DHFL
Changing Rules Changing Lives

COMMON APPLICATION FORM FOR FIXED DEPOSIT

Highest Safety

BWR FAAA — Rated by Brickwork Ratings
CARE AAA(FD) — Rated by CARE

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

Deposit Features & Benefits

- Fixed deposit interest compounded Half Yearly
- Interest payments through RTGS/NEFT
- Loan against FD: Up to 75% of Principal deposit amount, carring interest @ 2% per annum above the deposit rate, at monthly rest

Aashray Deposits Plus

Interest rates effective from 23rd October, 2017

Tenure in Months		For Deposits					For Privilege## Customers
		Cumulative	Non Cumulative				
			Monthly#	Quarterly	Half Yearly	Annual	
12	₹ 2,000	7.70%	7.35%	7.40%	7.50%	7.70%	Additional 0.25%
14	₹ 10,000	7.75%	7.40%	7.45%	7.55%	7.75%	
24	₹ 2,000	7.80%	7.45%	7.50%	7.60%	7.80%	
36	₹ 2,000	7.85%	7.50%	7.55%	7.65%	7.85%	
40	₹ 2,000	7.90%	7.55%	7.60%	7.70%	7.90%	
48-120	₹ 2,000	8.00%	7.65%	7.70%	7.80%	8.00%	

#Minimum Deposit for monthly interest plan is ₹ 20,000. For other non-cumulative options, minimum deposit is ₹ 10,000.

Special Deposits

Tenure in Months	Minimum Deposit (₹)	For Deposits					For Privilege## Customers
		Cumulative	Non Cumulative				
			Monthly#	Quarterly	Half Yearly	Annual	
18**(Swayamsidha Deposit)	₹ 10,000	7.80%	7.45%	7.50%	7.60%	7.80%	Additional 0.25%
13*(Trust Deposit)	₹ 50,000	7.75%	7.40%	7.45%	7.55%	7.75%	N.A
Double my money	₹ 10,000	107 months					

Privilege Category: Senior Citizens, Armed forces personnel, Widows, DHFL Loan borrowers

* Trust Deposit placed with DHFL qualifies under the category of specified investment as defined under the section 11(5)(ix) of the Income Tax Act, 1961

**Swayamsidha Deposit - only for Female Depositors

"Interest rates are subject to change and the rate applicable would be the rate prevalent on the date of deposit. The rate of interest tables would be displayed on the DHFL website".

Indicative Yield at various Tenure Options

Tenure (Months)	ROI (Cumulative option)	Indicative Yield$	Indicative Maturity Value of ₹ 1 lakh$
12	7.70%	7.85%	1,07,848
13	7.75%	7.94%	1,08,597
14	7.75%	7.97%	1,09,294
18	7.80%	8.11%	1,12,162
24	7.80%	8.27%	1,16,537
36	7.85%	8.66%	1,25,985
40	7.90%	8.85%	1,29,490
48	8.00%	9.21%	1,36,857
120	8.00%	11.91%	2,19,112

$Maturity Value and Yield displayed above are indicative only, for cumulative interest option. The maturity value and the indicative yield shown do not include any tax deduction. The maturity amount and indicative yield will change depending upon the rate of tax deduction, if applicable.

Know your Customer (KYC)

For Individual - Proof of Identity
- Passport
- Pan Card
- Driving License
- Voters Identity Card
- Photo Debit/Credit Card issued by bank
- Photo Ration Card
- Aadhar Card

For Individual - Proof of Address
- 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

For Trusts / Associations / Societies / Clubs
- 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

For Proprietary Concern
- Name & Signature of the Proprietor
- PAN card copy of Proprietor

For Public Compny / Private Ltd. Company / Co-operative Banks / Scheduled Bank
- 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

For Partnership Firm
- Declaration of Partnership by Partners
- Name and address of Partners
- Operation Mandate and Specimen Signatures
- PAN card copy of firm and Authorised signatories

Wealth 2 Health Fixed Deposit | DHFL Changing Rules Changing Lives

Invest in the unique **Fixed Deposit** scheme from DHFL

Features & Benefits

Access to a host of benefits through Wealth2Health card*:

- Cashless access to empaneled hospitals / diagnostic centres
- Discount ranging from 5-25% on various medical services
- 24x7 access to a doctor over phone
- Free second opinion service

*Terms and conditions apply.

For Fixed Deposit related queries : Sales Enquiry Toll Free : 1800 22 34 35 ; Customer Care Number : 1800 3000 1919 ; sms DHFL to 56677 ; Email - response@dhfl.com ; Website : www.dhfl.com

For detailed information, please visit www.health4sure.in.

Dewan Housing Finance Corporation Ltd. Corporate Identity Number (CIN) - L65910MH1984PLCO32639 Regd. Office: Warden House, 2nd Floor, Sir P.M Road, Fort, Mumbai - 400 001. Toll Free: 1800 22 3435 Fax: 022 7158 3344 Email: response@dhfl.com Website: www.dhfl.com

As regards deposit taking activity of the company, the viewers may refer to the advertisement in the newspaper/ information furnished in the application form for soliciting public deposits; The company is having a valid Certificate of Registration dated 31/07/2001 issued by the National Housing Bank under Section 29A of the National Housing Bank Act, 1987. However, the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits/discharge of the liabilities by the company.

