

AASHRAY DEPOSIT PLUS

FOR TRUSTS / SOCIETIES / CLUBS / ASSOCIATIONS



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 11.63%* 13 Months -DEPOSIT-	YIELD UPTO 11.42%* 14 Months -DEPOSIT-	YIELD UPTO 12.52%* 40 Months -DEPOSIT-	YIELD UPTO 15.45%* 12-84 Months -DEPOSIT-
Interest Rate Upto	11.25%	11.00%	11.00%	10.75%
Yield Upto	11.63%	11.42%	12.52%	15.45%
Minimum Deposit Amount (In ₹)	50,000	10,000	2,000	2,000
Duration of deposit	Short Term	Short Term	Medium Term	Flexible Tenure
Cumulative compounded	Half Yearly	Half Yearly	Yearly	Half Yearly
Periodic Interest Payable (Non Cumulative)	Yearly/ Half Yearly/ Quaterly/ Monthly			
Above 25 lac deposit (0.25% extra ROI)	NA	Yes	NA	Yes
Above 1 crore deposit (0.25% extra ROI)	Yes	NA	NA	NA
Tax Exemption under section 11(5) (ix) (Y/N)	Yes			

As per Section 11(5)(ix) of The Income - Tax Act, 1961: "deposits with or investment in any bonds issued by a public company formed and registered in India with the main object of carrying on the business of providing long- term finance for construction or purchase of houses in India for residential purposes and which is approved by the Central Government for the purposes of clause (viii) of sub- section (1) of section 36."

Trust Deposit placed with DHFL qualifies under the category of Specified investment as defined under section 11(5)(ix) of the income Tax Act, 1961.

*0.25% extra interest for the Tenure of 14 months or 12-84 months of ₹ 25 Lacs and above. *0.25% extra interest for Tenure of 13 months of ₹ 1 Crore and above.

For Further enquiries mail: fdresponse@dhfl.com

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

AASHRAY DEPOSIT PLUS

APPLICATION FORM FOR TRUSTS

Scheme Tables

CUMULATIVE SCHEME				
Period in months	Deposit < Rs. 25 Lacs		Deposit Rs. 25 Lacs and Above	
	ROI (% p.a.)	Annual Yield (% p.a.)	ROI (% p.a.)	Annual Yield (% p.a.)
12	10.50	10.78	10.75	11.04
14	10.75	11.15	11.00	11.42
24	10.50	11.36	10.75	11.65
36	10.50	11.98	10.75	12.30
40*	11.00	12.52	11.00	12.52
48	10.50	12.65	10.75	13.00
60	10.50	13.36	10.75	13.76
72	10.50	14.13	10.75	14.57
84	10.50	14.96	10.75	15.45

Minimum Deposit for 14 months Rs. 10,000/- for others Rs. 2,000/-
 • Additional Deposit in multiple of Rs. 1,000/- • Compound 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	10.75	10.50	10.38	10.30	11.00	10.75	10.63	10.55
14 months	11.01	10.75	10.62	10.54	11.26	11.00	10.87	10.79
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 • Amount of over the minimum will be in multiples of Rs. 1,000/-

Cumulative Scheme				
Period in months	Deposit < Rs.1 Cr.		Deposit Rs.1 Cr. and above	
	ROI (% p.a.)	Annual Yield (%)	ROI (% p.a.)	Annual Yield (%)
13	11.00	11.36	11.25	11.63

Non Cumulative Scheme								
Period in months	Deposit < Rs. 1 Cr.				Deposit Rs. 1 Cr. and above			
	ROI (Payable p.a.) %				ROI (Payable p.a.) %			
	Yearly	Half Yearly	Quarterly	Monthly	Yearly	Half Yearly	Quarterly	Monthly
13	11.28	11.00	10.86	10.78	11.53	11.25	11.10	11.03

Minimum Deposit Rs. 50,000/- • Additional Deposit in multiple of Rs. 1,000/- • Interest payments through ECS

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APPLICATION FORM FOR TRUSTS

Broker Name: RR INVESTORS RETAIL SERVICES PVT. LTD.
 Broker's Code No.: 00846
 Sub-Broker's Code No.:
 Customer Code: Date: Signature:
 Appl. No.:

Affix a latest photograph of operating trustee here

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. (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

13 months 14 months 12 months 24 months 36 months 40 months 48 months 60 months
 72 months 84 months

Status

Trusts Societies Clubs Associations Proof Attached

Name of Trusts / Societies / Clubs / Associations (in Block Letters)

