

## Fixed Deposit

### Highest Safety



Rated by Brickwork Ratings Rated by CARE

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

#### Product features

- Fixed Deposit for Resident Individuals
- Minimum Deposit ₹ 25,000
- Interest compounded half yearly
- Interest payment through RTGS / NEFT / ECS
- Additional Deposit over the minimum amount to be in multiples of ₹ 1,000

**#Privilege Customer:** Senior Citizen, existing DHFL Home Loan / SME Loan / Mortgage Loan Borrowers, Armed forces Personnel, Widows (Appropriate proof should be attached)

Interest rates effective from 30<sup>th</sup> January, 2017

Tenure in Months	Minimum Deposit (₹)	For Deposits < ₹ 50 lakh					For Privilege## Customers or For Deposits of ₹ 50 lakh & Above
		Cumulative	Non Cumulative				
			Monthly	Quarterly	Half Yearly	Annual	
12	25000	7.75%	7.40%	7.45%	7.55%	7.75%	Additional interest of 0.25%
14	25000	7.80%	7.45%	7.50%	7.60%	7.80%	
24	25000	7.80%	7.45%	7.50%	7.60%	7.80%	
36	25000	7.85%	7.50%	7.55%	7.65%	7.85%	
40	25000	7.90%	7.55%	7.60%	7.70%	7.90%	
48-120	25000	8.00%	7.65%	7.70%	7.80%	8.00%	
18* (SwayamsidhaDeposit)	25000	7.85%	7.50%	7.55%	7.65%	7.85%	

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

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

### DHFL Wealth2Health - Features & Benefits:

- Cashless Access to any empanelled hospital
- 5% to 25% discounts on tests & hospitalization
- Access to Neutral, "Second Opinion"
- 24/7 access to a "Doctor on Phone"
- Advice on which hospital to choose



For Fixed Deposit related queries : Sales Enquiry Toll Free : 1800223435 ; Customer Care Number : 1800 3000 19 19  
sms DHFL to 56677 ; Email - response@dhfl.com ; Website : www.dhfl.com

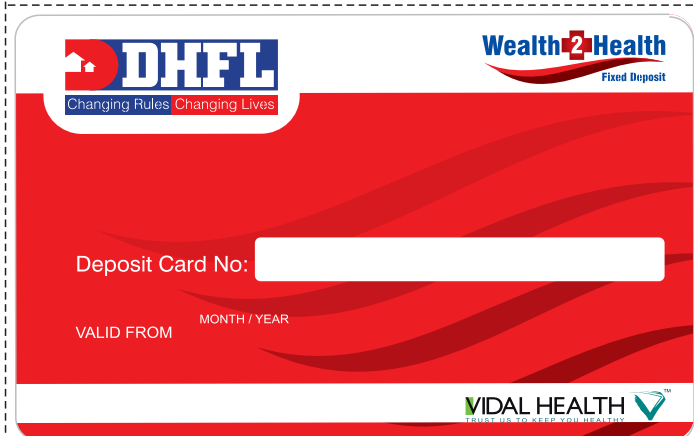
For Hospitals / Diagnostic Centres / Wealth2Health queries: Call: +91 8049166710 Fax : +91 8049166711 ;  
Email : help@vidalhealth.com Website : www.health4sure.in

\*Swayamsidha Deposit: Only for Female Depositors

### PROVISIONAL RECEIPT

Received from: \_\_\_\_\_  
# Cheque / DD No.: \_\_\_\_\_  
for ₹ \_\_\_\_\_  
Bank Name: \_\_\_\_\_  
Bank Branch: \_\_\_\_\_  
towards **DHFL Wealth2Health Deposit Scheme** for  
☐ Cumulative ☐ Non-Cumulative:  
☐ Yearly ☐ Half Yearly ☐ Quarterly ☐ Monthly  
a period of \_\_\_\_\_ months/days @ \_\_\_\_\_ % per annum

# Subject to Realisation Authorised Signatory \_\_\_\_\_



# GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

## 1. Acceptance of Fixed Deposits

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

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

## 2. Acceptance of deposits from Non-Resident Indians (NRIs)

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

## 3. Joint Deposits

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

## 4. Amount of Deposit

The minimum deposit amount is ₹ 25000 for all cumulative and non cumulative deposit schemes.

