



HIGH SAFETY RATINGS

BWR FAAA

Credit Rating 'BWR FAAA'
Indicates Excellent Credit Quality

CARE AAA (FD)

Credit Rating 'CARE AAA (FD)' Indicates Highest Quality by
all Standards & Highest 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

PRODUCT FEATURES

Features	18 Months - DEPOSIT -
Exclusively for	Females
Interest Rate up to	11.35%
Yield up to	12.01%
Minimum Deposit Amount (In ₹)	10,000
Duration of deposit	18 months
Cumulative compounded	Half Yearly
Periodic Interest Payable (Non Cumulative)	Yearly/Half Yearly Quarterly/Monthly
25 lac and above deposit (0.25% extra ROI)	Yes
Privileges (Y/N) (0.50% extra ROI)	Yes
Accidental Death Insurance	Yes
Tax Exemption on Interest up to ₹ 5,000/-	Yes

Cumulative Scheme

Period in Months	Deposit < ₹25 Lacs			
	General Customer		Privilege Customer	
	ROI (%p.a.)	Annual Yield	ROI (%p.a.)	Annual Yield
18 Months	10.60	11.17	11.10	11.73
Period in Months	Deposit ₹25 Lacs and Above			
			Privilege Customer	
	ROI (%p.a.)	Annual Yield	ROI (%p.a.)	Annual Yield
18 Months	10.85	11.45	11.35	12.01

Non Cumulative Scheme

Period in Months	Deposit < ₹25 Lacs			
	Yearly	Half Yearly	Quarterly	Monthly
18 Months	10.88	10.60	10.46	10.37
18 Months Privilege	11.41	11.10	10.95	10.85
Period in Months	Deposit ₹25 Lacs and Above			
	Yearly	Half Yearly	Quarterly	Monthly
18 Months	11.14	10.85	10.70	10.61
18 Months Privilege	11.67	11.35	11.19	11.09

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

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

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

Dewan Housing Finance Corporation Ltd.

Corporate Identification Number (CIN) - L65910MH1984PLC032639

National Office: DHFL, HDIL Towers, 6th Floor, Anant Kanekar Marg, Bandra (East) Mumbai – 400 051.

Tel.: (022) 7158 3333 / 2658 3333 • Fax No. : (022) 2658 3344

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

FIXED DEPOSITS



Changing Rules Changing Lives

Our Network Presence:

