

AASHRAY DEPOSIT PLUS

Double My Money

FOR INDIVIDUALS / COMPANIES / PARTNERSHIP FIRMS / PROPRIETARY CONCERNS / TRUSTS / ASSOCIATIONS / CLUBS etc



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 in India
- 30 years of continuous growth
- Assets Under Management is ₹38570.00 crore as of 31st September 2013
- The y-o-y Net Profit growth at 40% in FY 2012-13
- High Safety High Returns Fixed Deposit Products
- Zero Percent Net NPA in FY 2012-13
- Fixed Deposit Scheme available in cumulative option
- Consistently profit making & dividend paying company
- Periodic Interest payments through ECS
- Repayment through Cheque / RTGS / NEFT
- Strong nationwide presence with over 400 service locations

Eligibility: This deposit scheme is open to all individuals, including Joint account holders and Minors, Proprietorship concern, Partnership firm, Companies, Trusts, Associations, Clubs, Educational institutions, Charitable institutions, Public institutions and Statutory bodies.

Denomination: Minimum prescribed deposit will be ₹10,000.00 and in multiples of ₹1,000.00.

Doubling Period: 80 months to 86 months.

DOUBLE MY MONEY CUMULATIVE SCHEME**

		General Customer	Tenure	Privilege Customer	Tenure
Deposit Less than 25 lacs	ROI (% p.a.)	10.00%	86 months	10.50%	82 months
	Annual Yield	14.13%		14.81%	
Maturity value (for a deposit of 10,000.00)		₹20125.68*		₹20121.78*	
Deposit 25 lacs & above	ROI (% p.a.)	10.25%	84 months	10.75%	80 months
	Annual Yield	14.47%		15.15%	
Maturity value (for a deposit of 10,000.00)		₹20131.87*		₹20100.96*	

*Subjected to TDS.

**Deposit accepted only under CUMULATIVE scheme where the Interest will be compounded "half yearly"

₹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 ₹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: response@dhfl.com • Customer Care No.: (0124) 4092750

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

AASHRAY 
DEPOSIT PLUS
Double My Money



Address of First / Sole Depositor

Flat No. & Bldg. Name Road No./ Name

City Pin Code

State Country

Tel. (R) STD Code

Mobile

Email
(Kindly provide mobile number and email id to get alerts of payment/interest)

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

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 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 Aadhar Card Any other identification with photograph _____
(Subject to satisfaction of DHFL)

Nomination

Name of Nominee

Address of Nominee

Guardian's Name
(In case of minor)

Relationship of nominee with first depositor

Signature of Nominee (optional) _____ Date of Birth

Payment Details Cheque Draft Cash Date

Cash Receipt No. / UTR No. Cheque / Draft No.

Amount ₹ 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 source and does not include directly / indirectly any proceeds of schedule of offence and / or is not designed for the purpose of contravention or evasion under any law.

I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under section 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit.

I/We have gone through the 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.

Signature of the Depositor(s) (1) _____ X (2) _____ X (3) _____ X

For office use only: Customer ID FDR No. FD Amount

Rate of Interest Maturity Amount Maturity Date

Maker Detail Name: Signature: _____

Checker Detail Name: Signature: _____

FDR to sent to customer through Courier Hand Delivery



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:

- Death certificate | Declaration | Affidavit
- Indemnity Letter | Indemnity Letter Notarized
- Declaration from respectable person known to DHFL, depending upon the Deposit amount

4. Application

The prescribed application form, duly accompanied by cash (less than ₹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 of Trust and Authorised signatories
- Operation mandate
- Specimen signatures

6. Partnership Firm

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

7. Public. Private Ltd. Company / Co-operative Societies Co-operative Banks

- Copy of Memorandum & Articles of Association / By-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 of Company and Authorised signatories

8. Proprietary Concern

- Name & Signature of the Proprietor
- PAN card copy of Proprietor

9. Interest will be paid / credited as per below schedule.

Non-cumulative – Monthly	First day of the month
Non-cumulative – Quarterly	01st July, 01st October, 01st January, 31st March
Non-cumulative – Half yearly	01st October, 31st March
Non-cumulative – Yearly	31st March
Cumulative Deposit	01st October, 31st March
Cumulative Deposit – 40 months	31st March
Small Saving Scheme (Recurring Deposit)	01st October, 31st March

10. 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

11. Deduction of Tax at Source

Income Tax will be deducted at source on interest payment of ₹5000/- and above in a financial year subject to changes/ alterations in the said provisions by the relevant authorities. Upto ₹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).