PROVISIONAL RECEIPT

DHFL Changing Rules Changing Lives

Application No.: ____________________

Received from ____________________

*Cheque / FD Receipt No. ____________________ for ₹ ____________________

Bank ____________________ Branch ____________________

towards ☐ *Cummulative* ☐ *Non-Cummulative* (☐ Yearly ☐ Half Yearly ☐ Quarterly ☐ Monthly) for a period of ______ months / days

@__________% per annum

*Subject to Realisation

Authorised Signatory ____________________

GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

1. **Acceptance of Fixed Deposits**
   Deposits can be accepted from Resident individuals, NRIs/PIOs, Minors under natural/ lawful guardian, Partnership Firms, HUFs, Charitable and Religious Trusts, Association of Persons, Club, Co- operative Societies and Public and Private Limited companies incorporated in India.

   PAN number is mandatory where the deposit amount, including aggregate of all existing deposits, is equal to or more than ₹ 50,000 failing which the application will be rejected

2. **Acceptance of deposits from Non-Resident Indians (NRIs)**
   Deposit from NRIs and Person of Indian Origin (PIOs) would be accepted on non-repatriation basis only, in accordance with RBI regulations governing the acceptance of deposits from NRIs, and for a maximum period of 3 years. The interest/maturity payment shall be made only by credit to NRO account with banks, after deduction of tax at source as applicable to NRO deposit of NRIs / PIOs.

3. **Joint Deposits**
   Deposit can be made in the joint names with maximum of 3 persons. The interest on such joint deposits will be paid /accrued to the first named depositor and discharge given by him /her will be binding on the joint holders. The repayment of deposit will be made as per mandate provided in the application form, and discharge by such person(s) will be binding on the joint holders.

4. **Amount of Deposit**
   The minimum deposit amount is ₹ 2000 for all cumulative deposit schemes, except for 14 month Aashray Deposit scheme (₹ 10,000), 18 months Swayamsidha Deposit scheme (₹ 10,000), Double my Money scheme (₹ 10,000) (Not applicable to NRI/PIO's) and 13 month Trust Deposit scheme (₹ 50,000), For non cumulative monthly interest plan minimum deposit is ₹ 20000, for other non cumulative options minimum deposit is 10000.

5. **Mode of Acceptance**
   Application can be made in the prescribed form duly completed and accompanied by cheques / demand draft / RTGS / NEFT drawn in favour of 'Dewan Housing Finance Corporation Ltd'
   Beneficiary Name : DEWAN HOUSING FINANCE CORPORATION LIMITED
   Account No : 914020054640010 IFSC Code : UTIB0001051
   Bank Name & Branch : Axis Bank Ltd., Bandra Reclamation Branch

6. **Payment & Interest**
   Interest on the fixed deposit will be payable from the date of realisation of cheque/DD or T+2 working days, whichever is earlier, where T is the date of submission of duly completed application form at any of DHFL offices. For RTGS/NEFT fund transfers to DHFL bank account, the interest will be payable from the date of RTGS/NEFT credit in DHFL account, subject to timely intimation to DHFL. The interest for the broken period during which the deposit has been made, shall be paid at the end of the tenure. Under monthly income scheme, interest for the broken period will be paid in next month.
   The Interest payment/accrual will happen on fixed dates as per schedule given below:

Interest payment option	Date of interest payment
Non Cumulative – Monthly interest option	First day of every month
Non Cumulative – Quarterly interest option	1st July, 1st October, 1st January, 31st March
Non Cumulative – Half yearly interest option	1st October, 31st March
Non Cumulative – Annual option	31st March
Cumulative Deposits (Accrual)	30th September, 31st March

   In case the above mentioned dates are Sunday / holiday, then the Interest shall be payable on immediate next working day.

   In Cumulative Schemes, Interest will be compounded half yearly, on 30th September and 31st March of every year after deducting the tax, wherever applicable. The principal along with interest will be paid on maturity once the discharged deposit receipt is received by us.

   In the event of death of the first/sole depositor the repayment of deposit and payment of interest will be made to the joint depositor first in order of survivors /nominee on submission of death certificate without reference to the heirs and/or legal representation of the deceased. Repayments can be done to legal heir, only on submission of required documents

7. **Income Tax deduction at source (TDS)**
   Income tax will be deducted at source from interest in accordance with Section 194 A of the Income Tax Act, 1961, in case the interest payable during the financial year exceeds ₹ 5,000/- in aggregate. In case of cumulative deposit, for the purpose of deduction of Income Tax, interest will be deemed to accrue every year and tax will be deducted on the accrued interest if the accrued interest exceeds ₹ 5,000 in each financial year

   However, if the depositor is not liable to pay income tax and the interest to be paid/credited in a financial year does not exceed the maximum amount which is not chargeable to income tax, the depositor may submit a relevant declaration/exemption certificate (Form 15G/H by a depositor other than a company or a firm, exemption u/s 197 for companies or any other exemption certificate as may be applicable), at the beginning of every financial year, so that income tax is not deducted at source. In such cases, PAN must be quoted in the declaration, else the declaration is invalid.