## 5. Mode of Acceptance

Application can be made in the prescribed form duly completed and accompanied by cheques / demand draft / RTGS / NEFT drawn in favour of 'Dewan Housing Finance Corporation Ltd'

**Beneficiary Name** : DEWAN HOUSING FINANCE CORPORATION LIMITED  
**Account No** : 914020054640010 **IFSC Code** : UTIB0001051  
**Bank Name & Branch** : Axis Bank Ltd., Bandra Reclamation Branch

## 6. Payment & Interest

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

The Interest payment/accrual will happen on fixed dates as per schedule given below:

Interest payment option	Date of interest payment
Non Cumulative – Monthly interest option	First day of every month
Non Cumulative – Quarterly interest option	1 <sup>st</sup> July, 1 <sup>st</sup> October, 1 <sup>st</sup> January, 31 <sup>st</sup> March
Non Cumulative – Half yearly interest option	1 <sup>st</sup> October, 31 <sup>st</sup> March
Non Cumulative – Annual option	31 <sup>st</sup> March
Cumulative Deposits (Accrual)	30 <sup>th</sup> September, 31 <sup>st</sup> 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 30<sup>th</sup> September and 31<sup>st</sup> March of every year after deducting the tax, wherever applicable. The principal along with interest will be paid on maturity once the discharged deposit receipt is received by us.

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

## 7. Income Tax deduction at source (TDS)

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

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

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

## 8. Nomination

Nomination of another person can be made by Individual depositor/s, singly or jointly. Individual depositor/s can, singly or jointly, nominate another person under this scheme, as per Section 36B of the National Housing Bank Act 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule 1985. The nominee shall be recognized as the holder of the title of the fixed deposit on death of all the depositors. Power of Attorney holder or any person acting in representative capacity cannot nominate. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. Depositors are advised to provide the specimen signature of the nominee at the time of nomination to expedite the transmission of the deposits to the nominee in the event of demise of the depositors

## 9. Deposit Receipt

The deposit receipt will be sent to the broker/depositor as per the option chosen by the depositor in the application form, and the company shall not be held responsible for any loss or delay in transit. If the deposit receipt is not received by the depositor within 15 days, for any reason, the depositor should write to enquire with the company. In the event of loss / destruction / mutilation of deposit receipt, relevant legal procedure as are required by the company has to be followed. The deposit receipt is not transferable. The company will not recognize any lien or assignment of the deposit or interest thereof

## 10. Renewal / Repayment of Deposit

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

If the deposit is renewed within 12 months from the maturity date, the renewal will be from the date of maturity as per the interest rate prevailing on the date of maturity. If the deposit is renewed after 12 months from the date of maturity, the deposit will be renewed from the date on which the deposit has been submitted for renewal at the then prevailing interest rate

Repayment of deposit will be made by RTGS/NEFT/ECS into the depositor's bank account. On specific request from the depositor, the repayment can be made by an Account Payee cheque drawn in favour of the depositor. When the date of maturity falls on any day on which the company's office / banks remains closed the repayment will be made on the next working day.

## 11. Premature Withdrawal & Securing of Brokerage

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

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

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

## 12. For Authorized Distributors/Brokers

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

## 13. Know Your Customer (KYC) Compliance

In terms of the Prevention of Money Laundering Act, 2002, the rules notified there under and KYC guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC requirements by submitting the required documents and 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.

For Individual - Proof of Identity	For Individual - Proof of Address
<ul style="list-style-type: none"><li>• Passport</li><li>• Pan Card</li><li>• Driving License</li><li>• Voters Identity Card</li><li>• Photo Debit/Credit Card issued by bank</li><li>• Photo Ration Card</li><li>• Aadhar Card</li></ul>	<ul style="list-style-type: none"><li>• Latest Telephone Bill of Landline / Post Paid Mobile</li><li>• Latest Electricity / Gas Bill</li><li>• Ration Card</li><li>• Latest Bank Account Statement</li><li>• Registered Rent Agreement</li><li>• Latest Demat Account Statement</li></ul>

## 14. Loan against Deposits

Loan may be granted by the company, against Fixed Deposit up to 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 will be disbursed after obtaining the consent from the deposit holder. 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.