Mumbai Zone: (Zonal Office): Tel.: (022) 61558100 / 101/ 150 /26470338 / 339 Vileparle: Tel.: (022) 67981494 / 495 Dahisar: Tel.: (022) 42485411 / 42485455
Ambarnath: Tel.: (0251) 6482801 - 803 Bhandup: Tel.: (022) 65614551 / 53 Borivali (E): Tel.: (022) 28875118 / 28851171/ Borivali (W): Tel.: (022) 28933761 Dombivali:
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) 32903673051342 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.: 26890964/3 Amravati: Tel.: (0721) 2563654 Khandwa: Tel.: (0733) 2226650 Ujjain:
Tel.: (0734) 4060409 Wagholi: Tel.: (020) 32405535 Daund: Tel.: (02117) 262929 Talegaon: Tel.: (02114) 222607 Nasik: Tel.: (0253) 2456762 Latur: Tel.: 02382-241272
Chandrapur: Tel.: (0717) 2273813 Satna: Tel.: 9301461531 Shrirampur Office: Tel.: 9604969613 Vidisha: Tel.: 9926801978 Gujarat & Rajasthan: Ahmedabad (Zonal
Office/RO): Tel.: (079) 26449521 Jaipur: Tel.: (0141) 2366536 Ahmedabad: Tel.: (079) 40262800 Bhilwara: Tel.: (01482) 235015 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 Vadodara: Tel.: (0265) 2226312 Udaipur: Tel.: (0294) 2418123
Ahmedabad: Tel.: 079-26402991 Nokha: Tel.: (01531) 220820 Sikar: Tel.: (01572) 250185 Alwar: Tel.: (0144) 2703386 Vastrapur: Tel.: (079) 22972292 Jamnagar:
Tel.: (0288) 2558449 Bharuch: Tel.: (02642) 246194 Bopal: Tel.: (02717) 293070 Gotri: Tel.: (0265) 2371142 Gota: Tel.: (079) 2929920 Waghodia: Tel.: (0265) 6500370
Adajan: Tel.: (0261) 2731266 Jhalawar: Tel.: (07432) 232718 Anand: Tel.: 9427610939 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.: (033) 22315658 Asansol: Tel.: (0341) 2274197 Bardhaman: Tel.: (0342) 2568086 Berhampur: Tel.: (0680) 2290089 Bilaspur: Tel.: (07752) 412754
Durg: Tel.: (0788) 4051919 Hazaribagh: Tel.: (06546) 263605 Rajarhat: Tel.: 9830667505 Chandannagar: Tel.: 9836962999 Suri: Tel.: 9732347203 Delhi1 Zone: Gurgaon
(Zonal Office): Tel.: (0124) 4724100 Gurgaon: Tel.: (0124) 4724300 Bahadurgarh: Tel.: (0127) 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 Delhi2 Zone: Tel.: (0120) 4862700 -099 Ghaziabad: Tel.: (0120) 4102160 East of Kailash: Tel.: (011) 26470062 - 065 Noida:
Tel.: 0120-6522056/ 57/ 58 Rohini: Tel.: (011) 27294371 / 374 Vaishali Ghaziabad: Tel.: (0120) 2774393 - 395 Rajendra Place: Tel.: 43089670/73/74 Agra:
Tel.: 09873691319 Pitampura: Tel.: (011) 47050254 North Zone: Chandigarh (Zonal Office/RO): Tel.: (0172) 5007899 Lucknow: Tel.: (0522) 2206113 / 114 Chandigarh:
Tel.: (0172) 5071113 Chandigarh: Tel.: (0172) 5046006 Dehradun: Tel.: (0135) 2740474 Haldwani: Tel.: (05946) 220246 Jalandhar: Tel.: 7508999770 Karnal: Tel.: (0184)
2265262 Ludhiana: Tel.: (0161) 2740717 Ludhiana: Tel.: (0161) 5029740 Lucknow: Tel.: (0522) 4087000 - 011 Patiala: Tel.: (0175) 2302195 Varanasi: Tel.: (0542)
2222757 Haridwar: Tel.: (0135) 2740474 Amethi: Tel.: (05368) 222904 Amritsar: Tel.: (0183) 2223801 Kanpur: Tel.: (0512) 2530865 Karnataka & Kerla Zone: Bengaluru
(Zonal Office): Tel.: (080) 43424100 Bengaluru: Tel.: (080) 23329596 Kochi: Tel.: (0484) 2341073 Bengaluru: Tel.: (080) 22093100 Bengaluru Metro: Tel.: (080)