   The applicant must mention PAN number in the application form. In case, PAN is not mentioned, the rate of TDS would be 20% as against 10% for cases where PAN is provided.

8. **Nomination**
   Nomination of another person can be made by Individual depositor/s, singly or jointly, Individual depositor/s can, singly or jointly, nominate another person under this scheme, as per Section 36B of the National Housing Bank Act 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule 1985. 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 any person acting in representative capacity cannot nominate. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. 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

9. **Deposit Receipt**
   The deposit receipt will be sent to the broker/depositor as per the option chosen by the depositor 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 within 15 days, for any reason, the depositor should write to enquire with the company. In the event of loss / destruction / mutilation of deposit receipt, relevant legal procedure as are required by the company has to be followed.

   The deposit receipt is not transferable. The company will not recognize any lien or assignment of the deposit or interest thereof

10. **Renewal / Repayment of Deposit**

    The interest on deposits ceases from the date of maturity. For renewal or repayment of deposit, the duly discharged deposit receipt must be surrendered to the company at least 5 working days before the date of maturity. In case of renewal, the prescribed application form duly signed by all authorised signatories is required to be submitted simultaneously.

    A depositor can renew the matured deposit anytime, provided the deposit has not been transferred to IEPF and provided the maturity date of the renewal deposit is atleast one year from the date of receiving the renewal request. The interest rate applicable on such renewal will be the interest rate as prevalent on the date of maturity

    When the date of maturity falls on any day on which the company's office / banks remains closed the repayment will be made on the next working day.

11. **Premature Withdrawal & Securing of Brokerage**
    Premature withdrawal of deposit is permitted, at the sole discretion of DHFL, after completion of 3 months from the date of deposit, subject to the Housing Finance Companies (NHB) Directions, 2010 as applicable from time to time. In such cases, the interest rates applicable on the deposit shall be:

Sr	Period completed from date of deposit	Rate of interest payable (% p.a)
A	Minimum lock-in period	3 months
B	After 3 months but before 6 months	Interest payable shall be 4% p.a for Individual depositors. No interest is payable in case of other category of depositors
C	After 6 months but before the date of maturity	The interest payable shall be 1% lower than the interest rate applicable to a public deposit for the period for which the deposit has run or if no rate has been specified for that period then 2% lower than the minimum rate at which the public deposits are accepted by DHFL

    The brokerage is paid to distributor/broker for the entire tenure of fixed deposit. In case of premature withdrawal the brokerage payable will be calculated on a pro-rate basis for the actual tenure completed, and the excess brokerage paid to distributor/broker will be recovered from either the depositor or the broker/distributor.

12. **For Authorized Distributors/Brokers**
    Distributors/Brokers are not authorized to accept cash or issue any receipt on behalf of the company. For applications sourced by Distributors/Brokers, they must ensure that their agency name and code is clearly mentioned in the application form to enable payment of brokerage. Brokerage will be paid to registered distributors/brokers at rate decided by the management as per NHB guidelines. No brokerage will be paid to depositor.

13. **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 requirements by submitting the required documents for various categories mentioned on the first page of this Application Form and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act,1961. In case the documents are submitted in any of the previous deposits, within the last 5 years, please provide the customer ID number.

14. **Loan against Deposits**
    DHFL may, at its sole discretion, grant loans against public deposits upto 75% of the principal deposit amount carrying interest @2% per annum above the deposit interest rate and other additional charges 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 the deposit maturity by the depositor or shall be adjusted on maturity from the deposit proceeds. In case of non-cumulative deposits, the interest payment shall remain blocked till the time the loan remains outstanding.

15. **General**
    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 public deposits by Housing Finance companies, the terms & conditions of which form part of the prescribed public deposit application form. The company reserves the rights to alter/amend from time to time the terms & conditions without assigning any reasons, if so required by NHB regulations/guidelines or otherwise.

    Company has a customer grievance redressal mechanism in place to look into customer grievances in the services provided by DHFL. In case of any deficiency in servicing the deposits by the company, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum other District Level Consumer Forum for relief.

    In case of non-repayment of the deposit or part thereof in accordance with the term and condition of the public deposit, the depositor may make an application to an authorized officer of the National Housing Bank (NHB).

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

    The company's public deposits are regulated by National Housing Bank (NHB). It must, however be distinctly understood that NHB does not undertake any responsibility for the financial soundness of the company for the correctness of any of the statements or representations made or opinion expressed by the company and for repayment of deposit / discharge of liabilities by the company.