In case the loan availed against the FD, same will be subjected to the lien on the FD for the loan amount availed and interest payable thereon.

In case the deposit card holder opts not to avail the benefit under the Deposit card, he/she may de-link the same and apply for a loan against FD to DHFL.

## 15. General

Deposits will be subject to the rules/guidelines framed from time to time by National Housing Bank (NHB) or any other statutory authority and/or central/State government in connection with acceptance of public deposits by Housing Finance companies, the terms & conditions of which form part of the prescribed public deposit application form. The company reserves the rights to alter/amend from time to time the terms & conditions without assigning any reasons, if so required by NHB regulations/guidelines or otherwise.

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

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

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

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

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

## Deposit Card: Terms and Conditions

- Only Resident Individuals are eligible to apply for DHFL Wealth2 Health Deposit.
- Deposit Card will be issued against each deposit, made in this scheme, to the first/sole account holder and all benefits associated with the deposit card will be available to first/sole holder only.
- The Deposit Card will be activated after 3 months from FD creation date.
- An in-principle sanction of Loan against FD, limited to 75% of FD amount, will be granted to the customer at the time of making deposit and that limit will be loaded in the Deposit Card.
- Each time a customer uses the Deposit Card to make a payment to designated hospital/Diagnostic Centre etc,a Loan Against FD equivalent to the amount debited, will be created and the limit on the Deposit Card will reduce to that extent accordingly for the amount which has been withdrawn
- Each Loan against FD will be created for the residual maturity of the underlying FD.
- The rate of Interest will be charged on each Loan against FD so created will be 2% above the interest rate applicable for the said FD.
- Interest tax, at the applicable rate on the loan interest, will be payable by the Depositor. In the event of the interest tax rate being revised, the same will be borne by the depositor.
- The customer has the option to link multiple FDs to the Deposit Card. The individual limit of each FD(75% of Principal Amount) will be clubbed and the consolidated limit will be provided in the Deposit Card. However the limit can be converted to a Loan Against FD only after 3 months from the FD Creation date of respective FD's.
- In case of multiple FD's, the customer has the option to select the sequence of FD's that should be considered for granting Loan- Either on the basis of date of maturity (The one maturing first is given loan first) OR on the basis of Rate on Interest(the one with lower rate of interests is selected first).
- FDs linked to Deposit Card can be renewed after getting request form customer adjusting loan amount and interest which has already availed.
- In case the Deposit Card Holder opts not to avail the benefit under the Deposit card, he/she may de-link the same and apply for a loan against FD to DHFL.
- Customers can repay the loan plus interest due thereon, either in part or in full, anytime during the tenure of the FD. The limit available on the Deposit Card will be adjusted accordingly after each payment.
- In case the loan is not repaid till maturity of FD, all amounts due either by the way of interest or principal and any other charges will be recovered from the amount of the FD payable on maturity.
- For non-cumulative FDs linked to Deposit Card, periodic interest will be accrued but the payment would be credited to customer's loan account.
- In case customer opts for pre-mature withdrawal of linked FDs, DHFL would adjust the loan outstanding plus interest thereon in addition to other charges which may be applicable till the pre-redemption date and pay out the balance amount.
- A "DHFL Wealth2Health (KIT)" will be sent by Registered AD/ Courier by the Company to the address given in the application form and the Company shall not be held responsible for any loss or delay in transit. If the "Health Deposit Card (KIT)" 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 "DHFL Wealth2Health (KIT)", the Company may at its sole discretion issue a duplicate "DHFL Wealth2Health (KIT) (charges applicable) upon receiving an application executed by the depositor.
- The Company will not recognize any lien or assignment of the deposit or interest thereof in favour of a third party.
- In case of premature withdrawal, the payment will be made after 1 working day from the date of submitting a formal request for premature withdrawal, after adjusting for all outstanding loan principal & interest.
- The health related services (cashless hospitalization benefit, discounts etc) are to be provided through Vidal Healthcare Services Pvt. Ltd., and DHFL will have no responsibility for any dispute arising out of services rendered by them.
- DHFL reserves the right to alter/modify/withdraw/suspend the product/services at any time without any notice.
- While using Deposit Card at approved network hospitals/diagnostic centres, an OTP (One Time Password) will be sent on the mobile number registered with DHFL and upon verification of OTP, the transaction will be processed by the service provider. Hence it is mandatory for the depositor to mention the mobile number on the account opening form. In case there is a change in registered mobile number, it is mandatory for the depositor to submit an application form for updating new mobile to avail the uninterrupted and hassle free services.
- 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.

