

FOR INDIVIDUALS / COMPANIES / TRUSTS / SOCIETIES / PARTNERSHIP FIRMS / PROPRIETARY CONCERNS



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.

AASHRAY DEPOSIT PLUS INDIVIDUALS

AASHRAY DEPOSIT PLUS Double My Money

DHFL Swayamsidha DEPOSIT EXCLUSIVELY FOR WOMEN

AASHRAY DEPOSIT PLUS APPLICATION FORM FOR TRUSTS

DHFL Aashray Deposits

Interest rates effective from 2nd November, 2015

Tenure in Months	Minimum Deposit	For Deposits < ₹ 50 lac				For Deposits of ₹ 50 lac & Above	For Privilege## Customers
		Cumulative	Non Cumulative				
			Monthly#	Quarterly	Half Yearly	Annual	
12	₹ 2,000	8.75%	8.35%	8.45%	8.55%	8.75%	Additional 0.25%
14	₹ 10,000	9.00%	8.60%	8.65%	8.80%	9.00%	
24	₹ 2,000	9.00%	8.60%	8.65%	8.80%	9.00%	
36	₹ 2,000	9.00%	8.60%	8.65%	8.80%	9.00%	
40	₹ 2,000	9.10%	8.70%	8.75%	8.90%	9.10%	
48-120	₹ 2,000	9.00%	8.60%	8.65%	8.80%	9.00%	

#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 < ₹ 50 lac				For Deposits of ₹ 50 lac & Above	For Privilege## Customers
		Cumulative	Non Cumulative				
			Monthly#	Quarterly	Half Yearly	Annual	
18** (Swayamsidha Deposit)	₹ 10,000	9.10%	8.70%	8.75%	8.90%	9.10%	Additional 0.25%
13* (Trust Deposit)	₹ 50,000	9.00%	8.60%	8.65%	8.80%	9.00%	Additional 0.25%
Double My Money	₹ 10,000	95 months for deposits upto ₹ 50 lac 92 months for deposits of ₹ 50 lac and above				N.A.	N.A.
Recurring Deposit	₹ 500	9.00%				N.A.	N.A.

Privilege Category: Senior Citizens, Armed forces personnel, Widows, DHFL Home Loan/SME Loan/Mortgage 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

Deposit Features & Benefits

- Fixed deposit interest compounded Half Yearly
- Interest payments through RTGS/NEFT
- Additional Deposit over the minimum amount to be in multiples of ₹1,000/-
- Accidental Death Insurance: ₹1 lac accidental death insurance to every Individual Depositor or First Depositor in case of joint holdings, free of Premium
- Loan against FD: Up to 75% of Principal deposit amount, carrying interest @ 2% per annum above the deposit rate, at monthly rest

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

For further enquiries, contact your Advisor or Email: response@dhfl.com
Toll free: 1800 22 3435 • Customer Care No: (0124)4092750

Dewan Housing Finance Corporation Ltd. Corporate Identification Number (CIN) - L65910MH1984PLC032639 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

Received from _____ for _____ towards _____
 ₹ _____ Cheque / DHFL Deposit Receipt No. _____ Appl. No.: _____
 Branch _____ Bank _____ towards _____
 for a period of _____ months / days @ _____ % per annum.

Cumulative Non-Cumulative (Yearly Half-Yearly Quarterly Monthly)

Call Toll Free: 1800 22 3435 • www.dhfl.com

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory _____

DHFL/IND/10-15/V002

Nomination Detail	Name of Nominee:																									Date of Birth of Nominee:	DDMMYYYY			
	Guardian's Name: (in case of minor)																													
	Address of Nominee:																													
	Relationship of nominee with first depositor																									Signature of Nominee (optional)				

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 General Terms and Conditions governing Public Deposit Schemes and I/We accept the same.

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 RTGS/NEFT directly into my / our account.

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

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

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 purposes of purchase / construction 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 - 400 098.
(iii) **Branches / Offices:** As mentioned above in Branch Network section.
- (d) Brief particulars of the Management 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. Mr. Harshil Mehta was appointed as a Chief Executive Officer of the Company with effect from 17th January, 2015.
- (e) Name, address and occupation of Directors as on 23rd July 2015.