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

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:** DHFL is a Public Limited Company and is primarily engaged in the business of providing housing finance for the purposes of purchase / construction of residential houses. As on date, the Company has two wholly owned subsidiaries namely DHFL Advisory & Investments Private Limited, which carries on the business of providing advisory/consultancy services and to undertake investments & DHFL Investments Limited, carries on the business of an Investment Company and acquires,holds, sells, buys or otherwise deals in the securities of other Companies (including Group Companies). The details of branches/offices of the

(d) **Brief particulars of the Management of the Company:** The day to day affairs of the Company are managed by Mr. Kapil Wadhawan, Chairman & Managing Director of the Company subject to the superintendence, control and direction of the Board of Directors. Mr. Harshil Mehta, Chief Executive Officer of the Company-assists the Chairman & Managing Director in carrying out the business operations and expansion / diversification plans of the Company.

(e) **Name, addresses and occupations of Directors**

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. Kohli** 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. 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
5.	**Mr. Mannil Venugopalan** Independent Director (00255575)	Mannil House, House no. 17/229, Thalakkoly Desom, Ernakulam Aluva, Kerala - 683 102	Professional
6.	**Ms. Vijaya Sampath** Independent Director (00641110)	14/403, Heritage City, Gurgaon, Haryana - 122 002	Professional
7.	**Dr. Rajiv Kumar** Independent Director (02385076)	215, Ground Floor, Sarvadaya Enclave Maliviya Nagar, S.O. South Delhi, New Delhi - 110017	Economist

(f) & (g) Profit and Dividend

Financial Year ended	Profit Before Tax (₹ lacs)	Profit After Tax (₹ lacs)	Dividend (₹ Per share)
31st March, 2017	3,37,182*	289,645	4
31st March, 2016	110,217	72,920	8
31st March, 2015	94,304	62,129	6

* Include profit on exceptional Item 1,96,943

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

Particular	As at March 31, 2017 (₹ lacs)	As at March 31, 2016 (₹ lacs)
Liabilities		
Share Capital	31,315	29,180
Reserves and Surplus	768,265	460,020
Money Received Against Share Warrants	-	12,500
Secured Loans	6,934,513	5,000,146
Unsecured Loans	1,199,611	1,110,220
Current Liabilities & provisions	296,094	173,247
Total	**9,229,798**	**6,785,313**

ASSETS	As at March 31, 2017 (₹ lacs)	As at March 31, 2016 (₹ lacs)
Fixed Assets	84,267	78,052
Investments	1,353,490	89,321
Current Assets	408,063	388,434
Loans & Advances	7,383,978	6,229,506
Misc. Expenditure	-	-
Profit & Loss account	-	-
Total	**9,229,798**	**6,785,313**

CONTINGENT LIABILITY	As at 31/03/2017 (₹ lacs)	As at 31/03/2016 (₹ lacs)
Guarantees provided by the Company	24,130	10,003
Claims against the Company not acknowledged as debts	919	706
Income Tax Demand (Net of amount deposited under protest ` 50 lakh)	0	0

i) 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. ₹ 36,323.6 crore as on 31st March,2017, whereas the total Public Deposits as on 31st March 2017 was ₹ 6768.65 crore with 265156 number of deposits.
j) There are no overdue deposits other than unclaimed deposits.
k) We declare that:
i) The Company has complied with the provisions of the NHB directions as applicable to it and the above mentioned rules.
ii) The compliance with the said Directions does not imply that the repayments of deposits are guaranteed by Reserve Bank of India and National Housing Bank.
iii) The deposits accepted by the company are unsecured and rank pari passu with other unsecured liabilities, save & except the floating charge created on the statutory liquid assets maintained in terms of sub section (1) and (2) of Section 29B of the National Housing Bank Act, 1987.

This full text of advertisement has been approved by the Board of Directors at its meeting held on Friday 21st July, 2017, 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 all 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/-

Place : Mumbai
Date : 21st July, 2017

Kapil Wadhawan
Chairman & Managing Director

Disclaimer: The Company is having a valid Certificate of Registration dated 31/07/2001 issued by the National Housing Bank under Section 29A of the National Housing Bank Act, 1987. However, the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of the liabilities by the Company.

For further enquiries, contact your Advisor or Email: response@dhfl.com
Sales Enquiry Toll Free : 1800 22 34 35
Customer Care Toll Free : 1800 3000 1919
Fax : 02271583344
Website : www.dhfl.com

Dewan Housing Finance Corporation Ltd.
Corporate Identity Number (CIN) - L65910MH1984PLCO32639
Regd. Office: Warden House, 2nd Floor, Sir P.M Road, Fort, Mumbai - 400 001

DHFL/FD-FORM/1017/V1

DEWAN HOUSING FINANCE CORPORATION LTD. Branch Network:

National Office - (022) 61558100 / 101/ 150 /26470338 / 339 | Dahisar West - (022) 61093333/ 44 | Borivali East - (022) 28875118 / 28851171/ 28867761 / 762 | Borivali West - (022) 28933761 / 28941944 | Andheri East - (022) 65357011-18 | Fort - (022) 61066800 / 22047092 | Thane West - (022) 67285858 - 922 | Thane - (022) 61533400 / 41585400 – 403 | Pune Circle - (020) 25314000 | Pune Cluster - (020) 66819595 | Indore Circle/Cluster - 0731-4235701-715 | Indore Branch - (07282) 4278010-30 | Nasik Branch - (0253) 2316771 / 772 | Pune - (020) 69202676 – 671 | Ahmedabad Circle/Cluster - (079) 26449521 / 40602222 | Jaipur Cluster - (0141) 2366536 / 539 | Jaipur Branch - (0141) 2351997/ 87 | Kolkata Circle/Cluster - (033) 40220800/11, 40220826 | Kolkata Syndication - (033) 22315658 – 660 | Bhubaneswar - (0674) 2534142 / 3265973 | Bengaluru Circle/Cluster - (080) 23329596 / 100 – 150 | Bengaluru Branch - (080) 43424100 | Bengaluru Majestic - (080) 22093100 – 109 | Hyderabad Circle/Cluster - (040) 23742003 / 004 / 040 / 050 / 080 | Hyderabad Branch - (040) 23260994 / 1002 | Hyderabad Branch - (040) 23320192 / 193 / 194/ 23384244 | Chennai Circle/Cluster - (044) 23722322/24807401 | Chennai Main - (044) 26474646 / 747 / 848 | Chennai-OMR - (044) 32577343 | Chennai- Sales Vertical - (044) 24764225 / 24764205 | Chennai- Metro - (044) 28117749 | Chandigarh Circle/Cluster - (0172) 4970000, 5007899 / 7787 | Lucknow Circle/Cluster - (0522) 2206113 / 114, 4087000 – 011 | Chandigarh Syndication - (0172)-5076417 | Lucknow - (0522) 4087000 - 011, 2206113 / 114 | Varanasi - (0542) 2222757 | Kanpur - (0512) 2530865 | Gurgaon Circle/Cluster - (0124) 4724100 | Gurgaon - (0124)4367832/33/35/37/39 | Noida Circle/Cluster - (0120) 4862700-099 | Ghaziabad - RDC - (0120) 4102160 | Rajendra Place/Rohini - (0562) 6888021/22 |
For Complete list of branches and service centers, please visit **www.dhfl.com**

As regards deposit taking activity of the company, the viewers may refer to the advertisement in the newspaper/ information furnished in the application form for soliciting public deposits; The Company is having a valid Certificate of Registration dated 31/07/2001 issued by the National Housing Bank under Section 29A of the National Housing Bank Act, 1987. However, the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by The Company and for repayment of deposits/discharge of the liabilities by The Company.

DHFL
Changing Rules Changing Lives

Channel:
Broker — Transaction Branch Code: — Product Code:
Direct — Customer Base Branch Code: — Application Date: D D M M Y Y Y Y

FIXED DEPOSIT APPLICATION FORM

Broker Name: KARVY STOCK BROKING LTD. — Broker Code: 0 2 1 8 9
Sub-Broker Name: — Sub Broker Code:

Sales Executive Name: — Sales Executive ID:

DEPOSIT DETAILS

Fresh Deposit Renewal Old FDR No. ____ for ____ months (for Renewal) @ prevailing interest rates

Cheque/UTR No./Cash — Amount in ₹

Date: D D M M Y Y Y Y — Bank A/C No:

Bank Branch: — Bank Name:

Period in Months		Scheme	Category	Privilege Category	Status
Aashray Deposit	Special Deposit				
12, 14, 24, 36, 40, 48, 60, 72, 84, 96, 108, 120	13 (Aashray Deposit-Trust) 18 (Swayamsidha) 107 (Double My Money)	Cumulative Non Cumulative Yearly Half Yearly Quarterly Monthly	DHFL Promoter DHFL Director Relative of Director DHFL Shareholder Member of Public	Senior Citizen DHFL Loan Borrower Armed Force Personnel Widow DHFL Employee Proof attached_________	Resident Individual HUF NRI Public/Private Company Trust/Society/Association Club (Non-profit organization) Co-op Society Partnership Firm Others

DETAILS OF FIRST APPLICANT — Customer ID No.:

Name (In Full): FIRST NAME MIDDLE NAME LAST NAME

Date of Birth: D D M M Y Y Y Y — Gender: Male Female Transgender

Guardian's Name: *(in case of minor)*

Permanent Account No: 1st Applicant — Guardian's PAN

Address Line 1:

Address Line 2:

Landmark: — City:

State: — Pincode:

Mobile** (+91): — Phone No.: (with STD Code) –

E-mail ID **:

Affix a latest photograph of the First Applicant

Annual Income: Up to ₹ 2 lakh ₹ 2 lakh to ₹ 5 lakh ₹ 5 lakh to ₹ 10 lakh ₹ 10 lakh to ₹ 25 lakh ₹ 25 lakh & above

Occupation: Private Sector Public Sector Business Professional Retired Housewife Student
Others (Please specify) ______________________________

Politically Exposed Person [PEP]: Yes Related to PEP Not Applicable

Deposit Repayable (On Maturity / Prematurity) to First Applicant First Applicant or Survivor/s (Default)

