

# AASHRAY DEPOSIT PLUS

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



## HIGH SAFETY RATINGS

### Credit Rating 'FAAA'

**FAAA Rating affirmed by Brickwork**  
Indicates Excellent Credit Quality

### Credit Rating 'AA+ (FD)'

**AA+ (FD) Rating affirmed by CARE**  
Indicates High Quality by all Standards & High Investment Safety

## DEWAN HOUSING FINANCE CORPORATION LIMITED (DHFL)

### DHFL HIGHLIGHTS

- 3rd largest Housing Finance Company
- 29 years of continuous growth
- The YOY Loan Book growth stood at 39.51% for FY '12
- CAGR 49%
- High Safety High Returns Fixed Deposit Products
- Zero Percent Net NPA for FY '12
- Fixed Deposit Schemes available in both cumulative and non-cumulative options
- Consistently Profit - making & Dividend Paying Company
- Periodic Interest payments through ECS
- Repayment through Cheque / RTGS / NEFT
- Strong Nationwide Presence with over 300 serviced locations

### PRODUCT FEATURES

Features	YIELD UPTO 11.42%*	YIELD UPTO 12.52%*	YIELD UPTO 15.45%*
	14 Months -DEPOSIT-	40 Months -DEPOSIT-	12-84 Months -DEPOSIT-
Interest Rate up to	11.00%	11.00%	10.75%
Yield up to	11.42%	12.52%	15.45%
Minimum Deposit Amount (In ₹)	10,000	2,000	2,000
Duration of deposit	Short Term	Medium Term	Flexible Tenure
Cumulative compounded	Half Yearly	Yearly	Half Yearly
Periodic Interest Payable (Non Cumulative)	Yearly/ Half Yearly/ Quarterly/ Monthly		
Above 25 lac deposit (0.25% extra ROI)	Yes	NA	Yes
Privileges (Y/N) (0.50% extra ROI)	Yes		
Accidental Death Insurance	Yes		
Tax Exemption on Interest upto ₹ 5,000/-	Yes		

**Rs. 1 Lac Free Accidental Death Insurance for every Individual Depositor and the First Depositor in case of Joint Holdings.**

\* 0.25% extra interest for Deposit of Rs. 25 Lacs and Above \* 0.50% extra interest for individuals in the categories of Senior citizens (aged above 60 years), widows, Armed forces Personnel, Existing DHFL Home Loan Borrowers & DHFL Share Holders (appropriate proof should be attached). For Further enquiries mail: [fdresponse@dhfl.com](mailto:fdresponse@dhfl.com)

Cheque/DD to be drawn in favour of DEWAN HOUSING FINANCE CORPORATION LTD.

**AASHRAY**   
**DEPOSIT PLUS**  
Application Form For Individuals

## Scheme Tables

CUMULATIVE SCHEME								
Period in months	Deposit <Rs. 25 Lacs		Privilege Customer		Deposit Rs. 25 Lacs and Above		Deposit Rs. 25 Lacs and Above (Privilege Customer)	
	ROI (% p.a.)	Annual Yield	ROI (% p.a.)	Annual Yield	ROI (% p.a.)	Annual Yield	ROI (% p.a.)	Annual Yield
12	10.00	10.25	10.50	10.78	10.25	10.51	10.75	11.04
14	10.25	10.61	10.75	11.15	10.50	10.88	11.00	11.42
24	10.00	10.78	10.50	11.36	10.25	11.07	10.75	11.65
36	10.00	11.34	10.50	11.98	10.25	11.66	10.75	12.30
40	10.50	11.88	11.00	12.52	10.50	11.88	11.00	12.52
48	10.00	11.94	10.50	12.65	10.25	12.29	10.75	13.00
60	10.00	12.58	10.50	13.36	10.25	12.97	10.75	13.76
72	10.00	13.26	10.50	14.13	10.25	13.69	10.75	14.57
84	10.00	14.00	10.50	14.96	10.25	14.47	10.75	15.45

Minimum Deposit for 14 months Rs. 10,000/- for others Rs. 2,000/- • Additional Deposit over the minimum amount to be in multiples of Rs. 1,000/-  
• Compounded Half Yearly \*40 months Compounded Annually