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 - 400066	Management Consultant
4.	Mr. V. K. Chopra Independent Director (02103940)	Flat No. 4, 4th Floor, Harmony Tower, Dr. E Moses Road, Worli Naka, Worli, Mumbai- 400 018	Professional
5.	Mr. Mannil Venugopalan Independent Director (00255575)	Flat No. 201, Block -34, Heritage City, M G Road, DLF Phase -II, Gurgaon - 122 002	Professional
6.	Ms. Vijaya Sampath Independent Director (00641110) (Appointed w.e.f. 26th August, 2014)	14/403, Heritage City, Gurgaon, Haryana - 122002	Professional

(f) & (g) Profit and Dividend

Financial Year ended	Profit Before Tax (₹ in lacs)	Profit After Tax (₹ in lacs)	Dividend (₹ Per share)
31st March, 2015	94,304	62,129	6.00
31st March, 2014	73,511	52,900	8.00*
31st March, 2013	61,068	45,185	5.00

*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 31/03/2015 (₹ in lacs)	As at 31/03/2014 (₹ in lacs)	As at 31/03/2013 (₹ in lacs)
Shareholder's Funds			
Share Capital	14,568	12,842	12,822
Reserves and Surplus	449,010	344,654	310,887
Non-Current Liabilities			
Long Term Liabilities	3,688,865	3,229,548	2,656,471
Deferred Tax Liabilities on 361(i) (VIII) Reserves as per NHB Direction	8,888	-	-
Deferred Tax Liabilities (Net)	-	115	-
Other Long Term Liabilities	144	151	277
Long Term Provisions	43,015	33,135	26,360
Current Liabilities			
Short Term Borrowings	363,694	159,472	87,598
Trade Payables	31	26	58
Other Current Liabilities	891,998	598,797	481,199
Short Term Provisions	3,577	7,513	4,623
TOTAL	5,463,790	4,386,253	3,580,295

ASSETS	As at 31/03/2015 (₹ in lacs)	As at 31/03/2014 (₹ in lacs)	As at 31/03/2013 (₹ in lacs)
Non-Current Assets			
Fixed Assets	98,460	98,773	43,793
Non-Current Investments	61,053	44,610	19,052
Long Term Housing and Property Loans	4,869,468	3,860,131	3,236,949
Other Long Term Loans and Advances	9,460	4,984	3,301
Other Non-Current Assets	20,163	19,451	27,192
Deferred Tax Assets / (Liabilities) (Net)	2,309	-	201
Current Assets			
Current Investments	39,569	27,539	8,450
Trade Receivables	19,192	7,745	5,896
Cash and Bank Balances	67,644	98,318	51,256
Short Term Portion of Housing and Property Loans	234,497	184,973	153,223
Other Short Term Loans and Advances	37,665	37,235	28,717
Other Current Assets	4,310	2,494	2,265
TOTAL	5,463,790	4,386,253	3,580,295

CONTINGENT LIABILITY	As on 31/03/2015 (₹ in lacs)	As on 31/03/2014 (₹ in lacs)	As on 31/03/2013 (₹ in lacs)
Guarantees provided by the Company	10,003	10,003	9,996
Claims against the Company not acknowledged as debts	546	105	83
Income Tax Demand (Net of amount deposited under protest ₹ 50 lakh)	480	430	430

- 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. ₹ 22,133.25 crores, whereas the total Public Deposits as on 31st March 2015 was ₹ 3,728.30 crores with 2,05,902 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 Housing Finance Companies (NHB) Directions, 2010 and the above mentioned rules.
 - ii) The compliance with the said 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 3rd November, 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 31st March 2015 was ₹ 59.61 crores. The above text has been approved by the Board of Directors at its meeting held on Thursday the 23rd July, 2015, 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.

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

Place : Mumbai
Date : 23rd July 2015

Sd/-
Kapil Wadhawan
Chairman & Managing Director

For office use only

Customer ID FDR No.