## 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](http://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 of representations made or opinions expressed by the company for the repayment of deposits/discharge of the liabilities by the company.

### 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: 11<sup>th</sup> 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. As on date, the Company has one wholly owned subsidiary i.e. DHFL Advisory & Investments Private Limited, which is engaged in the business of providing advisory services and to undertake investments. 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 on page 8.  
 (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 17<sup>th</sup> January, 2015.

- (e) Name, address and occupation of Directors as on 20th July 2016.

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, Thalakkolly Desom, Ernakulam Aluva, Kerala - 683 102	Professional
6.	Ms. Vijaya Sampath Independent Director (00641110)	14/403, Heritage City, Gurgaon, Haryana - 122 002	Professional
7.	Dr. Rajiv Kumar Independent Director (02385076)	215, Ground Floor, Sarvadaya Enclave, Malviya Nagar, S.O. South Delhi, New Delhi - 110017	Economist

- (f) & (g) Profit and Dividend

Financial Year ended	Profit Before Tax (₹ lacs)	Profit After Tax (₹ lacs)	Dividend (₹ Per share)
31st March, 2016	110,217	72,920	8
31st March, 2015	94,304	62,129	6
31st March, 2014	73,511	52,900	8*

\*Includes one-time special dividend of ₹ 3 per share to mark the 30<sup>th</sup> Anniversary

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

LIABILITIES	As at 31/03/2016 (₹ lacs)	As at 31/03/2015 (₹ lacs)	As at 31/03/2014 (₹ lacs)
<b>Shareholder's Funds</b>			
Share Capital	29,180	14,568	12,842
Reserves and Surplus	460,020	449,010	344,654
Money Received Against Share Warrants	12,500	0	0
<b>Non-Current Liabilities</b>			
Long Term Liabilities	4,511,947	3,687,198	3,229,548
*Deferred Tax Liabilities on 36(1)(VII) Reserves as per NHB Direction	9,149	6,579	115
Other Long Term Liabilities	0	144	151
Long Term Provisions	58,302	43,015	33,135
<b>Current Liabilities</b>			
Short Term Borrowings	643,660	363,694	159,472
Trade Payables	399	747	26
Other Current Liabilities	1,053,025	892,949	598,797
Short Term Provisions	7,131	3577	7,513
<b>Total</b>	<b>6,785,313</b>	<b>5,461,481</b>	<b>4,386,253</b>

ASSETS	As at 31/03/2016 (₹ lacs)	As at 31/03/2015 (₹ lacs)	As at 31/03/2014 (₹ lacs)
<b>Non-Current Assets</b>			
Fixed Assets	78,052	98,460	98,773
Non-Current Investments	71,975	61,053	44,610
Long Term Housing and Property Loans	5,842,629	4,869,468	3,860,131
Other Long term Loans and Advances	26,652	28,279	4,984
Other Non-Current Assets	21,377	20,163	19,451
Deferred Tax Assets (Liabilities) (Net)			0
<b>Current Assets</b>			
Current Investments	17,346	39,569	27,539
Trade Receivables	20,092	19,192	7,745
Cash and Bank Balances	340,834	67,644	98,318
*Short Term portion of Housing & Property Loans	334,873	234,497	184,973
Other Short Term Loans and Advances	25,352	18,846	37,235
Other Current Assets	6,132	4,310	2,494
<b>Total</b>	<b>6,785,313</b>	<b>5,461,481</b>	<b>4386253</b>

CONTINGENT LIABILITY	As at 31/03/2016 (₹ lacs)	As at 31/03/2015 (₹ lacs)	As at 31/03/2014 (₹ lacs)
Guarantees provided by the Company	10,003	10,003	10,003
Claims against the Company not acknowledged as debts	706	546	105
Income Tax Demand (Net of amount deposited under protest - 50 lakh)	0	480	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. ₹ 23355.85 crores, whereas the total Public Deposits as on 31<sup>st</sup> March 2016 was ₹ 5042.67 crores with 232228 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 23rd February, 2016.