FDR delivery to be done via Courier/Post Collect in person from the Branch

** Either the Mobile number or E-mail ID is mandatory

DETAILS OF SECOND APPLICANT — Customer ID No.:

Name (In Full): FIRST NAME MIDDLE NAME LAST NAME

Date of Birth: D D M M Y Y Y Y — Gender: Male Female Transgender

Address Line 1:

Address Line 2:

Landmark: — City:

State: — Pincode:

E-mail ID **:

Mobile** (+91): — Phone No.: (with STD Code) –

Affix a latest photograph of the Second Applicant

Annual Income: Up to ₹ 2 lakh ₹ 2 lakh to ₹ 5 lakh ₹ 5 lakh to ₹ 10 lakh ₹ 10 lakh to ₹ 25 lakh ₹ 25 lakh & above

Occupation: Private Sector Public Sector Business Professional Retired Housewife Student
Others (Please specify) ______________________________

Politically Exposed Person [PEP]: Yes Related to PEP Not Applicable — PAN No.:

** Either the Mobile number or E-mail ID is mandatory

Note: For KYC requirement, kindly refer "General Terms and Conditions" clause No. 13.

DETAILS OF THIRD APPLICANT

Customer ID No.:

Name (In Full): FIRST NAME MIDDLE NAME LAST NAME

Date of Birth: DDMMYYYY Gender: Male Female Transgender

Affix a latest photograph of the Third Applicant

Address Line 1:

Address Line 2:

Landmark: City:

State: Pincode:

E-mail ID **:

Mobile** (+91): Phone No.: (with STD Code) –

Annual Income: Up to ₹ 2 lakh ₹ 2 lakh to ₹ 5 lakh ₹ 5 lakh to ₹ 10 lakh ₹ 10 lakh to ₹ 25 lakh ₹ 25 lakh & above

Occupation: Private Sector Public Sector Business Professional Retired Housewife Student

Others (Please specify) ____________________

Politically Exposed Person [PEP]: Yes Related to PEP Not Applicable PAN No.:

** Either the Mobile number or E-mail ID is mandatory

NAME OF TRUST / SOCIETY / CLUB / ASSOCIATION / CORPORATE

Customer ID No.:

Name:

Date of Incorporation: DDMMYYYY Permanent Account No. (PAN):

First Trustee / Authorised Signatory:

Second Trustee / Authorised Signatory:

Third Trustee / Authorised Signatory:

TDS to be deducted Yes No

If NO, please provide any one 15G 15H Order u/s 197 Order u/s 10

Above is already submitted for current financial year with FDR No.

My / Our interest for the year will be less than ₹ 5000

BANK A/C DETAILS

#Please provide a cancelled cheque of below mentioned account. (Mandatory)

Bank account details of First / Sole depositor (Mandatory) {A/C mentioned here will be treated for Deposit acceptance and all Payments}#

Bank A/C No: Account Type: Savings A/C Current A/C

Bank Name:

Bank Branch: IFSC Code:

NOMINATION DETAILS

Name of the Nominee:

Guardian's Name: (In case of minor)

Date of Birth of Nominee: DDMMYYYY Relationship with Applicant:

Address of the Nominee:

Signature of Nominee (optional)

No Nominee Declaration: I/We confirm that, I/We have been explained about the benefits of Nomination facility to my/our FD Account. However I/We state that inspite of the explanation of the said benefits I/We do not wish to nominate any person to the above mentioned DHFL Account. I/We request you to kindly process my/our FD Account opening/renewal form without the nomination facility.

Signature of the First Applicant

DECLARATION

Declaration: I/We hereby declare that above information is true and to the best of my 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 offense and/or is not designed for the purpose of contravention or evasion under PML Act 2002 or any other 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 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 violation. I/We have also gone through the General Terms and Conditions governing Public Deposit Schemes and I/We accept the same

I/We understand brokerage will be payable to authorized broker, if any, and if the deposit is withdrawn prematurely, proportionate brokerage will be recovered from the deposit proceeds

APPLICANT'S SIGNATURE

Signature of First Applicant/Trustee/Authorised Signatory	Signature of Second Applicant/Trustee/Authorised Signatory	Signature of Third Applicant/Trustee/Authorised Signatory

FOR OFFICE USE ONLY

Customer ID: FDR No: FD Amount ₹:

Maturity Amount ₹: Maturity Date: DDMMYYYY Rate of Interest: . %

Maker: Checker:

Signature: ____________ Signature: ____________

FDR to be sent to customer through:

Courier (Default Option)

Hand Delivery

FATCA/CRS DECLARATION FORM

DHFL
Changing Rules Changing Lives

Note – The information in this section is being collected in order to fully comply with Foreign Account Tax Complianc Act (FATCA) requirements and the Common Reporting Standards (CRS) requirements.