FD Amount (₹) Rate of Interest %

Maturity Amount (₹)

Maturity Date

Maker Name: Signature: _____

Checker Name: Signature: _____

FDR to be sent to customer through
 Courier (Default Option) Hand Delivery

GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

1. Acceptance of Fixed Deposits

Deposit Applicability			
Aashray Deposit Plus (Individuals)	Swayamsidha Deposit	Aashray Deposit Plus (Double My Money)	Aashray Deposit Plus (Trusts)
All	Only for Females	All Except NRIs	Non-Profitable Organizations

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 Depositor or First or Survivor/s (F 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.

Rate of interest applicable will be the rate prevalent on the date of credit of Cheque / Pay Order / Demand Draft / NEFT in company's bank account.

<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

Facilitates interest payment in non-cumulative scheme by direct credit to the depositor's Bank account through RTGS/NEFT/Warrants. Depositors are required to provide copy of cancelled cheque for details on Bank Account number/branch/MICR/IFSC Code.

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

Basis option indicated by the depositor, the deposit receipt will be sent to branch for hand delivery or despatched by speed post/courier at 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. In case depositor requires DHFL to send / handover the FDR to concerned intermediary, an "Authority letter" has to be submitted by the depositor. The company may issue E-FDR, if so allowed by NHB.

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 renewal would be done on and from the maturity date at the usual rate of interest payable on the period chosen without any deduction.

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 5 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. In case the depositor opts for manual payment, 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 in depositor's favour with his a/c number and bank name.

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.)
A	Minimum Lock-in-period	Three 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 one percent 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 percent lower than the minimum rate at which the public deposits are accepted by DHFL.

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. Loan disbursement will be done by RTGS/NEFT to the depositor's account registered with DHFL or by cheque in favour of customer with his account number and bank name.

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 Address

(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

- 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.
- 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.
- Brokerage will not be paid to the Depositors as per the NHB regulations.
- 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.
- Company has a customer grievance redressal mechanism in place to look into customer grievances in the services provided by the company.
- 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.
- The financial position of the Company as disclosed and the 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.
- 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.
- 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.
- Periodical payment of interest on Deposit will be made through RTGS/NEFT, by directly crediting depositor's account or through warrants/cheques
- Change of address of the depositor/first depositor should be intimated to DHFL.
- All disputes relating to acceptance of deposit shall be subject to Mumbai jurisdiction only.
- Depositor must mention PAN while placing deposit in excess of ₹50,000/- including the past deposits already placed.

FORM NO. 15G

[See section 197A(1), 197A(1A) and rule 29C]

Declaration under section 197A(1) and section 197A(1A) of the Income-tax Act, 1961 to be made by an individual or a person (not being a company or firm) claiming certain receipts without deduction of tax.

PART I

1. Name of Assessee (Declarant)		2. PAN of the Assessee			
		3. Assessment Year (for which declaration is being made)			
4. Flat/Door/Block No.	5. Name of Premises		6. #Status		
8. Road/Street/Lane		9. Area/Locality		7. Assessed in which Ward/Circle	
				10. AO Code (under whom assessed last time)	
				Area Code	AO Type
				Range Code	AO No.
11. Town/City/District		12. State		14. Last Assessment Year in which assessed	
		13. PIN			
15. Email		16. Telephone No. (with STD Code) and Mobile No.		17. Present Ward/Circle	
19. Name of Business/Occupation		18. Residential Status (within the meaning of section 6 of the Income Tax Act, 1961)			
		20. Present AO Code (if not same as above)			
21. Jurisdictional Chief Commissioner of Income-tax or Commissioner of Income-tax (if not assessed to Income-tax earlier)				Area Code	AO Type
				Range Code	AO No.
22. Estimated total income from the sources mentioned below:					
(Please tick the relevant box)					
Dividend from shares referred to in Schedule I					<input type="checkbox"/>
Interest on securities referred to in Schedule II					<input type="checkbox"/>
Interest on sums referred to in Schedule III					<input type="checkbox"/>
Income from units referred to in Schedule IV					<input type="checkbox"/>
The amount of withdrawal referred to in section 80CCA(2)(a) from National Savings Scheme referred to in Schedule V					<input type="checkbox"/>
23. Estimated total income of the previous year in which income mentioned in Column 22 is to be included					

24. Details of investments in respect of which the declaration is being made:

SCHEDULE-I

(Details of shares, which stand in the name of the declarant and beneficially owned by him)