Name :
 Date of Birth / Incorporation

Date of Birth / Incorporation

Income Tax Permanent Account No. (PAN) Applied For

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

Name of Trustee(s) / Authorised Signatories

1
 2
 3

Signature of the Trustees

Signatories alongwith

Seal / Rubber Stamp of the Trusts (1) (2) (3)

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 Trusts / Societies / Clubs / Associations

[illegible]

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) _____

I/We the applicant(s) hereby apply for the applicant / renewal of fixed deposit as per details given above is accordance with the terms and conditions and confirm that these are binding on me / us. I/We also declare that I/We have not acquired the fund being deposit with you by borrowing or accepting deposits from any other person. I/We declare that the first name depositor in the beneficial owner and is to be treated as the payee for the proposed of deduction of tax under section 194-A of the income tax Act, 1961. I/We have gone through the financial and other statements / particulars / representations furnished / made by the company and after careful consideration. I/We am/ placing the deposit with the company at my / our own risk and volition.

Payment Details	<input type="checkbox"/>	Cheque	<input type="checkbox"/>	Draft	<input type="checkbox"/>	NEFT/RTGS	<input type="checkbox"/>	Cash		Cash Receipt No. / UTR No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Cheque / Draft No.		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Date		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>							
Amount Rs.		<input type="text"/>				<input type="checkbox"/>	Tick if additional amount			Rupees (in words)		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
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.

Place: _____

Date: Signature of the Depositor: (1) (2) (3)

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 Trusts/ Societies/ Clubs/ Associations.

2. Application:

The prescribed application form, duly accompanied by cheque / demand drafts in favour 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 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.

3. Trusts/ Associations/ Clubs

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

4. Co-operative Societies

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

5. 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. 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 on interest payment of Rs. 5000/- and above in a financial year subject to change/alterations in the said provisions by the relevant authorities. Up to Rs. 5000/-TDS is not applicable. For exemption of TDS, Depositors should submit Form 15G/ 15H/ Order U/s 10/ Order U/s 197 (as the case be).

7. 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 by the Company.

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

8. 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 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.

9. Premature Withdrawal:

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

- a) 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 above 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 paid will be recovered from the depositor/broker.

10. 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, the granting of the loan will be at the sole discretion of the company.

11. 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 (NBH), every depositor is required to comply with the KYC norms by submitting the following documents:

- Latest photograph
- Certified copy of the proof of identity
- Certified copy of the proof of address

In case the depositor has already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number or deposit number.

12. 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 enable 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.

13. General

- Deposit will be subject to the rules/ guidelines framed from time to time by National housing bank 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 party (other than deposit holders) as per NHB regulations/guidelines.
- The Company has an Investor Relations Cell as 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 service provided or the grievance redressal the depositor may approach the National Consumer Disputes Redressal forum or the state level consumer disputes Redressal forum for relief
- The Boards of Directors certify that all the relevant information regarding the Schemes 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 any way 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 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 & Cheque/ 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 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	"Wadhawan House" Plot No. 32/A Union Park Road No.5, Bandra (W) Mumbai-400 050.	Company Director
Shri Dheeraj Wadhawan Promoter Director	"Wadhawan House" Plot No. 32/A Union Park Road No.5, Bandra (W) Mumbai-400 050	Business
Shri R P Khosla Independent Director	20A, Palm Marg, Vasant Vihar, New Delhi - 110 057	Company Director
Shri R S Hugar Independent Director	'Pitambar' Kalyan Nagar, 10 Cross University Road, Dharwar - 580 007	Company Director
Shri G P Kohli Independent Director	1403/04, Dheeraj Enclave (Tower), Off Western Express Highway, Borivali (E) Mumbai - 400 066	Management Consultant
Mr. Anthony Hambro Nominee Director Caledonia Investment PLC	Cayzer House, 30 Buckingham Gate, London SW1E NN.	Nominee Director
Shri Ajay Vazirani Independent Director	Harani & Company Advocate & Solicitors, Ali Chambers, Gr. Flr, Homi Modi, 2nd Cross Lane, Fort, Mumbai-400 023.	Professional
Shri V K Chopra Independent Director	Flat No. 4A, 4th Flr, Harmony Tower, Dr. E. Moses Rd, Worli, Mumbai-400 018.	Company Director
Dr. P S Pasricha (IPS) 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
TOTAL	2,155,732	1,668,159
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 Recievables	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
TOTAL	2,155,732	1,668,159
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 exposurse, 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

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