For more information refer:
FATCA: http://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA
CRS: http://www.oecd.org/ctp/exchange-of-tax-information/automatic-exchange-financial-account-information-common-reporting-standard.pdf

Term and Condition FATCA – CRS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian Financial Institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.
Towards compliance with tax information sharing laws, such as FATCA and CRS, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).
Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days from the date of change in such information.
If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.
Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
For Details of Abbreviations used in this forms please refer to the **"Fatca – Abbreviations"**, from our website

FATCA/CRS Declaration Form – Individuals

Appendix D: Draft Self Certification for Individuals for Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standards(CRS)
(Please consult your professional tax advisor for further guidance on your tax residency, FATCA / CRS Guidance)
To: Dewan Housing Finance Limited
Customer ID: MOBILE NO:
Name:

Part I- Please fill in the country for each of the following (Applicable for all customers):

1. Country of:
   a) Birth
   b) Citizenship
   c) Residence for Tax Purposes
   d) Current Residence (Overseas Country for NRI)
2. US Person **(Yes / No)**

Refer definition on page 2

Part II- Please note:

A. **If in all fields above, the country mentioned by you is India (except in case of seafarers) and if you do not have US person status, please proceed to Part III for signature.**
B. If for any of the above field, the country mentioned by you is not India and/or if your US person status is Yes, please provide the Tax Payer Identification Number (TIN) or Functional equivalent as issued in the specific country in the table below:
   a) TIN or Functional equivalent
   (please specify name and number) Country of Issue
   b) TIN or Functional equivalent
   (please specify name and number) Country of Issue
   c) TIN or Functional equivalent
   (please specify name and number) Country of Issue
C. If you satisfy the criteria mentioned in II (B) above but do not have Taxpayer Identification Number/functional equivalent, please tick the reason for the same as given below:

I am a person resident out of India with **(choose only if applicable):**

- Country not issuing TIN/Functional equivalent ______ (mention Visa / Residence / Work permit number)
- Dependent visa ______ (mention dependent visa number)
- Student visa ______ (mention student visa number)
- Seafarer status ______ (mention CDC/visa number)
- Going to the country of residence for first time ______ (mention visa number. TIN/functional equivalent to be communicated to the DHFL within 90 days, else account will get closed).

OR

- I am a person resident in India as well as resident for tax purposes in India (Please also fill Part IV self-certification)

D. In case you are declaring US person status as 'No' but your Country of Birth is US, please provide document evidencing Relinquishment of Citizenship. If not available provide reason/s for not having relinquishment certificate ______

Please also fill Part IV Self-Certification.

Part III- Customer Declaration (Applicable for all customers)

I. Under penalty of perjury, I certify that:
   a) The applicant is (i) an applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. (This clause is applicable only if the account holder is identified as a US person) or b) The applicant is taxable as a tax resident under the laws of country outside India. (This clause is applicable only if the account holder Is a tax resident outside of India)
II. I understand that the DHFL is relying on this information for the purpose of determining my status in compliance with FATCA/CRS. The DHFL is not able to offer any tax advice on FATCA/CRS or its impact. I shall seek advice from professional tax advisor for any tax questions.
III. I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
IV. I agree that as may be required by domestic regulators/tax authorities the DHFL may also be required to inform reportable details to CBDT or close or suspend my account.
V. I certify that I provide the information on this form and to the best of my knowledge and belief the certification is true, correct, and complete including the taxpayer identification number /functional equivalent number of the applicant.

Signature: Name:

Date (DD/MM/YYYY):

Part IV- Self-Certification (Not Applicable for NRI customers except for point (b) below):
To be filled only if –

a) Any of the indicia parameters is outside India and TIN or functional equivalent is not available since not a resident for tax purpose outside India, or
b) Country of Birth is US and US person is mentioned as "No" in Part I

I confirm that I am not a US person or a resident for Tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship and / or residency.

Signature:

Document Proof submitted **(Pls tick document being submitted) Passport, Election Id Card, PAN Card, Driving License, UIDAI Letter, NREGA Job Card, Govt. Issued ID Card**

Note-

1) The term United States person means:
   a) An individual, being a citizen or resident of the United States of America;
   b) Partnership or corporation organized in the United States of America or under the laws of the United States of America or any State thereof;
   c) A trust if: i. a court within the United States of America would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust; and ii. one or more U.S. persons have the authority to control all substantial decisions of the trust;
   d) An estate of a decedent who was a citizen or resident of the United States of America.
2) **Functional Equivalent of TIN includes the following:** A social security/insurance number, citizen/personal identification/services code/national identification number, a resident / population registration number, Alien card number, etc.

