar) Tel: (040) 27134186 WarangalTel: (0870) 2437999 KukatpallyTel: (040) 23056400, 40101105 **Andhra Pradesh Zone - Service Centres** Eluru Tel: (08812) 222700 Srikalakam Tel: (08942) 222332 Vizianagaram Tel: (08922) 275477 AnantapurTel: (08554) 277000 MahabubnagarTel: (08542) 241334 KhammamTel: (08742) 226166 **Tamil Nadu Zone - Branches** Chennai ZO / RO / Branch044-24807400 / 23722322 Chennai MainTel: (044) 26474646 / 747 / 848 Fax: (044) 26474949 Chennai-OMRTel: (044) 3257733 Chennai MetroTel: (044) 28117749 Chennai- Sales VerticalTel: (044) 24764225 / 24764205 CoimbatoreTel: (0422) 2224991-892 / 2229299 / 2222339 Fax: (0422) 2524887 Erode Tel: (0424) 2270760 MaduraiTel: (0452) 2528400 / 436 PondicherryTel: (0413) 2200263 / 261 / 213, 2204016 Fax: (0413) 2201104 SalemTel: (0427) 2445144 / 2430870 TambaramTel: (044) 22380404 ThirunelveliTel: (0462) 2560079 - 080 TrichyTel: (0431) 2440030 / 060 VelloreTel: (04516) 3207237 / 2247237 **Tamil Nadu Zone - Service Centres** DindigulTel: (0451) 2424666 TheniTel: (04546) 260107 VillupuramTel: (04146) 222100 ThiruvannamalaiTel: (04175) 224444 ThanjavurTel: (04362) 235355 Tutucorin Tel: (0461) 2321714 NagercoilTel: (04652) 313600 KaraikudiTel: (04565) 235955 RajapalayamTel: (04563) 223445 AtturTel: (04282) 251144 KanchipuramTel: (044) 27230303 KarurTel: (04324) 236246

GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

1. Acceptance of fixed deposits

Aashray Deposit Plus – “Individual” & “Double My Money”

Fixed deposits will be accepted from Resident Individuals, Non Resident Individuals, HUF, Trusts, Societies, Associations, Clubs, Public/Private Banks, Partnership / Proprietary Firms, Registered Co-Operative societies, Co-Operative Banks, Banks etc.

Aashray Deposit Plus - Swayamsidha deposit

Swayamsidha Fixed Deposit will be accepted only from Resident Female Individuals, Non-Resident Female Individuals, minor girls through guardians, HUF with Karta being female and the first account holder being female in joint account.

2. Non-Resident Indians (NRIs)/Persons of Indian Origin (PIOs)

Deposit from NRIs and Persons of Indian Origin (PIOs) resident outside India will be accepted on non-repatriation basis only, in accordance with RBI regulations governing the acceptance of deposits from NRIs. Payment of interest as also the repayment of deposit shall be made only by credit to depositor's 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 with the repayment mandate to First or Survivor/s (F or S) or Any one or Survivor/s (A or S) or Either of us or Survivor (E or S). In case of deposit 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 first depositor 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.

4. Death Claim Settlement

In the event of death of the depositor without a nominee or without leaving a will, the repayment of the deposit and interest due shall be made to the legal heirs and/or legal representative of the deceased on production of the following as applicable: On similar lines, in the event of death of the first depositor in a joint account, the deposit amount and interest earned shall be paid to the next in order of joint holding where as in case of death of all joint deposit holders without a nominee or a will, deposit and interest due shall be made to the legal heirs and/or legal representative on submission of the following documents as applicable.

- Death Claim Form
- Death certificate | Affidavit
- Indemnity bond
- Declaration from respectable person known to DHFL, depending upon the Deposit amount

5. Application

The prescribed application form, duly accompanied by Cheque/ Pay Order / demand draft in favour of Dewan Housing Finance Corporation Ltd. / cash (less than ₹ 20,000/- and within the Provision of the Income Tax Act) should be sent/submitted to DHFL branch. Alternatively remittance is accepted for deposit through NEFT/ RTGS. Signature by thumb impression must be attested by a Magistrate or a Notary Public under their Official Seal or to be put in the presence of DHFL official.