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 31<sup>st</sup> March 2016 was ₹ 43.01 crores. This full text of advertisement has been approved by the Board of Directors at its meeting held on Wednesday 20<sup>th</sup> July, 2016, 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.**

Sd/-

Place : Mumbai  
Date : 20<sup>th</sup> July, 2016

**Kapil Wadhawan**  
Chairman & Managing Director

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



Channel:

☒ Broker

Transaction Branch Code:

Product Code:

☐ Direct

Customer Base Branch Code:

Application Date:

## WEALTH 2 HEALTH FIXED DEPOSIT APPLICATION FORM

Broker Name:  **I N D I A I N F O L I N E L I M I T E D** Broker Code:  **0 0 0 0 8**  
 Sub-Broker Name:  Sub Broker Code:

Sales Executive Name:  Sales Executive ID:

Deposit Card No:

### DEPOSIT DETAILS

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

Cheque/UTR No./Cash  Amount in ₹

Date:

Bank A/C No:

Bank Branch:  Bank Name:

Do you require access to Cashless Benefits: ☐ Yes ☐ No (Default option is Yes)

Period in Months		Scheme	Category	Privilege Category	Status
Aashray Deposit	Special Deposits	<input type="checkbox"/> Cumulative <input type="checkbox"/> Non Cumulative	<input type="checkbox"/> DHFL Promoter <input type="checkbox"/> DHFL Director <input type="checkbox"/> Relative of DHFL Director <input type="checkbox"/> DHFL Shareholder <input type="checkbox"/> Member of Public	<input type="checkbox"/> Senior Citizen <input type="checkbox"/> DHFL Loan Borrower <input type="checkbox"/> Armed Force Personnel <input type="checkbox"/> Widow <input type="checkbox"/> DHFL Employee Proof attached _____	<input type="checkbox"/> Resident Individual
<input type="checkbox"/> 12 <input type="checkbox"/> 14 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 40 <input type="checkbox"/> 48	<input type="checkbox"/> 60 <input type="checkbox"/> 72 <input type="checkbox"/> 84 <input type="checkbox"/> 96 <input type="checkbox"/> 108 <input type="checkbox"/> 120 <input type="checkbox"/> 18 (Swayamsidha)	<input type="checkbox"/> Yearly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly			

Linking of Deposit (for multiple FD linking) ☐ By Maturity Date (FD maturing first is linked first) ☐ By Lowest ROI (FD with lowest rate of interest is linked first)

### DETAILS OF FIRST APPLICANT

Customer ID No.:

Name:

Date of Birth:  Gender: ☐ Male ☐ Female ☐ Others \_\_\_\_\_

Guardian's Name:   
(in case of minor)

Permanent Account No: 1<sup>st</sup> Applicant  Guardian's PAN

Address Line 1:

Address Line 2:

Landmark:  City:

State:  Pincode:

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

E-mail ID \*\*:

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

Occupation: ☐ Private Sector ☐ Public Sector ☐ Business ☐ Professional ☐ Retired ☐ Housewife ☐ Student

☐ Others (Please specify) \_\_\_\_\_

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

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

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

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

Affix a  
latest photograph  
of the  
First Applicant

### DETAILS OF SECOND APPLICANT

Customer ID No.:

Name:

Date of Birth:  Permanent Account No.(PAN):

Address Line 1:

Address Line 2:

Landmark:  City:

State:  Pincode:

E-mail ID \*\*:

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

☐ Male ☐ Female ☐ Others (Please Specify) \_\_\_\_\_

Affix a  
latest photograph  
of the  
Second Applicant

Note: For KYC requirement, kindly refer "General Terms & Conditions" clause No.12

DETAILS OF SECOND APPLICANT (contd....)