FATCA/CRS Declaration Form – Non Individual

Appendix E: Draft Self Certification for Entities (Non-Individual) for Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standards(CRS)
(Please consult your professional tax advisor for further guidance on your tax residency, FATCA / CRS Guidance)
To: Dewan Housing Finance Limited
Customer ID: MOBILE NO:
Name:

Part I

A. Is the account holder a Government Body/ International Organization/listed on any recognized stock exchange. (YES/NO)
   i. If yes and you are listed please specify the name of the stock exchange, ______________________________, ii. If no proceed to point (B),
B. Is the account holder (Entity/Financial Institution) tax resident of any country, other than India (YES/NO)
   i. If yes pls fill FATCA/CRS self-certification) ii. If no proceed to point (C)
C. Is the account holder an Indian Financial Institution (YES/NO)
   i. If yes please provide your GIIN ______________________________,if any ii. If no proceed to point (D)
D. Are Substantial owners or controlling persons in the entity or chain of ownership resident for tax purpose in any country outside India or not an Indian Citizen. (YES/NO)
   i. If yes than please fill of FATCA/ CRS self-certification) ii. If no please sign the declaration

Customer Declaration () Under penalty of perjury, I/We certify that:

1. The applicant is
   i. An applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S.
   ii. An estate, the income of which is subject to U.S. Federal Income tax regardless of the source thereof, or (This clause is applicable only if the account holder is identified as a U.S. person)
2. The applicant is taxable as a tax resident under the laws of the country outside India (This clause is applicable only if the account holder is a tax resident outside of India)
   i. I/We understand that the DHFL is relying on this information for the purpose of determining the status of the applicant in compliance with FATCA/CRS. The DHFL is not able to offer any tax advice on FATCA or CRS or its impact on the applicant. I/We should seek advice from professional tax advisor for any tax questions
   ii. I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect
   iii. I/We agree that as may be required by regulatory authorities, the DHFL may also be required to report reportable details to CBDT or close or suspend my account
   iv. I/We certify that I/we provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct, and complete including the taxpayer identification number of the applicant.

Name of the Entity

(As per MOP) Signature1 Signature 2 Signature 3
Date (DD/MM/YYYY):

PART II

Section 1: Entity Information

a) Name of Entity b) Customer ID(if existing) c) Entity Constitution Type d) Entity Identification Type T G C E O
e) Entity Identification No f) Entity Identification issuing Country g) Country of Residence for tax purpose

Section 2: Classification of Non Financial Entitie

I /We (on behalf of entity) certify that the entity is:
a) An entity incorporated and taxable in US(Specified US Person) YES/ NO If "Yes" then please provide your US Taxpayer Identification Number (TIN) ______________________________
b) An entity incorporated and taxable outside of India (other than US) YES/NO If "Yes" then please provide your TIN or its functional equivalent ____________Provide your TIN issuing country ____________
c) Please provide the following additional details of you are not a specified US person

FATCA/CRS classification for Non-Financial Entities

a) Active NFFE **b)** Passive NFFE **without** any controlling person **c)** Passive NFFE **with** controlling person(s): US Others
d) Direct Reporting NFFE (Choose this if any entity has registered itself for direct reporting for FATCA and thus DHFL is not required to do the reporting)Please provide GIIN number: ____________________

Section 3: Classification of Financial Institution

I /We (on behalf of entity) certify that the entity is:
a) An entity is a US financial institution YES/NO If "YES"
   i. Please provide your Taxpayer Identification Number(TIN) ______________________________ ii. Please provide GIIN, if any ______________ If "NO" please tick one of the following boxes below

FATCA Classification – Please Provide the Global Intermediary Identification Number (GIIN) or other information wherever applicable

- Reporting Foreign Financial Institution in a Model 1 Inter Government Agreement(IGA) Jurisdiction
- Participating FFI in an Non IGA Jurisdiction
- Non Participating FI
- Reporting Foreign Financial Institution in a Model 2 Inter Government Agreement(IGA) Jurisdiction
- Non Reporting FI
- Owner Documented FI with specified US owners

Section 4: Controlling Person Declaration

If you are classified as **"Passive NFFE with Controlling Person(s)"** or **"Owner Documented FFI"** or **"Specified US Person"**, please provide the following details

Name of Controlling Person	Correspondence Address	Country of Residence for TAX purpose	TIN	TIN issuing Country	Controlling Person Type

Details	Controlling Person 1	Controlling Person 2	Controlling Person 3	Controlling Person 4	Controlling Person 5
Identification Type					
Identification Number					
Occupation Type					
Occupation					
Birth Date					
Nationality					
Country of Birth					

Section 5: Declaration

I. Under penalty of perjury, I/We certify that:
   a) The number shown on this form is the correct taxpayer identification number of the applicant and
   b) The applicant is (i) an applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. or
   c) The applicant is taxable as a tax resident under the laws of country outside India.
II. I understand that the DHFL is relying on this information for the purpose of determining my status in compliance with FATCA/CRS. The DHFL is not able to offer any tax advice on FATCA/CRS or its impact. I shall seek advice from professional tax advisor for any tax questions.
III. I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
IV. I agree that as may be required by domestic regulators/tax authorities the DHFL may also be required to inform reportable details to CBDT or close or suspend my account.
V. I certify that I provide the information on this form and to the best of my knowledge and belief the certification is true, correct, and complete including the taxpayer identification number /functional equivalent number of the applicant.

We hereby confirm that details provided are accurate, correct and complete

Authorized Signatories and Company Seal (If applicable)
Name: ______________________ Date (DD/MM/YYYY) ______________________