22444791 Bengaluru Sales: Tel.: (080) 22093104 Bengaluru: Tel.: (080) 41209254 Bengaluru: Tel.: (080) 41536541 Mysore: Tel.: (0821) 2333513 / 358 Davangere: Tel.:
(08192) 257809 Shimoga: Tel.: (08182) 220152 Tumkur: Mob: 8884253425 Belgaum: Tel.: (0831) 2424971 Bellary: Tel.: (08392) 256541 - 543 Bijapur: Tel.: (08352)
240971 Hubli: Kannur: Tel.: (0497) 2707795 Kalburgi: Tel.: (08472) 260630 Kochi: Tel.: (0484) 2341073 Kochi: Tel.: (0484) 4011444 Kolar: Tel.: (0815) 2220031
Kottayam: Tel.: (0481) 2300156 Calicut: Tel.: (0495) 2367697 Mysore: Tel.: (0821) 4257704-05 Nelamangala: Tel.: 9880547444 Thrissur: Tel.: (0487) 2381260 / 989 /
699 Thriuvanthapuram: Tel.: (0487) 2333077 Yelahanka: Tel.: 9845857038 Hosur: Tel.: 04344 - 245955 Chikkodi: Tel.: (08338) 273966 Gokak: Tel.: (08332) 227117
Chithradurga: Tel.: (08194) 222558 Harpanahalli: Tel.: (08398) 280446 Haveri: Tel.: (08375) 233166 Karwar: Tel.: (0838) 2225586 Bidar: Tel.: (08482) 228542 Raichur:
Tel.: (08532) 232799 Alleppey: Tel.: (0477) 2238577 Aluva: Tel.: (0484) 2620247 Kasaragod: Tel.: (04994) 227184 Tripunithurai: Tel.: (0484) 2774988 Kollam: Tel.: (0474)
2768822 Pathanamthitta: Tel.: (0468) 2220322 Palakkad: Tel.: (0491) 2504933 Manjeri: Tel.: (0483) 2760026 Mandya: Tel.: (08232) 230231 Udipi: Tel.: (0820) 2534109
Mudhol: Tel.: (08350) 280275 Bagalakot: Tel.: (08354) 220632 Mavelikara: Tel.: (0479) 2162996 Hassan: Tel.: (08172) 267081 Gadag: Tel.: 8495878048, Andhra Pradesh
Zone: Hyderabad (Zonal Office /RO): Tel.: (040) 23742003 Gachibowli: Tel.: 9052220848 Guntur: Tel.: (0863) 3291258 Hyderabad: Tel.: (040) 23260994 / 1002
Hyderabad Metro: Tel.: (040) 23056400 Hyderabad Sales: Tel.: (040) 23320192 Hyderabad: Tel.: (040) 44446789 Kadappa: Tel.: (08562) 245400 Karim Nagar: Tel.:
(0878) 3290878 Kurnool: Tel.: (08518) 227217 / 311395 Nellore: Tel.: (0861) 2340243 Nizamabad: Tel.: (08462) 236022 Nagole: Tel.: 9393742836 Rajahmundry: Tel.:
(0883) 2441889 Sangareddy: Tel.: (08455) 654844 Tarnaka: Tel.: 9885016988 Tirupati: Tel.: (0877) 2245580 Vijayawada: Tel.: (0866) 6668918 Vishakhapatnam: Tel.:
(0891) 2754985 Vishakhapatnam: Tel.: (0891) 6620003 Warangal: Tel.: (0870) 2437999 Mahabubnagar: Tel.: (08542) 241334 Eluru: Tel.: (08812) 222700 Khammam:
Tel.: (08742) 226166 Srikakulam: Tel.: (08942) 222332 Vizianagaram: Tel.: (08922) 275477 Kakinada: Mob: 9885527612 Tamil Nadu Zone: Chennai (Zonal Office / RO):
Tel.: (044) 22504200 Chennai: Tel.: (044) 26474646 Chennai: Tel.: (044) 42947250 Chennai-OMR: Tel.: (044) 32577343 Chennai Metro DNO: Tel.: 044 - 28117749
Chennai- Sales: Tel.: (044) 22504200 - 223 Coimbatore: Tel.: (0422) 2524898 Erode: Tel.: (0424) 2270760 Madurai: Tel.: (0452) 2528400 Pondicherry: Tel.: (0413)
2200203 Salem: Tel.: (0427) 2445144/ 2430870 Tambaram: Tel.: (044) 22380404 Thirunelveli: Tel.: (0462) 2560079 / 080 Trichy: Tel.: (0431) 2400030 / 060 Vellore: Tel.:
(0416) 3207237 / 2247237 Dindigul: Tel.: (0451) 2424666 Theni: Tel.: (04546) 260107 Villupuram: Tel.: (04146) 222100 Thiruvannamalai: Tel.: (04175) 224444
Thanjavur: Tel.: (04362) 235355 Tutucorin: Tel.: (0461) 2321714 Nagercoil: Tel.: (04652) 313600 Rajapalayam: Tel.: (04563) 224345 Karaikudi: Tel.: (04565) 235955