12. Free Accident Insurance cover

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

13. 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.

14. 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.

15. 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.

16. 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

17. 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.

18. 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 concerned first depositor) for identification and proof of residential 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.

20. 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.

21. 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 National 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 ₹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 and 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 Company does not have any subsidiary as on date. The addresses of the Registered and Corporate Offices of the Company are as under:
 (i) Regd. Office: Warden House, 2nd Floor, Sir PM Road, Fort, Mumbai - 400 001.
 (ii) Corporate Office: HDIL Towers, 6th Floor, Anant Kanekar Marg, Bandra (E), Mumbai-400 051.
 (iii) Branches / Offices : As mentioned overleaf.
 (d) Brief particulars of the Company: The day to day affairs of the Company is managed by the Chairman & Managing Director subject to the superintendence, control and direction of the Board of Directors.
(e) Name, address and occupation of Directors.

NAME	ADDRESS	OCCUPATION
Shri Kapil Wadhawan Chairman & Managing Director	23, Seaview Palace, Pali Hill, Bandra (W) Mumbai-400 050.	Business
Shri Dheeraj Wadhawan Non Executive Director	23, Seaview Palace, Pali Hill, Bandra (W) Mumbai-400 050	Business
Shri R P Khosla Non Executive Independent Director	20A, Palam Marg, Vasant Vihar, New Delhi- 110057	Professional
Shri G P Kohli Non Executive Independent Director Mumbai - 400 066	1403/04, Dheeraj Enclave (A1 Tower), Off Western Express Highway, Borivali (E)	Professional
*Shri Jamie Cayzer-Colvin Non Executive Nominee Director Caledonia Investments PLC	Cayzer House, 30 Buckingham Gate, London SW1E 1NN.	Professional
Shri Ajay Vazirani Non Executive Independent Director Ali Chambers, Gr. Flr, Horni Modi, 2nd Cross Lane, Fort, Mumbai-400 023.	Harani & Company Advocate & Solicitors,	Professional
Shri V K Chopra Non Executive Independent Director	Flat No. 4A, 4th Flr, Harmony Tower, Dr. E. Moses Rd, Worli, Mumbai-400 018.	Professional
Shri M. Venugopaln Non Executive Independent Director	Flat No. 201, Block 34, Heritage City, M.G. Road, DLF Phase II, Gurgaon 122 002	Professional

*Appointed as an Additional Director (Nominee) w.e.f. 23rd July, 2013

(f) & (g) Profit and Dividend

Financial Year ended	Profit Before Tax (₹ in Lakhs)	Profit After Tax (₹ in Lakhs)	Dividend (%)
31st March, 2013	61,068	45,185	50%*
31st March, 2012	39,836	30,636	35%
31st March, 2011	34,148	26,513	35%

*including interim dividend 20%

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

LIABILITIES	As at 31/3/2013 (₹ in Lakhs)	As at 31/03/2012 (₹ in Lakhs)
Share Capital	12,822	11,684
Reserves and Surplus	310,887	191,588
Non-Current Liabilities		
Long Term Liabilities	2,656,471	1,601,860
Other Long Term Liabilities	277	-
Long Term Provisions	26,360	15,940
Current Liabilities		
Short Term Borrowings	87,598	93,417
Trade Payables	58	4,860
Other Current Liabilities	481,208	228,458
Short Term Provisions	4,623	3,903
TOTAL	3,580,304	2,151,710
ASSETS	As at 31/3/2013 (₹ in Lakhs)	As at 31/03/2012 (₹ in Lakhs)
Non-Current Assets		
Fixed Assets	43,793	24,648
Non-Current Investments	19,052	38,746
Long Term Housing and Property Loans	3,236,949	1,824,298
Other Long Term Loans and Advances	3,300	1,334
Other Non-Current Assets	27,192	28,191
Deferred Tax Assets / (Liabilities) (Net)	201	2,133
Current Assets		
Current Investments	8,450	7,529
Trade Receivables	5,896	5,434
Cash and Bank Balances	51,256	70,164
Short Term Portion of Housing and Property Loans	153,223	111,240
Other Short Term Loans and Advances	28,726	40,865
Other Current Assets	2,265	1,395
TOTAL	3,580,304	2,151,710
Contingent Liabilities	2012-13 (₹ in Lakhs)	2011-12 (₹ in Lakhs)
Guarantees provided by the Company	9,996	22,473
Claims against the Company not acknowledged as debts	83	54
Income Tax demand in respect of amalgamating company (net of amount deposited under protest ₹67 lakhs)	430	-