NON CUMULATIVE SCHEME								
Period in months	Deposit <Rs. 25 Lacs				Deposit Rs. 25 Lacs and Above			
	Yearly	Half	Quarterly	Monthly	Yearly	Half	Quarterly	Monthly
12-84 months	10.25	10.00	9.88	9.80	10.50	10.25	10.13	10.05
Privilege 12-84 months	10.75	10.50	10.38	10.30	11.00	10.75	10.63	10.55
14 months	10.51	10.25	10.12	10.04	10.76	10.50	10.37	10.29
Privilege (14 months)	11.01	10.75	10.62	10.54	11.26	11.00	10.87	10.79
40 months	10.50	10.20	10.05	9.95	10.50	10.20	10.05	9.95
Privilege (40 months)	11.00	10.70	10.55	10.45	11.00	10.70	10.55	10.45

Minimum Deposit for monthly interest plan is Rs. 20,000/- • Minimum Deposit for others Rs. 10,000/- • Interest payments through ECS  
• Additional Deposit over the minimum amount to be in multiples of Rs. 1,000/-

# AASHRAY DEPOSIT PLUS

Application Form For Individuals

Broker Name: Achievers Wealth Advisors Pvt Ltd.  
 Broker's Code No.: 7653  
 Sub-Broker's Code No.: \_\_\_\_\_  
 Customer Code: \_\_\_\_\_ Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
 Appl. No.: \_\_\_\_\_

Affix a latest photograph of the First Applicant

**Important:**

1) Please use BLOCK letters (2) Please tick wherever applicable (3) All details must be filled in, if not applicable, please write N.A. • For Privilege Customers appropriate proof should be attached (4) Crossed A/c Payee Cheques / DD payable to "Dewan Housing Finance Corporation Ltd." should be furnished. (5) Amount can be remitted for Fixed Deposits by NEFT / RTGS for Credit of DHFL's Account (6) DHFL will in no way be responsible for such or other wrong tenders (7) Cash can be accepted for investment in FD Schemes below Rs. 20,000/- only. • Agents are not authorised to issue receipt.

I / We apply for placement / renewal of deposit at \_\_\_\_\_ Branch.

Interest @ \_\_\_\_\_ % p.a.

DHFL Deposit Receipt No. \_\_\_\_\_ Maturity Date: \_\_\_\_\_  
 (In case of Renewal)

Renewal Amt. \_\_\_\_\_ Maturity Amt. \_\_\_\_\_

**FIXED RATE INTEREST**

**Scheme**

CUMULATIVE  NON CUMULATIVE ( Yearly  Quarterly  Half Yearly  Monthly)

**Period**

14 mnths  12 mnths  24 mnths  36 mnths  40 mnths  48 mnths  60 mnths  72 mnths  84 mnths

**Status**

Resident Individual  Non-Resident Individual  Hindu Undivided Family  
 Public / Private Companies  Partnership / Proprietary Firms  Registered Co-op. Soc. / Co-op. Banks / Banks

**Privilege (If Applicable)**

Sr. Citizens (60 yrs & above)  Widows  Armed Force Personnel  Existing DHFL Home Loan Borrower  
 DHFL Share Holders

Proof Attached \_\_\_\_\_

**Deposit Repayable to**  First Depositor  Any one or Survivor/s

**Depositor's Name (in Block Letters)**

First Applicant : \_\_\_\_\_

Date of Birth : \_\_\_\_\_ Occupation: \_\_\_\_\_

Guardians Name : \_\_\_\_\_  
 (in case of minor)

Second Applicant : \_\_\_\_\_

Date of Birth : \_\_\_\_\_ Occupation: \_\_\_\_\_

Third Applicant : \_\_\_\_\_

Date of Birth : \_\_\_\_\_ Occupation: \_\_\_\_\_

Permanent Account No. (PAN) for 1st Applicant \_\_\_\_\_

Tax to be deducted  YES  No. If no please submit  15G  Form 15H  Order U/s 10  Order U/s 197 (as applicable).