<p>6. Trusts / Associations/ Societies /Clubs</p> <ul style="list-style-type: none"> Copy of Resolution to invest in DHFL FD Names and Addresses of Trustees PAN card copy of Trust/Entity and of Authorized signatories Operation mandate Specimen signatures Trust Deed/Bye-law 	<p>8. Proprietary Concern</p> <ul style="list-style-type: none"> Name & Signature of the Proprietor PAN card copy of Proprietor
<p>7. Public. Private Ltd. Company /Co-operative Banks/ Scheduled Banks</p> <ul style="list-style-type: none"> Copy of Memorandum & Articles of Association Copy of Resolution to invest in DHFL FD List of Directors and Office Bearers Operational Mandate and Specimen Signatures of the Authorized Persons PAN card copy of Company and of Authorized signatories 	<p>9. Partnership Firm</p> <ul style="list-style-type: none"> Declaration of Partnership by Partners Name and address of Partners Operational Mandate and Specimen Signatures PAN card copy of firm and Authorised signatories

10. Interest will be paid / accrued as per below schedule.

Non-cumulative – Monthly	First day of the month
Non-cumulative – Quarterly	01st July, 01st October, 01st January, 31st March
Non-cumulative – Half yearly	01st October, 31st March
Non-cumulative – Yearly	31st March
Cumulative Deposit (accrued)	01st October, 31st March
Cumulative Deposit – 40 months (accrued)	31st March

Facilitates interest payment in non-cumulative scheme by direct credit to the depositor's Bank account through Electronic Clearing System / Warrants. Depositors are required to provide evidence of Bank Account /branch/MICR Code, etc. in the ECS mandate.

11. Deduction of Tax at Source

Income Tax will be deducted at source under section 194A of the Income Tax Act, 1961 on interest payment of above ₹ 5000/- in a financial year subject to changes/ alterations in the said provisions by the relevant authorities. Upto and inclusive of ₹ 5000/- TDS is not applicable. For exemption of TDS, Depositors should submit to the company Form 15G/ 15H/ Order U/s10/ Order U/s 197 (as the case may be).

12. Free Accident Insurance cover

Every depositor or first depositor in a joint account is insured against unfortunate Accidental death for a sum of ₹ 1,00,000 (Rupees One lac only) without any premium. In such event, the company should get representation within 3 months of the death.

13. Nomination:

Depositor can nominate another person under this facility. In joint account, the first depositor or all jointly can nominate a person. The nominee shall be recognized as the Holder of the title of the Fixed Deposit on death of the depositor/s. Power of Attorney holder investing on behalf of a depositor or a guardian investing on behalf of a minor, cannot nominate.

14. Deposit Receipt

The deposit receipt will be sent by Registered AD / 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 recognize any lien or assignment of the deposit or interest thereof in favour of a third party.

15. Renewal and Repayment of Deposit

In case of renewal of the Fixed Deposit, Depositor shall submit discharged fixed deposit receipt to the branch with renewal mandate on the back of the deposit receipt. If there is change in address, a fresh

application form duly filled should accompany the discharged deposit receipt along with fresh KYC documents. If the company receives a request for renewal not later than 6 months from the maturity date then the interest rate payable is the usual rate of interest payable on the period chosen without any deduction, prevalent on the deposit maturity date.

If company receives FDR for renewal after 6 months from the date of maturity, renewal will be done with effect from the day request is received at the branch and interest rate payable will be the one prevalent on the renewal day. In that case, no interest is payable on the fixed deposit after the maturity date.

In case of repayment, the duly discharged deposit receipt should be surrendered at least 3 working days before the date of maturity along with RTGS / NEFT data, then the deposit proceeds will be credited to the bank account of the depositor via RTGS / NEFT on the maturity date, free of cost. In case the depositor opts for manual payment, then the customer should surrender the deposit receipt duly discharged at least 15 working days before the date of maturity and the deposit will be repaid through cheque.

16. 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 premature withdrawal, the interest rates given in the table below shall apply.

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

b) In the event of the deposit holder already having/ received interest at a higher rate under non-cumulative scheme, the difference in the 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.

d) The brokerage payable to authorized agent is for the period completed and thus excess brokerage paid will be recovered from the depositor/broker.

17. Loan against Deposit

Loan may be granted, at the sole discretion of the Company, against Fixed Deposit upto 75% of the Principal amount carrying interest @2% per annum (at monthly rest) above the deposit interest rate and other 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 before deposit maturity by the depositor or shall be adjusted on maturity from the deposit proceeds. In case of non cumulative deposit, the interest payment will be blocked till the time loan remains outstanding.

