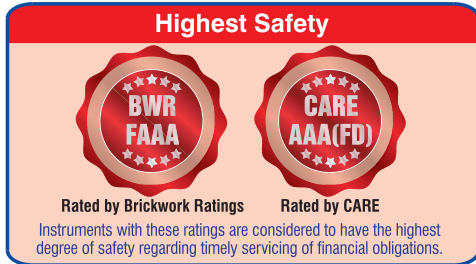


COMMON APPLICATION FORM FOR FIXED DEPOSIT



Deposit Features & Benefits

- Fixed deposit interest compounded Half Yearly
- Attractive Interest Rates
- Additional Interest Rate for Privilege Customers
- Option of Auto renewal / Auto repayment
- Facility of loan against FD

Aashray Deposits Plus

Interest rates effective from 08th June, 2018

Tenure in Months	Minimum Deposit (₹)	Cumulative	Non Cumulative				For Privilege Customers ^{##}	Renewals
			Monthly [#]	Quarterly	Half Yearly	Annual		
12	₹ 2000	7.70%	7.35%	7.40%	7.50%	7.70%	Additional interest of 0.40%	Additional interest of 0.15% where, deposit is renewed on or before the maturity date
14	₹ 10000	7.90%	7.55%	7.60%	7.70%	7.90%		
24	₹ 2000	8.00%	7.65%	7.70%	7.80%	8.00%		
36	₹ 2000	8.45%	8.10%	8.15%	8.25%	8.45%		
40	₹ 2000	8.50%	8.15%	8.20%	8.30%	8.50%		
48	₹ 2000	8.50%	8.15%	8.20%	8.30%	8.50%		
60	₹ 2000	8.50%	8.15%	8.20%	8.30%	8.50%		
72-120	₹ 2000	8.25%	7.90%	7.95%	8.05%	8.25%		

[#]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 (₹)	Cumulative	Non Cumulative				For Privilege ^{##} Customers
			Monthly [#]	Quarterly	Half Yearly	Annual	
18 ^{**} (Swayamsidha Deposit)	₹ 10,000	7.90%	7.55%	7.60%	7.70%	7.90%	Additional interest of 0.40%
13 [*] (Trust Deposit)	₹ 50,000	7.75%	7.40%	7.45%	7.55%	7.75%	N.A
Double my money	₹ 10,000		103 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 table is available on the DHFL website".

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

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	7.90%	8.12%	1,09,479
18	7.90%	8.22%	1,12,324
24	8.00%	8.49%	1,16,986
36	8.45%	9.39%	1,28,183
40	8.50%	9.60%	1,32,005
48	8.50%	9.88%	1,39,511
120	8.25%	12.44%	2,24,440

[§] 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) : Documents Required

For Individual - Proof of Identity <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 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 Aadhar Card 	For Trusts / Associations / Societies / Clubs <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 	For Proprietary Concern <ul style="list-style-type: none"> Name & Signature of the Proprietor PAN card copy of Proprietor
For Public Compny / Private Ltd. Company / Co-operative Banks / Scheduled Bank <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 	For Partnership Firm <ul style="list-style-type: none"> Declaration of Partnership by Partners Name and address of Partners Operation Mandate and Specimen Signatures PAN card copy of firm and Authorised signatories 		

- (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).
(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, Joint Managing Director & 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, Thalakkoty Desom, Emakulum Aluva, Kerala - 683 102	Professional
6.	Ms. Vijaya Sampath Independent Director (00641110)	14/403, Heritage City, Gurgaon, Haryana - 122 002	Professional
7.	Mr. Harshil Mehta Joint Managing Director & Chief Executive Officer (03038428)	2101, Clover Regency, Ramji Ashar Lane, Off M.G. Road, Ghatkopar (East), Mumbai- 400077	Service
8.	Dr. Rajiv Kumar Independent Director (02385076)	215, Ground Floor, Sarvodaya Enclave Maliviya Nagar, S.O. South Delhi, New Delhi - 110017	Economist

* With effect from 1st September 2017
* Resigned with effect from 11th September 2017

(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.
l) The Deposits solicited by the company are not insured.