If other please Specify \_\_\_\_\_

**Details of Bank Account of Depositor for Interest / Maturity payment**

(Not mandatory for existing customer)

Bank Account No. \_\_\_\_\_  
 MICR Code \_\_\_\_\_  
 IFSC \_\_\_\_\_  
 Account  Savings A/C  Current A/C

Preferred Mode of Payment  ECS  Cheque

FDR No.: \_\_\_\_\_  
 Account Holder's Name \_\_\_\_\_  
 (as per Bank's Record)  
 Bank Name: \_\_\_\_\_  
 Branch: \_\_\_\_\_

**Address of First / Sole Depositor**

Flat No. & Bldg. Name Road No./ Name  
 City Pin Code  
 State Country  
 Tel. (R) STD Code  
 Mobile  
 Email

**Valid Proof of Address to be provided by Applicant.** (Please submit ANY ONE of the following certified documents)

Latest Telephone Bill of Landline / Mobile  Latest Electricity / Gas Bill  Ration Card  Latest Bank Account Statement  
 Registered Rent Agreement  Latest Demat Account Statement  Any other Address Proof \_\_\_\_\_  
 (Subject to satisfaction of DHFL)

**Valid Proof of Identity to be provided by Applicant.** (Please submit ANY ONE of the following certified documents)

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

**Nomination**

Name of Nominee  
 Address of Nominee  
 Guardian's Name  
 Relationship of nominee with first depositor  
 Signature of Nominee (optional) \_\_\_\_\_ Date of Birth \_\_\_\_\_

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 Dection 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit  
 I/We have gone through the financial and other statements / particulars / representation furnished / made by the Company and after careful consideration, I/We am / are making the deposit with the Company at my / our own risk and volition.

**Payment Details**  Cheque  Draft  ECS  Cash Cash Receipt No. / UTR No. \_\_\_\_\_  
 Cheque / Draft No. \_\_\_\_\_ Date \_\_\_\_\_  
 Amount Rs. \_\_\_\_\_ Tick if additional amount  Rupees (in words) \_\_\_\_\_  
 Bank Name \_\_\_\_\_ Branch \_\_\_\_\_

**Declaration:**

I / We hereby declare that above information is true and to the best of my / our knowledge and belief. I / we further declare that the deposit made under the deposit application is through legitimate surce and does not include directly / indirectly any proceeds of schedule of offence and / or is not designed for the purpose of contravention or evasion undder any law.

Signature of the Depositor(s) (1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_  
 X X X  
**For office use only:** Date of Receipt: \_\_\_\_\_ FDR to be sent through  Courier  Hand Delivery  
 Branch: \_\_\_\_\_ FDR No.: \_\_\_\_\_ Customer ID: \_\_\_\_\_  
 Checked by: \_\_\_\_\_ Sign: \_\_\_\_\_ Authorised by: \_\_\_\_\_ Sign: \_\_\_\_\_



# GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

## 1. Acceptance of fixed deposits

Fixed deposits will be accepted from Limited/ Private Limited Companies/ Resident HUFs/ Non Resident Indians/ Co-operative Societies/ Co-operative Banks/ Association of Persons/ Trusts, etc.

## 2. Non-Resident Indians (NRIs)

Deposit from NRI and Persons of Indian Origin (PIOs) resident outside India would be accepted on non-repatriation basis only, in accordance with RBI regulations governing the acceptance of deposits from NRIs. Deposit would be accepted for a maximum period of 3 years. Payment of interest as also the repayment of deposit shall be made only by credit to NRO Account with Banks. Income tax at source will be deducted as applicable to NRO deposit of NRIs/ PIOs.

## 3. Joint Deposit Holders:

Deposit will be accepted in joint names not exceeding three in number. In case of deposits in joint names, all communications shall be addressed to the first named depositor and payment of interest and repayment of principal amount shall be made to the first named depositor. Any discharge given by the same person or any of the depositors will be valid and binding on all joint depositors unless expressly intimated to the Company at the time of making deposit.

In the event of death of the first joint holder, the repayment of the deposit and payment of interest shall be made to the person next in order of joint/ holding on submission of death certificate without reference to the heirs and/or legal representative of the deceased. In any other case it will be necessary for the legal representative of the deceased to produce the following, as applicable:

- Succession Certificate
- Letter of Administration
- Probate of the Will

## 4. Application

The prescribed application form, duly accompanied by cash (less than Rs. 20,000/- and within the Provision of the Income Tax Act)/ Cheque/ demand draft in favor of **Dewan Housing Finance Corporation Ltd.** Should be sent to our respective branches.

Alternatively remittances are accepted through NEFT/ RTGS.

Signature by thumb impression must be attested by a Magistrate or a Notary Public Signature under their Official Seal. In case an application is made under Power of Attorney, the relevant Power of Attorney must be lodged with the Company at the time of application.