No. of shares	Class of shares & face value of each share	Total value of shares	Distinctive numbers of the shares	Date(s) on which the shares were acquired by the declarant (dd/mm/yyyy)

SCHEDULE-II

(Details of the securities held in the name of declarant and beneficially owned by him)

Description of securities	Number of securities	Amount of securities	Date(s) of securities (dd/mm/yyyy)	Date(s) on which the securities were acquired by the declarant (dd/mm/yyyy)

SCHEDULE-III

(Details of the sums given by the declarant on interest)

Name and address of the person to whom the sums are given on interest	Amount of sums given on interest	Date on which the sums were given on interest (dd/mm/yyyy)	Period for which sums were given on interest	Rate of interest

SCHEDULE-IV

(Details of the mutual fund units held in the name of declarant and beneficially owned by him)

Name and address of the mutual fund	Number of units	Class of units and face value of each unit	Distinctive number of units	Income in respect of units

SCHEDULE-V

(Details of the withdrawal made from National Savings Scheme)

Particulars of the Post Office where the account under the National Savings Scheme is maintained and the account number	Date on which the account was opened (dd/mm/yyyy)	The amount of withdrawal from the account

**Signature of the Declarant
Declaration/Verification

*I/We.....do hereby declare that to the best of *my/our knowledge and belief what is stated above is correct, complete and is truly stated.
 *I/We declare that the incomes referred to in this form are not includible in the total income of any other person u/s 60 to 64 of the Income-tax Act, 1961. *I/We further, declare that the tax *on my/our estimated total income, including *income/incomes referred to in Column 22 above, computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on relevant to the assessment year will be nil. *I/We also, declare that *my/our *income/incomes referred to in Column 22 for the previous year ending on relevant to the assessment year will not exceed the maximum amount which is not chargeable to income-tax.

Place:

Date:

Signature of the Declarant

PART II
 [For use by the person to whom the declaration is furnished]

1. Name of the person responsible for paying the income referred to in Column 22 of Part I		2. PAN of the person indicated in Column 1 of Part II	
3. Complete Address		4. TAN of the person indicated in Column 1 of Part II	
5. Email	6. Telephone No. (with STD Code) and Mobile No.	7. Status	
8. Date on which Declaration is Furnished (dd/mm/yyyy)	9. Period in respect of which the dividend has been declared or the income has been paid/credited	10. Amount of income paid	11. Date on which the income has been paid/credited(dd/mm/yyyy)
12. Date of declaration, distribution or payment of dividend/withdrawal under the National Savings Scheme(dd/mm/yyyy)		13. Account Number of National Saving Scheme from which withdrawal has been made	

Forwarded to the Chief Commissioner or Commissioner of Income-tax.....

Place:

Date:

Signature of the person responsible for paying the income referred to in Column 22 of Part I

Notes:

1. The declaration should be furnished in duplicate.
2. *Delete whichever is not applicable.
3. *Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).
4. **Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.
5. Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under 277 of the Income-tax Act, 1961 and on conviction be punishable:
 - i. In a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than 6 months but which may extend to seven years and with fine;
 - ii. In any other case, with rigorous imprisonment which shall not be less than 3 months but which may extend to two years and with fine.
6. The person responsible for paying the income referred to in column 22 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax.;

FORM NO. 15H

[See section 197A(1C), and rule 29C(1A)]

Declaration under section 197A(1C) of the Income-tax Act, 1961 to be made by an individual who is of the age of sixty years or more claiming certain receipts without deduction of tax.