- i) The figures of the financial year 2012-13 include the results of the two erstwhile subsidiaries of the Company namely First Blue Home Finance Limited (a Housing Finance Company) and DHFL Holdings Private Limited, consequent upon their amalgamation with the Company. Accordingly, the standalone figures of the previous year (2011-12) are not comparable with the figures of financial year 2012-13.
 j) 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. ₹15182.81 crores, whereas the total Public Deposits as on March 31, 2013 was ₹1923.72 crores.
 k) There are no overdue deposits other than unclaimed deposits.
 l) We declare that
 i) The Company has complied with the provisions of the NHB directions and above mentioned rules.
 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/ renewed 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 or other entities or business ventures in which directors and / or the Company are holding substantial interest as on March 31, 2013 was ₹44.76 crores.

The above text has been approved by the Board of Directors at its meeting held on Tuesday 23rd July, 2013, 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, 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.

Sd/-
Kapil Wadhawan
 Chairman & Managing Director
 Date : 23rd July 2013
 Place : Mumbai

Mumbai Zone: (Zonal Office): Tel: (022) 61558100 / 101/150/26470338 / 339 Vileparle: Tel: (022) 67981494 / 495 Dahisar: Tel: (022) 42485414 / 42485455 Ambernath: Tel: (0251) 6482801 - 803 Bhandup: Tel: (022) 65614551 / 53 Borivali (E): Tel: (022) 28875118 / 28851171 / Borivali (W): Tel: (022) 28933761 Dombivli: Tel: (0251) 2449630 / 631 Fort: Tel: (022) 22029900 / 22871529 GB Road, Thane: Tel: (022) 25424414 / 415 Kalyan Tel: (0251) 3258356 / 2328124 13 Mira -Bhayander: Tel: (022) 28131167 Mumbai: Tel: (022) 61558100 / 101/150 Nallasopara: Tel: 9323735373 Navi Mumbai: Tel: (022) 27571650 / 2596 Navi Mumbai: Tel: (022) 27742861 / 862 Panvel: Tel: (022) 27450061 / 063 Palghar: Tel: (02525) 267826 / 926 Thane: Tel: (022) 25382400 / 700 Thane: Tel: (022) 41585400 - 403 Titwala Tel: (0251) 6057222 / 6067222 Vasai (E): Tel: (0250) 2461280 Vasai (W): Tel: (0250) 3290367051342 Vashi (W): Tel: (0250) 27814038 Virar (W): Tel: (0250) 2512168 / 178 Virar (E): Tel: (0250) 2529867 / 2520109 Andheri East: Tel:(022)42292334 - 338. Bhandup: Tel: (022) 65614551 Vasai: Tel: (0250) 3051344 / 2334887 West Zone: Pune (Zonal Office): Tel: (020) 25314000 Pune: Tel: (020) 66819595 Indore: Tel: 0731-4235701/715 Ahmednagar: Tel: (0241) 2431677 Fax: (0241) 2431677 Akola: Tel: (0724) 2491279 / 0697 Aurangabad: Tel: (0240) 2351033 / 2643 Bhopal: Tel: (0755) 2555088 Bhopal: Tel: 0755-4048300 Goa: Tel: (0832) 2230410 Gwalior: Tel: (0751) 4218202 - 207 