## 5. Trusts/ Associations/ Clubs

- Copy of Resolution
- Names and Addresses of Trustees
- Pan Card Copy
- Operation mandate
- Specimen signatures

## 6. Public, Private Ltd. Company/ Co-operative Societies Co-operative Banks

- Copy of Memorandum & Articles of Association/ Bye-laws
- Copy of Resolution to invest in DHFL's Deposit Scheme
- List of Directors and Office Bearers
- Operational Mandate and Specimen Signatures of the Authorized Persons
- Pan Card Copy

## 7. Partnership Firm

- Declaration of Partnership by Partners
- Name and address of Partners
- Operational Mandate and Specimen Signatures
- Pan Card Copy

## 8. Proprietary Concern

- Name & Signature of the Proprietor
- Pan Card Copy

## 9. Payment of Interest

Interest will be calculated on the basis of 365 days in a year and will cease on the date of maturity.

### Electronic Clearing System

Facilitates interest payment by direct credit to the depositor's Bank Account. The facility is available in all centers of DHFL. Depositors are required to provide evidence of Bank Account/ Brand/ MICR Code, etc. in the ECS mandate

## 10. Deduction of Tax at Source

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

## 11. Free Accident Insurance cover

Every depositor is insured against unfortunate Accidental death for a sum of Rs. 1,00,000 (One lac only) free of premium. Company should get representation within 3 months of the death of the investor.

## 12. Nomination:

Depositor/s can, single or jointly, nominate another person under this facility. 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 a guardian applying on behalf of a minor cannot nominate. 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.

## 13. Deposit Receipt:

The deposit receipt and interest warrants will be sent by Post/ Courier by the Company to the given address in the application form and the Company shall not be held responsible for any loss or delay in transit. If the deposit receipt is not received by the depositor for any reason, the depositor should write to enquire with the Company. In the event of loss/ destruction/ mutilation of deposit receipt, the Company may at its sole discretion issue a duplicate receipt upon receiving an Indemnity Bond executed by the depositor in the form prescribed by the Company.

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

## 14. Renewal and Repayment of Deposit:

In case of renewal of the Fixed Deposit, a fresh application form duly filled should accompany the discharged deposit receipt. In case of repayment, the duly discharged deposit receipt. In case of repayment, the duly discharged deposit receipt should be surrendered at least 15 days before the date of maturity. The deposit would be payable at the city/ town where the deposit is placed or any city/ town where DHFL has its offices. If the Company receives a Fixed Deposit for renewal not later than 3 months from the maturity date then the Interest rate payable is the usual rate of interest payable on the period chosen without any deduction, prevalent on the maturity date.

## 15. Premature Withdrawal:

- Premature withdrawal will be allowed after completion of three months from the date of deposit, as per National Housing Bank (NHB) guidelines. In case of such premature withdrawal the rates given in the table below shall apply.
- In the event of the deposit holder already having/ received interest at a higher rate, the difference in the total interest paid and revised interest payable would be adjusted against the interest/ principal amount.
- Outstanding post-dated interest cheque/warrants in custody of the depositor should be surrendered to DHFL. The brokerage payable to authorized agents is for the period completed and excess brokerage payable to authorized agents so for the period completed and excess brokerage paid will be recovered from the depositor/broker.

Sr. No.	Period completed from date of deposit	Rate of interest payable (%p.a.)
1.	After 3 months but before 6 months	No Interest
2.	Above 6 months before 12 months	3% less than the minimum rate at which the public deposit is accepted.
3.	12 months and above	2% less than the rate applicable to the deposit run period

## 16. Loan against Deposits:

Loans may be granted against Fixed Deposit upto 75% of the Principal deposit amount carrying interest @2% per annum (at monthly rest) above the deposit interest rate and other additional 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 in one lump sum by the depositor or shall be adjusted on maturity of the deposit. However, granting of loan will be at the sole discretion of the Company.