PART I

1. Name of Assessee (Declarant)		2. PAN of the Assessee				
		3. Age	4. Assessment Year <small>(for which declaration is being made)</small>			
5. Flat/Door/Block No.	6. Name of Premises		7. Assessed in which Ward/Circle			
8. Road/Street/Lane	9. Area/Locality		10. AO Code (under whom assessed last time)			
			Area Code	AO Type	Range Code	AO No.
11. Town/City/District	12. State		14. Last Assessment Year in which assessed			
	13. PIN					
15. Email	16. Telephone No. (with STD Code) and Mobile No.		17. Present Ward/Circle			
18. Name of Business/Occupation			19. Present AO Code (if not same as above)			
20. Jurisdictional Chief Commissioner of Income-tax or Commissioner of Income-tax (if not assessed to Income-tax earlier)			Area Code	AO Type	Range Code	AO No.
21. Estimated total income from the sources mentioned below:						
<small>(Please tick the relevant box)</small>						
Dividend from shares referred to in Schedule I						<input type="checkbox"/>
Interest on securities referred to in Schedule II						<input type="checkbox"/>
Interest on sums referred to in Schedule III						<input type="checkbox"/>
Income form units referred to in Schedule IV						<input type="checkbox"/>
The amount of withdrawal referred to in clause (a) of sub-section 2 of section 80CCA referred to in Schedule V						<input type="checkbox"/>
22. Estimated total income of the previous year in which income mentioned in Column 21 is to be included						

23. Details of investments in respect of which the declaration is being made:

SCHEDULE-I

(Details of shares, which stand in the name of the declarant and beneficially owned by him)

No. of shares	Class of shares & face value of each share	Total value of shares	Distinctive numbers of the shares	Date(s) on which the shares were acquired by the declarant (dd/mm/yyyy)

SCHEDULE-II

(Details of the securities held in the name of declarant and beneficially owned by him)

Description of securities	Number of securities	Amount of securities	Date(s) of securities (dd/mm/yyyy)	Date(s) on which the securities were acquired by the declarant (dd/mm/yyyy)

SCHEDULE-III

(Details of the sums given by the declarant on interest)

Name and address of the person to whom the sums are given on interest	Amount of sums given on interest	Date on which the sums were given on interest(dd/mm/yyyy)	Period for which sums were given on interest	Rate of interest

SCHEDULE-IV

(Details of the mutual fund units held in the name of declarant and beneficially owned by him)

Name and address of the mutual fund	Number of units	Class of units and face value of each unit	Distinctive number of units	Income in respect of units

SCHEDULE-V

(Details of the withdrawal made from National Savings Scheme)

Particulars of the Post Office where the account under the National Savings Scheme is maintained and the account number	Date on which the account was opened(dd/mm/yyyy)	The amount of withdrawal from the account

Signature of the Declarant
Declaration/Verification

I.....do hereby declare that I am resident in India within the meaning of section 6 of the Income-tax Act, 1961. I also, hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated and that the incomes referred to in this form are not includible in the total income of any other person u/s 60 to 64 of the Income-tax Act, 1961. I further, declare that the tax on my estimated total income, including *income/incomes referred to in column 21 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on relevant to the assessment yearwill be nil.

Place:

Date:

.....
Signature of the Declarant

PART II
[For use by the person to whom the declaration is furnished]

1. Name of the person responsible for paying the income referred to in Column 21 of Part I		2. PAN of the person indicated in Column 1 of Part II	
3. Complete Address		4. TAN of the person indicated in Column 1 of Part II	
5. Email	6. Telephone No. (with STD Code) and Mobile No.	7. Status	
8. Date on which Declaration is Furnished (dd/mm/yyyy)	9. Period in respect of which the dividend has been declared or the income has been paid/credited	10. Amount of income paid	11. Date on which the income has been paid/credited(dd/mm/yyyy)
12. Date of declaration, distribution or payment of dividend/withdrawal under the National Savings Scheme(dd/mm/yyyy)		13. Account Number of National Saving Scheme from which withdrawal has been made	

Forwarded to the Chief Commissioner or Commissioner of Income-tax.....

Place:

Date:

.....
Signature of the person responsible for paying the income referred to in Column 21 of Part I

Notes:

1. The declaration should be furnished in duplicate.
2. *Delete whichever is not applicable.
3. Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in the declaration form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under 277 of the Income-tax Act, 1961 and on conviction be punishable:
 - i. In a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than 6 months but which may extend to seven years and with fine;
 - ii. In any other case, with rigorous imprisonment which shall not be less than 3 months but which may extend to two years and with fine.
4. The person responsible for paying the income referred to in column 21 of Part I, shall not accept the declaration where the amount of income of the nature referred to in section 197A(1C) or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax and deduction(s) under Chapter VI-A, if any, for which the declarant is eligible.";