For Individuals

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

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

DETAILS OF THIRD APPLICANT

Customer ID No.:

Name:

Date of Birth:  Gender: ☐ Male ☐ Female ☐ Others \_\_\_\_\_

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

Affix a latest photograph of the Third Applicant

TDS to be deducted ☐ Yes ☐ No

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

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

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

BANK A/C DETAILS

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

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

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

Bank Name:

Bank Branch:  IFSC Code:

NOMINATION DETAILS

Name of the Nominee:

Guardian's Name:

(In case of minor)

Date of Birth of Nominee:  Relationship with Applicant:

Address of the Nominee:

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

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

Signature of the First Applicant \_\_\_\_\_

Declaration

Declaration: I/We hereby declare that above information is true and to the best of my/knowledge and belief. I/We further declare that the deposit made under the deposit application is through legitimate source and does not include directly/indirectly and 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 violation. I/We hereby authorise DHFL to make my/our interest/ maturity payment through RTGS/NEFT directly into my/our account.

Declaration for Deposit Card: I/We have read and understood all the terms and conditions of this product. I/We understand that each time I/We authorize the final settlement of my bill, through the cashless facility availed, I/we am/are giving an explicit consent to DHFL to create a Loan against Fixed Deposit equivalent to the amount of cashless authorisation given by the service provider to the hospital/diagnostic centre. Each transaction will create new Loan Against Deposit account. I/We understand and give my/our explicit consent that this loan will be at a rate which shall be 2% (at monthly rests) more than the interest payable by DHFL on the FD. The tenure of the loan is the residual maturity of the fixed deposit. I/We understand and give my/our explicit consent as soon as any loan is created in the non-cumulative underlying fixed deposit, the interest payout will seize and the same will be instead credited to the loan account. All repayment, maturity & pre-maturity request will be processed on T + 1 basis. And, deactivation of DHFL Deposit Card will be done one working day prior to the maturity of the Deposit or maturity of the last Deposit, in case of multiple Linked Deposits. As part of the DHFL Wealth2Health Deposit Scheme, DHFL may share fixed deposit account related information including demographic details, available balance and contact details of customers with Vidal Healthcare Services Pvt. Ltd. with whom DHFL has an arrangement to provide the services on a need to know basis. While providing the health services, personal and medical information will be accessed by Vidal Healthcare Services Pvt. Ltd. on need to know basis. DHFL Wealth2Health Deposit Scheme is availed by the customer is solely at his/her discretion, with an implied understanding and agreement to the terms & conditions, policies and guidelines applicable to the DHFL Wealth2Health Deposit Scheme.

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:  FD No:  FD Amount ₹:

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

Maker:  Checker:

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

FDR & Wealth to Health deposit kit to be sent to customer through:  
☐ Courier (Default Option)  
☐ Hand Delivery

## APPLICATION FOR LOAN AGAINST DEPOSIT / LINKING TO DEPOSIT CARD

DEPOSIT CARD No.:

To,

The Manager,

Dewan Housing Finance Corporation Ltd. (DHFL)

\_\_\_\_\_ Branch

Dear Sir,

I / We hereby sign and submit this FORM for approval of Loan upto an extent of 75% of the principal amount against my / Our Fixed Deposit (FD) to be created under the scheme of "Wealth2Health" Deposit. I / We agree to abide by all the terms and conditions governing the said loan against FD.

Further, I /We authorise DHFL to issue a deposit card and link this FD to the deposit card to be issued under the scheme. Kindly sanction and arrange to credit the limit of the aforesaid loan amount to my / our Deposit Card.

I / We have read the contents of the fixed deposit application form and hereby agree and confirm to the Terms and Conditions applicable to the loan.

I/We hereby unconditionally authorise DHFL to adjust/appropriate the FD proceeds on or before the maturity, if I/We fail to repay the said loan.

Name	Signature
1	
2	
3	

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

### PROMISSORY NOTE

On DEMAND, I / We \_\_\_\_\_ and \_\_\_\_\_ do hereby jointly and severally PROMISE to pay **DEWAN HOUSING FINANCE CORPORATION LIMITED (DHFL)** or Order the Sum of ₹ \_\_\_\_\_/- (Rupees \_\_\_\_\_ only) with interest thereon at the rate which shall be 2% more than the interest rate payable by DHFL on my/our FD made by me / us with DHFL under the scheme "**Wealth2Health**" Fixed Deposit p.a. for the value received.

Name	Signature
First Holder	
Second Holder	
Third Holder	

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

Revenue  
Stamp