## 17. Know Your Customer (KYC) Compliance

In terms of Preventions of Money Laundering Act 2002, the rules notified thereunder and KYC Guidelines issued by the National Housing Bank (NHB) and to comply with "Know your customer" guidelines for new depositors should provide a copy of any one of the following documents (which contains the photograph of the the concerned first depositor) for identification and proof of resident address.

i) Passport (ii) Pan Card with address proof (iii) Voters Identity Card (iv) Driving License. In case the address mentioned in the above documents differs from the present address, a copy of any one of the following documents should be furnished for proof of residential address.

i) Telephone bill (ii) Bank a/c statement (iii) Letter from any recognised public authority (iv) Electricity Bill (v) Letter from employer (vi) Ration Card

The above requirement will also be applicable for any existing First named depositor who has still not complied with the above requirement. In the absence of the above the Company will not be able to process the application for deposit/renewal.

- Deposits may be made in the joint names of two/three persons under First or Survivor/s (F or S) or Any one or Survivor/s (A or S). All communications will be addressed to the first depositor. All cheques/ warrants for Interest Payment and repayment of deposits will be drawn in the favour of the first depositor.

## 19. For Authorized Agents:

Agents are not authorized to accept cash or issue receipts on behalf of DHFL. Please ensure that agent name and code number is clearly mentioned in the Application Form to ensure payment of brokerage. Application Forms received without name and code number will not be considered for payment of brokerage. Brokerage will be paid to registered agents at the rate decided by the management as per RBI/ NHB regulations/ guidelines.

## 20. 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 deposits by Housing Finance Companies.
- The terms and conditions form part of the prescribed form.
- The Company reserves the rights to alter or amend from time to time the terms and conditions without assigning any reasons, if so required by NHB regulations / guidelines.
- Brokerage will be paid to the third part (other than deposit holders) as per NHB regulations/ guidelines
- The Company has an Investor Relations Cell at its Corporate Office to look into any investor grievance regarding deficiencies, if any, in the services provided by any of the branches of the company.
- In case the depositor is not satisfied with the services provided or the grievance redressal the depositor may approach the National Consumer Disputes Redressal Forum or the State Level Consumers Disputes Redressal Forum for relief.
- The Board of Directors certify that all the relevant information regarding the Scheme as well as the financial position of the Company is correctly declared.
- As required by NHB guidelines, it is to be distinctly understood that the Fixed Deposit Application Form should not in anyway be deemed or construed to have been cleared or approved by NHB. NHB does not undertake any responsibility either for the financial soundness of any scheme or for the statements made in the Fixed Deposit Application Form.
- 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 Nation Housing Bank.
- FDR & Cheques/ Warrants will be sent to the first depositor by post/ courier. DHFL will not be responsible for non-receipt/ loss or any delay in transit.
- Periodical payment of interest on Deposit will be made through ECS, by directly crediting depositors account.
- In case of loss/ misplacement of FDR/ Cheque by the depositor, relevant legal procedures will have to be followed
- Change of address of first depositor should be intimated to DHFL.
- All disputes relating to acceptance of deposits shall be subject to Mumbai jurisdiction only.
- All Depositors must mention PAN/ GIR No. while placing deposit in excess of Rs. 25,000/-



# PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON - BANKING COMPANIES (ADVERTISEMENT RULES) 1977 AS AMENDED

- (a) **Name of the Company:** Dewan Housing Finance Corporation Limited (DHFL)  
 (b) **Date of Incorporation:** 11th April, 1984.  
 (c) **Business carried on by the Company with its subsidiary with details of branches:** The Company is primarily carrying on the business of providing finance for purposes of construction / purchase of residential houses. 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: HDIL Towers, 6th Floor, Anant Kanekar Marg, Bandra (E), Mumbai-400051  
 (iii) Branches & Service Centre: As mentioned overleaf.  
 Subsidiary Companies:  
 1. DHFL Holdings Pvt. Ltd.  
 2. First Blue Home Finance Ltd. (Formerly known as Deutsche Post Bank Home Finance Ltd.) (through DHFL Holdings Pvt. Ltd.)  
 3. First Blue Financial Consultants Ltd. (Formerly known as DPB Financial Consultants Ltd.) (through First Blue Home Finance Ltd.)  
 (d) **Brief particulars of the Company:** The Company is managed by the Chairman & Managing Director subject to the superintendance, control and direction of the Board of Directors.  
 (e) **Name, address and occupation of Directors.**