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/-

Kapil Wadhawan
Chairman & Managing Director

Place : Mumbai
Date : 21st July, 2017

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) - L65910MH1984PLC032639
Regd. Office: Warden House, 2nd Floor, Sir P.M Road, Fort, Mumbai - 400 001

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.

PROVISIONAL RECEIPT



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

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 Holders

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. 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 incase 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. a) Death Claim Form b) Death certificate | Affidavit c) Indemnity bond

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.

Interest rate applicable would be the rate prevalent on the date of deposit.

Application can be made in the prescribed form duly completed and accompanied by Cheque / Pay Order / Demand Draft / 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 and 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	1 st July, 1 st October, 1 st January, 31 st March
Non Cumulative – Half yearly interest option	1 st October, 31 st March
Non Cumulative – Annual option	31 st March
Cumulative Deposits (Accrual)	30 th September, 31 st 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

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

7. 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)

8. 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.

9. Deposit Receipt

Basis option indicated by the depositor, the deposit receipt will be sent to branch for hand delivery or dispatched 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.

10.Renewal / Repayment of Deposit

The interest on deposit will cease from the date of maturity. The depositor can choose option of 'Auto Renewal of deposit in the application form in which case the deposit will be automatically renewed on the date of maturity for the same tenure / scheme (or nearest tenure / scheme - in case the original tenure / scheme is discontinued subsequently) as that of the matured deposit at the interest rate prevailing on the date of maturity. In case Auto Renewal option is not selected, and there are no subsequent instructions for renewal of deposit either, the matured proceeds will be credited directly into depositors account on the date of maturity. Provided that in the case of maturity for the second tenure (post first auto renewal), the amount will be automatically remitted to the designated bank account at maturity, in absence of any specific instruction from the depositor otherwise. In case one intends to modify renewal/repayment instructions (different from the one provided at the time of account opening), such revised instructions must reach DHFL at least 15 working days before the maturity date or else it would get processed as per original instructions. Additional Interest of 0.15% on all Renewals, where the deposit is renewed on or before the maturity date.

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

Premature withdrawal of deposit can be 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

- Provided that, in the event of death of a depositor, the public deposit shall be paid prematurely to the surviving depositor/s in the case of joint holding with the survivor clause, or to the nominee or legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir/s of the deceased depositor, and only against submission of proof of death, to the satisfaction of DHFL, with interest at the contracted rate up to the date of repayment.
- Provided further that in order to meet certain expenses of an emergent nature (includes medical emergency or expenses due to natural calamities/disaster or notified by concerned Government/authority), subject to the satisfaction of DHFL about such circumstances –
 - Tiny deposits (aggregate amount of deposits not exceeding ₹ 10,000/-) may prematurely be paid to individual depositors, at the request of the depositor, before the expiry of three months from the date of acceptance of such deposits, in entirety, without interest;
 - In case of other public deposits, not more than fifty per cent of the amount of the principal sum of deposit or ₹5 lakh, whichever is lower, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest. The remaining amount with interest at the contracted rate shall continue as per the existing terms & conditions
 - Provided further that in cases of Critical Illness (For the definition of 'Critical illness', the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued there under, will be taken into consideration), hundred percent of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest.

12. 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.

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. For Authorized Agents / 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.

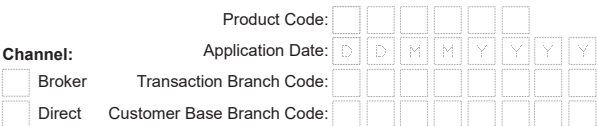
The brokerage is paid to distributor/broker for the entire tenure of fixed deposit. In case of premature withdrawal the brokerage payable will be calculated on a pro-rata basis for the actual tenure completed, and the excess brokerage paid to distributor/broker will be recovered from either the depositor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

Amended in line with NHB circular date 08-12-2017 and was approved by Board of Directors on 22-01-2018

GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

15. 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 right 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. 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 2017 was ₹ 46.01 crore.
- v. The deposits solicited by the Company are not insured.
- vi. The fixed deposit schemes of the Company has a rating of CARE AAA(FD): Stable from CARE ratings and BWR FAAA; Stable from Brickwork ratings which indicates the highest safety regarding timely servicing of financial obligations.
- vii. 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.
- viii. Company has a customer grievance redressal mechanism in place to look into customer grievances in the services provided by the company.
- ix. In case the depositor is not satisfied with the services provided or the grievance redressal of the Company, the depositor may approach the National Consumers Disputes Redressal Forum or the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum for relief.
- x. The Board of Directors certify that all the relevant information regarding the Scheme as well as the financial position of the Company are correctly declared.
- xi. The deposit acceptance activities of the Company are regulated by the National Housing Bank. It must ,however, 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 or of any of the statements or representations made or opinions expressed by the Company, and for repayment of deposit/discharge of liabilities of the Company.
- xii. 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.
- xiii. Periodical payment of interest on Deposit will be made through RTGS/NEFT, by directly crediting depositor's account or through warrants/cheques
- xiv. Change of address of the depositor/first depositor should be intimated to DHFL.
- xv. All disputes relating to acceptance of deposit shall be subject to Mumbai jurisdiction only.
- xvi. Depositor must mention PAN while placing deposit in excess of ₹ 50,000/- including the past deposits already placed.
- xvii. Please note if at the time of creation of subsequent deposits a change is requested in demographic details i.e. address, mobile, email ID, name change, then the new details will be updated in all the existing live deposits in the customer ID.



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

THIRD APPLICANT										Aadhar No.:										Customer ID:									
Name (In Full):										F I R S T N A M E										M I D D L E N A M E L A S T N A M E									
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)									
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:										D D M M Y Y Y Y									
First Trustee / Authorised Signatory:																			
Second Trustee / Authorised Signatory:																			
Third Trustee / Authorised Signatory:																			

TDS to be deducted										If NO, please provide any one 15G 15H Order u/s 197 Order u/s 10										My / Our interest for the year will be less than ₹ 5000									
Yes No										Above is already submitted for current financial year with FDR No.																			

BANK A/C DETAILS: FIRST APPLICANT / TRUST / SOCIETY / CLUB / ASSOCIATION / CORPORATE										Please provide a cancelled cheque of below mentioned account. (Mandatory)									
Bank A/C No:										Account Type: Savings A/C Current A/C									
Bank Name:																			
Bank Branch:										IFSC Code:									

BANK A/C DETAILS: SECOND APPLICANT										Please provide a cancelled cheque of below mentioned account. (Mandatory)									
Bank A/C No:										Account Type: Savings A/C Current A/C									
Bank Name:																			
Bank Branch:										IFSC Code:									

BANK A/C DETAILS: THIRD APPLICANT										Please provide a cancelled cheque of below mentioned account. (Mandatory)									
Bank A/C No:										Account Type: Savings A/C Current A/C									
Bank Name:																			
Bank Branch:										IFSC Code:									

NOMINATION DETAILS																			
Name of the Nominee:										Relationship:									
Guardian's Name: (In case of minor)										Nominee DOB: D D M M Y Y Y Y									
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 in spite 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									
I hereby give my explicit consent to the housing finance company to duly renew principal / renew principal and interest / pay, in entirety, the principal and interest to my designated Bank Account mentioned herein on maturity of the deposit.									

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:										Rate of Interest: %									
FD Amount ₹:										Maturity Amount ₹:										Maturity Date: D D M M Y Y Y Y																			
Maker:										Checker:																													
Signature: _____										Signature: _____										FDR to be sent to customer through: Hand Delivery Courier (Default Option)																			

FATCA/CRS DECLARATION FORM



Note – The information in this section is being collected in order to fully comply with Foreign Account Tax Compliance 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:

any 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

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.

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:

- The applicant is
 - 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.
 - 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)
- 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/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
 - I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect
 - 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
 - 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) _____
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 Entity

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

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

- Under penalty of perjury, I/We certify that:
 - The number shown on this form is the correct taxpayer identification number of the applicant and
 - 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
 - The applicant is taxable as a tax resident under the laws of country outside India.
- 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.
- I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- 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.
- 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) _____