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	1403/04, Dheeraj Enclave (A1 Tower), Off Western Express Highway, Borivali (E) Mumbai - 400 066	Professional
*Shri Jamie Cayzer-Colvin Non Executive Nominee Director Caledonia Investments PLC	Cayzer House, 30 Buckingham Gate, London SW1E 6NN.	Professional
Shri Ajay Vazirani Non Executive Independent Director	Harani & Company Advocate & Solicitors, Ali Chambers, Gr. Flr, Homi Modi, 2nd Cross Lane, Fort, Mumbai-400 023.	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. Venugopalan Non Executive Independent Director	Flat No. 201, Block 34, Heritage City, M.G. Road, DLF Phase II, Gurgaon 122 002	Professiona

*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	-

- l) 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 ₹1423.72 crores.
 k) There are no overdue deposits other than unclaimed deposits.
 l) We declare that
 l) 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/-

Date : 23rd July 2013
Place : Mumbai

Kapil Wadhawan
Chairman & Managing Director

Our Other Fixed Deposit Products

AASHRAY DEPOSIT PLUS
(For Trusts)



AASHRAY DEPOSIT PLUS
(For Shorter Tenure)



AASHRAY DEPOSIT PLUS



AASHRAY DEPOSIT PLUS

Small Savings Scheme

GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

1. Acceptance of DHFL Swayamsiddha Deposit
Fixed Deposits will be accepted from Resident / Non-Resident Female Individuals, minor girls through guardians, HUF with Karta being female.
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. 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 first depositor or any of the depositors will be valid and binding on all joint depositors unless expressly intimated to the Company at the time of making deposit.
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:

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

4. Application
The prescribed application form, duly accompanied by Cheque/ Pay Order / demand draft in favour of Dewan Housing Finance Corporation Ltd. / cash (less than ₹20,000/- and within the Provision of the Income Tax Act) should be sent 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.

5. 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

Electronic Clearing System

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

6. Deduction of Tax at Source
Income Tax will be deducted at source under section 194A of the Income Tax Act, 1961 on interest payment of above ₹5000/- in a financial year subject to changes/ alterations in the said provisions by the relevant authorities. Upto and inclusive of ₹5000/- TDS is not applicable. For exemption of TDS, Depositors should submit to the company Form 15G/ 15H/ Order U/s10/ Order U/s 197 (as the case be).

7. Free Accident Insurance cover
Every first depositor in a joint individual deposit 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.

8. 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.

9. Deposit Receipt:
The deposit receipt and interest warrants will be sent by Post/ 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 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 the Company. The deposit receipt is not transferable. The Company will not recognize any lien or assignment of the deposit or interest thereof.

10. Renewal and Repayment of Deposit:
In case of renewal of the Fixed Deposit, Depositors shall submit discharged fixed deposit receipt to the branch with renewal mandate on the back of the fixed deposit receipt along with the fresh KYC documents if there is change in address. A fresh application form duly filled should accompany the discharged deposit receipt. If the company receives a Fixed Deposit for renewal not later than 6 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 deposit maturity date.
If company receives FDR for renewal after 6 months from the date of maturity, renewal will be done with effect from the day request is received at the branch and interest rate payable will be the one prevalent on the renewal day. In that case, no interest is payable after the period between maturity and renewal.

In case of repayment, the duly discharged deposit receipt should be surrendered at least 3 working days before the date of maturity along with RTGS / NEFT data, then in that case the fixed deposit proceeds will be credited to the bank account of the depositor via online RTGS / NEFT on the maturity date, free of cost. In case the depositor opts for manual payment, then the customer should surrender the deposit receipt duly discharged at least 15 working days before the date of maturity and the deposit will be payable at the city / town where the deposit is placed or any city /town where DHFL has its offices.

11. Premature Withdrawal:
a) Premature withdrawal will be allowed after completion of three months from the date of deposit, as per National Housing Bank (NHB) uidelines. In case of such premature withdrawal the rates given in the table below shall apply.

- b) 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.
- c) 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

12. 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.

13. 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 resident address.
i) Passport (ii) Pan Card with address proof (iii) Voters Identity Card (iv) Driving License (v) Aadhar Card. 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) Electricity Bill (iii) Bank a/c statement (iii) Letter from any recognised public authority (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.

14. 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.

15. 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.

16. General
i. 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.

- ii. The terms and conditions form part of the prescribed form.

- iii. 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.

- iv. Brokerage will be paid to the third part (other than deposit holders) as per NHB regulations/ guidelines
- v. 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.

- vi. 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.

- vii. 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.

- viii. 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.

- ix. 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.

- x. 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.

- xi. Periodical payment of interest on Deposit will be made through ECS, by directly crediting depositors account.

- xii. In case of loss / misplacement of FDR/ Cheque by the depositor, duplicate FDR/ Cheque will be issued upon the depositor complying with the procedure involved.

- xiii. Change of address of first depositor should be intimated to DHFL.

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

- xv. All Depositors must mention PAN/ GIR No. while placing deposit in excess of ₹25,000/-