18. Know Your Customer (KYC) Compliance

In terms of Prevention of Money Laundering Act 2002, the rules notified thereunder and KYC Guidelines issued by the National Housing Bank (NHB), depositor should provide a copy of any one of the following documents which contains the photograph of the depositor/first depositor for identification and proof of resident address.

Proof of Identity

(i) Passport (ii) Pan Card with address proof provided additionally (iii) Driving License (iv) Voters Identity Card (v) Photo Debit/Credit Card issued by bank (vi) Photo Ration Card (vii) Aadhar Card

Proof of Residence

(I) Latest Telephone Bill of Landline / Post Paid Mobile (ii) Latest Electricity / Gas Bill (iii) Ration Card (iv) Latest Bank Account Statement (v) Registered Rent Agreement (vi) Latest Demat Account Statement

19. For Authorized Agents

Agent / Broker is not authorized to accept cash or issue receipts on behalf of DHFL. Please ensure that agent's name and code number are clearly mentioned in the Application Form to ensure payment of brokerage. Application Form received without name and code number will not be considered for payment of brokerage. Brokerage will be paid to registered agent at the rate decided by the management with in the cap fixed by NHB.

20. General

i. Deposit 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, the terms and conditions of which form part of the prescribed FD application form.

ii. 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.

iii. Brokerage will not be paid to the Depositors as per the NHB regulations.

iv. 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 authorized officer of the National Housing Bank.

v. Company has a customer grievance redressal mechanism in place to look into customer grievances in the services provided by the company.

vi. In case the depositor is not satisfied with the services provided or the grievance redressal, the depositor may approach the National Consumer Disputes Redressal Forum or the State Level Consumers Disputes Redressal Forum or District Level Consumers Disputes Redressal Forum for relief.

vii. The Board of Directors certify that all the relevant informations regarding the Scheme as well as the financial position of the Company are 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, who 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. DHFL will not be responsible for non-receipt/ loss/delay in transit of the FDR / Cheque/ Warrant sent to the depositor/ first depositor by Registered post/Courier. However, in case of loss/misplacement of FDR/Cheque by the depositor, duplicate FDR/ Cheque will be issued to the depositor upon complying with the required procedure.

x. Periodical payment of interest on Deposit will be made through ECS, by directly crediting depositor's account or through warrants/cheques

xi. Change of address of the depositor/first depositor should be intimated to DHFL.

xii. All disputes relating to acceptance of deposit shall be subject to Mumbai jurisdiction only.

xiii. Depositor must mention PAN while placing deposit in excess of ₹ 25,000/- including the past deposits already placed.

Address of First / Sole Depositor

Flat No. & Bldg. Name
Road No./ Name
City
State
Mobile (+91)
Email

Country
Pin Code
Tel

(Kindly provide mobile number and email id to get alerts of payment/interest)

Valid Proof of Address to be provided by Applicant

Latest Telephone Bill of Landline / Post Paid 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)

Valid Proof of Identity to be provided by Applicant

Passport Photo Pan Card Driving Licence
 Voter's Identity Card Photo Ration Card
 Photo Debit / Credit Card issued by Bank
 Aadhar Card
 Any other identification with photograph _____
 (Subject to satisfaction of DHFL)

Nomination

Name of Nominee
Address of Nominee
Guardian's Name (In case of minor)
Relationship of nominee with first depositor
Signature of Nominee (optional) _____ Date of Birth

Payment Details

Cheque Draft Cash NEFT RTGS Date
 Cash Receipt No. / UTR No. Cheque / Draft No.
 Amount ₹ Tick if additional amount Rupees (in words)
 Bank Name Branch

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.
 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 / representation furnished / made by the Company and after careful consideration, I/We am / are making the deposit with the Company at my / our own risk and volition. I/we hereby authorise DHFL to make my/our interest/maturity payment through ECS/NEFT/RTGS directly into my/our account.

Signature of the Depositor(s) (1) _____ (2) _____ (3) _____

For office use only:

Customer ID FDR No. FD Amount
 Rate of Interest Maturity Amount Maturity Date
 Maker Detail Checker Detail
 Name: Signature:
 FDR to sent to customer through Courier Hand Delivery

FIXED DEPOSITS