NAME	ADDRESS	OCCUPATION
<b>Shri Kapil Wadhawan</b> Chairman & Managing Director	"Wadhawan House" Plot No. 32/A Union Park Road No.5, Bandra (W) Mumbai-400 050.	Company Director
<b>Shri Dheeraj Wadhawan</b> Promoter Director	"Wadhawan House" Plot No. 32/A Union Park Road No.5, Bandra (W) Mumbai-400 050	Business
<b>Shri R P Khosla</b> Independent Director	20A, Palm Marg, Vasant Vihar, New Delhi - 110 057	Company Director
<b>Shri R S Hugar</b> Independent Director	"Pitambar" Kalyan Nagar, 10 Cross University Road, Dharwar - 580 007	Company Director
<b>Shri G P Kohli</b> Independent Director	1403/04, Dheeraj Enclave (Tower), Off Western Express Highway, Borivali (E) Mumbai - 400 066	Management Consultant
<b>Mr. Anthony Hambro</b> Nominee Director Caledonia Investment PLC	Cayzer House, 30 Buckingham Gate, London SW1E NN.	Nominee Director
<b>Shri Ajay Vazirani</b> Independent Director	Harani & Company Advocate & Solicitors, Ali Chambers, Gr. Flr, Homi Modi, 2nd Cross Lane, Fort, Mumbai-400 023.	Professional
<b>Shri V K Chopra</b> Independent Director	Flat No. 4A, 4th Flr, Harmony Tower, Dr. E. Moses Rd, Worli, Mumbai-400 018.	Company Director
<b>Dr. P S Paricha (IPS)</b> Independent Director	28, Amber, Narayan Dabholkar Malabar Hill, Mumbai-400 006	Retired IPS Officer,

## (f) & (g) Profit and Dividend

Financial Year ended	Profit Before Tax (Rs in Lakhs)	Profit After Tax (Rs in Lakhs)	Dividend (%)
31st March, 2012	39,836	30,636	35%
31st March, 2011	34,148	26,513	35%
31st March, 2010	20,219	15,069	30%

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

LIABILITIES	As on 31/03/2012 (Rs in Lakhs)	As on 31/03/2011 (Rs in Lakhs)
Share Capital	11,684	10,443
Reserves and Surplus	191,588	144,400
Non-Current Liabilities		
Long Term Liabilities	1,601,860	1,297,382
Other Long Term Liabilities	-	15
Deferred Tax Liabilities (Net)	2,133	1,585
Long Term Provisions	15,940	4,753
Current Liabilities		
Short Term Borrowings	93,417	34,256
Trade Payables	4,860	4,024
Other Current Liabilities	228,458	164,768
Short Term Provisions	5,792	6,533
<b>TOTAL</b>	<b>2,155,732</b>	<b>1,668,159</b>
ASSETS	As on 31/03/2012 (Rs in Lakhs)	As on 31/03/2011 (Rs in Lakhs)
Non-Current Assets		
Fixed Assets	24,648	22,225
Non-Current Investments	38,746	38,319
Long Term Housing and Property Loans	1,824,298	1,290,967
Other Long Term Loans and Advances	1,268	944
Other Non-Current Assets	28,191	11,846
Current Assets		
Current Investments	7,529	48,748
Trade Receivables	5,434	3,214
Cash and Bank Balances	70,164	104,427
Short Term Portion of Housing and Property Loans	111,240	121,231
Other Short Term Loans and Advances	42,820	25,750
Other Current Assets	1,394	488
<b>TOTAL</b>	<b>2,155,732</b>	<b>1,668,159</b>
Contingent Liabilities	2011-12 (Rs in Lakhs)	2010-11 (Rs in Lakhs)
Guarantees provided by the Company	22,473	7
Claims against the Company not acknowledged as debts	54	28

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. Rs. 8348.58 crores, whereas the total Public Deposits as on March 31, 2012 was Rs. 938.81 crores.

j) There are no overdue deposits other than unclaimed deposits.

k) We declare that

- i) The Company has complied with the provisions of the above directions.  
 ii) The compliance with these directions does not imply that the repayments of deposits are guaranteed by the Reserve Bank of India / National Housing Bank.  
 iii) The fixed deposits accepted by the Company are secured appropriately to the extent of floating charge created by way of Deed of Trust dated 9th March 2011.

The total amount of exposure, other than investments in shares, including the non-fund based facilities, to companies in same group of other entities or business ventures in which directors and / or the Company are holding substantial interest as on March 31, 2012 was Rs. 32.23 crores.