Indore: Tel: (0731) 4235700 - 715 Itarsi: Tel: (07572) 406275 Jabalpur: Tel: (0761) 4054911 / 921 Jalgaon: Tel: (0257) 2222253 Khargone: Tel: (07282) 234732 Kolhapur Office: Tel: (0231) 2660567 Nagpur: Tel: (0712) 2432448 / 2429686 Nasik: Tel: (0253) 2316771 / 772 Parbhani: Tel: (02452) 227691 Pune Office: Tel: (020) 41407000 Sangli: Tel: (0233) 2372166 Solapur: Tel: (0217) 2322241 Yavatmal: Tel: (07232) 238225 Pimpri: Tel: 9881070809 Chakan: Tel: 02135-310522-23 Swargate: Tel: 24225461/2/3 Hadapsar: Tel: 26809064/3 Amravati: Tel:(0721)2563654 Khandwa: Tel:(0733) 2226650 Ujjain: Tel:(0734)4060409 Waghodi: Tel:(020) 32405535 Daund: Tel:(02117)262929 Talegaon: Tel:(02114) 222807 Nasik: Tel:(0253) 2456762 Latur: Tel: 02382-241272 Chandrapur: Tel: (0717)2273813 Satna: Tel: 9301461531 Shirampur Office: Tel:9604969613 Vidisha: Tel: 9926801978 Gujarat & Rajasthan: Ahmedabad (Zonal Office/RO): Tel: (079) 2649521 Jaipur: Tel: (0141) 2366536 Ahmedabad: Tel: (079) 40262800 Bhilwara: Tel: (01482) 2350158 Bikaner: Tel: (0151) 2206352 Chandkheda: Tel: 9904453100 Jaipur: Tel: (0141) 4097421 - 34 Jaipur Sales Office: Tel: (0141) 2351997 Jodhpur: Tel: (0291) 5104297 Kota: Tel: (0744) 2391928 / 2028 Mehsana: Tel: (02762) 230006 Rajkot: Tel: (0281) 2586458 Surat: Tel: (0261) 2471112 Vadodra: Tel: (0265) 2226312 Udaipur: Tel: (0294) 2418123 Ahmedabad: Tel: 079-26402991 Nokha: Tel:(01531) 220820 Sikar: Tel:(01572) 250185 Alwar: Tel:(0144) 2703386 Vastrap: Tel:(079) 2297292 Jamnagar: Tel:(0288) 2558449 Bharuch: Tel: (02642) 246194 Bopal: Tel:(02717)293070 Gotri: Tel: (0265) 2371142 Gota: Tel:(079) 2929920 Waghodia: Tel: (0263) 6500370 Adajan: Tel:(0261) 2731266 Jhalawar: Tel:(07432) 232718 Anand: Tel: 9427610933 East Zone: Kolkata (Zonal Office / RO): Tel: (033) 40220800 Bhubaneswar: Tel: (0674) 2534142 Durgapur: Tel: (0343) 2548070 Jamshedpur: Tel: (0657) 6541793 Kolkata: Tel: (033) 30220876 Raipur: Tel: (0771) 4092956 Ranchi: Tel: (0651) 2563005 Kolkata: Tel: (0332) 22315658 Asansol: Tel: (0341) 2274197 Bardhaman: Tel:(0342) 2568086 Berhampur: Tel:(0680)2290089 Bilsapur: Tel:(07752) 412754 Durg: Tel:(0788) 4051919 Hazaribagh: Tel: (06546) 263605 Rajarhat: Tel:9830667505 Chandannagar: Tel:9836962999 Suri: Tel: 9732347203 Delhi Zone: Gurgaon (Zonal Office): Tel: (0124) 4724100 Gurgaon: Tel: (0124) 4724300 Bahadurgarh: Tel: (0112) 623500 Faridabad: Tel: (0129) 3052037 Faridabad: Tel: (0129) 6517521 Gurgaon: Tel: (0124) 3071511 Gurgaon: Tel: (0124) 4786000 Rewari: Tel: (01274) 221976 Safdarjung: Tel: (011) 43140000 Janakpuri: Tel:(011) 45641724 Vasantkunj: Tel:01132071648 /49/50/51 Delhi 2 Zone: Tel:(0120) 4862700 -099 Ghaziabad: Tel:(0120)4102160 East of Kailash: Tel:(011) 26470062 - 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