The above text has been approved by the Board of Directors at its meeting held on Wednesday July 27, 2012 and is being issued on the authority and in the name of the Board of Directors of the Company. A copy signed by a majority of the Directors of the Company has been filed with the National Housing Bank, New Delhi, and the Regional Office of Department of Non-Banking Companies of the Reserve Bank of India, Mumbai.

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

Date : 27th July, 2012

Place : Mumbai

**Kapil Wadhawan**

Chairman & Managing Director

## NOTES:

- In exercise of the powers granted to the Chairman and Managing Director by the Board of Directors vide resolution dated 27th July, 2012, the Company revised the rate of interest on its Fixed Deposit schemes with effect from 11th February, 2013.
- Shri R S Hugar, Independent Director of the Company, passed away on 30th January, 2013.
- Pursuant to order of the Hon'ble High Court of Bombay and the Hon'ble High Court of Delhi vide their respective orders dated 27th July, 2012 and 04th January, 2013 approving the scheme of Amalgamation under the provisions of Sections 391-394 of the Companies Act, 1956 of First Blue Home Finance Limited (FBHFL) and DHFL Holdings Private Limited (DHPL) with Dewan Housing Finance Corporation Limited (DHFL), FBHFL and DHPL have ceased to be the subsidiaries of DHFL. By virtue of the said orders the assets and liabilities of the aforesaid subsidiaries (i.e. FBHFL and DHPL) stands transferred to DHFL. The financial results of DHFL as an amalgamated entity, from the appointed date 1st April, 2011, are yet to be adopted by the Board of Directors of the Company.

**Our Network Presence:** • Registered Office Fort (Mumbai); (022) 22029900 • Corporate Office Bandra (Mumbai); (022) 26583333 / 334 / 26474333  
 • Dubai Representative Office; 00971 -4 - 3524905 / 00971 -50 - 549120 / 00971 -50 - 5072621 / 00971 -50 - 5351172 • London Representative Office; 0044 - 20 - 8579 1711 • **MUMBAI ZONE:** Mumbai Zonal; (022) 61558100 / 101 / 150 / 26470338 / 339 • **Vileparle RPU M2;** (022) 67981494 / 495 • **Dahisar RPU M1;** (022) 42485411 / 42485454 • **Ambernath M1;** (0251) 6482801 - 803 • **Kalyan M1;** (0251) 32583556 / 2328124 / 2320780 • **Navi Mumbai M1;** (022) 27517650 / 2596 • **Panvel M1;** (022) 27450061 / 063 • **Thane M1;** (022) 25382400 / 700 • **Vashi (W) M1;** (022) 27814038 / 039 • **Dombivli M1;** (022) 2449630 / 4683 • **Vasai (W) M2;** (0250) 3290367 - 369 / 3051342 • **Virar (W) M2;** (0250) 2512168 / 178 • **Virar (E) M2;** (0250) 2529867 / 2520109 • **Mira Bhayander Road M2;** (022) 2813167 / 177 / 187 / 197 • **Nallasopara M2;** 9323735373 • **Andheri East M2;** (022) 42292334 - 338 • **WEST ZONE:** Zonal Office; (020) 25314000 • **Regional Processing Unit & Sales Vertical;** (020) 66819595 • **Bhopal;** (0755) 2555088 / 427088 / 4218376 • **Indore;** (0731) 4235700 - 715 • **Ahmednagar;** (0241) 2431677 • **Akola;** (0724) 2491279 / 0697 • **Aurangabad;** (0240) 2351033 / 2643 / 6450570 • **Goa;** (0832) 2230410 / 411 • **Gwalior;** (0751) 4218202 - 207 • **Itarsi;** (07572) 406275 • **Jabalpur;** (0761) 4054911 / 921 • **Jalgaon;** (0257) 2222525 • **Kharagone;** (07282) 234732 / 830 / 231674 • **Kolhapur;** (0231) 2660567 / 3664 • **Nagpur;** (0712) 2432448 / 2429686 • **Nasik;** (0253) 2316771 / 772 • **Parbhani;** (02452) 227691 • **Solapur;** (0217) 2322241 / 3297178 • **Sangli;** (0233) 2372166 • **Yavatmal;** (07232) 238225 • **Pune;** (020) 41407000 - 015 • **G & R ZONE:** Ahmedabad Zonal; 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