

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



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



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**DHFL HIGHLIGHTS**

- 30 years of continuous growth
- 3rd largest Housing Finance Company in India
- Assets Under Management of ₹46,860.00 crore as on 30th June 2014

**DHFL FD HIGHLIGHTS**

- Strong nationwide presence in over 400 locations
- Special product for Females & Trusts
- Special rate of interest for Privilege customer
- Accidental death insurance for first individual depositor

**PRODUCT FEATURES**

Interest Rates effective from 14th August, 2014

Features		Aashray Deposit - Individual*					Aashray Deposit Swayamsidha *
		12 Months	14 Months	24 - 36 Months	40 Months	48 - 120 Months	18 Months
Interest Rate up to	Deposit < 50 Lacs	9.50%	9.75%	9.75%	9.85%	9.60%	9.80%
	Deposit >= 50 Lacs	9.75%	10.00%	10.00%	10.10%	9.85%	10.05%
Yield up to	Deposit < 50 Lacs	9.73%	10.08%	10.49% - 11.02%	11.33%	11.38% - 15.54%	10.29%
	Deposit >= 50 Lacs	9.99%	10.34%	10.78% - 11.34%	11.66%	11.73% - 16.16%	10.56%
Privilege customer Benefit		Additional interest of 0.40% for Privilege customers*					
Deposit ₹ 50 lacs and above Benefit		Additional interest of 0.25%					
Minimum Deposit Amount (In ₹)		₹ 2,000	₹ 10,000	₹ 2,000	₹ 2,000	₹ 2,000	₹ 10,000
Accidental Death Insurance		Accidental Death Insurance of ₹ 1 lac to Individual depositor and every first depositor in case of joint holding					
Loan Against FD		75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
Tax Exemption on Interest		Upto ₹ 5,000	Upto ₹ 5,000	Upto ₹ 5,000	Upto ₹ 5,000	Upto ₹ 5,000	Upto ₹ 5,000

**Accidental Death Insurance:** ₹1 lac accidental death insurance to every Individual Depositor or First Depositor in case of joint holdings, free of Premium

**Privilege Customer Category:** Senior Citizens, existing DHFL Home Loan borrowers, DHFL Shareholders, Armed Forces Personnel and Widows

**Loan against FD:** Up to 75% of Principal deposit amount, carrying interest @ 2% per annum on the deposit rate, at monthly rest

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

**For Further enquiries, Contact your advisor/broker or  
Email: [fdresponse@dhfl.com](mailto:fdresponse@dhfl.com) • Customer Care No: (0124)4092750**

## SCHEME TABLES

Interest Rates effective from 14th August, 2014

## Aashray Deposit - Individual (Deposit &lt; 50 lacs)

Tenure	Cumulative		Non-Cumulative							
	General Customer	Privilege Customer	General Customer				Privilege Customer			
	ROI (p.a.)	ROI (p.a.)	Monthly	Quarterly	Half Yearly	Yearly	Monthly	Quarterly	Half Yearly	Yearly
12 Months	9.50%	9.90%	9.10%	9.20%	9.30%	9.50%	9.50%	9.60%	9.70%	9.90%
14 Months	9.75%	10.15%	9.35%	9.40%	9.55%	9.75%	9.75%	9.80%	9.95%	10.15%
24 Months	9.75%	10.15%	9.35%	9.40%	9.55%	9.75%	9.75%	9.80%	9.95%	10.15%
36 Months	9.75%	10.15%	9.35%	9.40%	9.55%	9.75%	9.75%	9.80%	9.95%	10.15%
40 Months	9.85%	10.25%	9.45%	9.50%	9.60%	9.85%	9.85%	9.90%	10.00%	10.25%
48 - 120 Months	9.60%	10.00%	9.20%	9.25%	9.40%	9.60%	9.60%	9.65%	9.80%	10.00%

## Aashray Deposit - Individual (Deposit 50 lacs &amp; above)

Tenure	Cumulative		Non-Cumulative							
	General Customer	Privilege Customer	General Customer				Privilege Customer			
	ROI (p.a.)	ROI (p.a.)	Monthly	Quarterly	Half Yearly	Yearly	Monthly	Quarterly	Half Yearly	Yearly
12 Months	9.75%	10.15%	9.30%	9.40%	9.50%	9.75%	9.70%	9.80%	9.90%	10.15%
14 Months	10.00%	10.40%	9.55%	9.65%	9.75%	10.00%	9.95%	10.05%	10.15%	10.40%
24 Months	10.00%	10.40%	9.55%	9.65%	9.75%	10.00%	9.95%	10.05%	10.15%	10.40%
36 Months	10.00%	10.40%	9.55%	9.65%	9.75%	10.00%	9.95%	10.05%	10.15%	10.40%
40 Months	10.10%	10.50%	9.65%	9.75%	9.85%	10.10%	10.05%	10.15%	10.25%	10.50%
48 - 120 Months	9.85%	10.25%	9.45%	9.50%	9.60%	9.85%	9.85%	9.90%	10.00%	10.25%

Fixed Deposit for: Resident Individual | NRI | HUF | Trust | Society | Association | Club | Public/Private Company | Partnership  
Proprietary Firm | Registered Co-operative Society | Co-operative Bank | Bank etc.

- Minimum deposit for 14months ₹10,000/- for others ₹2,000/- • Minimum deposit for monthly interest plan is ₹20,000/-

## Swayamsidha Deposit

Tenure	Cumulative		Non-Cumulative							
	General Customer	Privilege Customer	General Customer				Privilege Customer			
	ROI (p.a.)	ROI (p.a.)	Monthly	Quarterly	Half Yearly	Yearly	Monthly	Quarterly	Half Yearly	Yearly
Deposit Less than ₹50 lacs	9.80%	10.20%	9.40%	9.45%	9.55%	9.80%	9.80%	9.85%	9.95%	10.20%
Deposit ₹50 lacs and above	10.05%	10.45%	9.60%	9.70%	9.80%	10.05%	10.00%	10.10%	10.20%	10.45%

Fixed Deposit for: Resident Female Individuals | Non-Resident Female Individuals | Minor girls through guardians  
HUF with Karta being female | The first account holder being female in joint account.

- Minimum amount for Swayamsidha deposit is ₹10,000/- • Minimum deposit for monthly interest plan is ₹20,000/-

## Double My Money

	General Customer ROI (p.a.)	Tenure	Privilege Customer ROI (p.a.)	Tenure
Deposit Less than ₹50 lacs	9.75%	88 Months	10.15%	85 Months
Deposit ₹50 lacs and above	10.00%	86 Months	10.40%	83 Months

Fixed Deposit for: Resident Individual | NRI | HUF | Trust | Society | Association | Club | Public/Private Company  
Partnership | Proprietary Firm | Registered Co-operative Society | Co-operative Bank | Bank etc.

- Minimum amount for Swayamsidha deposit is ₹10,000/-

- Fixed deposit interest compounded Half Yearly • Interest payments through ECS • Additional Deposit over the minimum amount to be in multiples of ₹1,000/-
- **Privilege customer** - Senior citizens (aged 60 years and above), DHFL Share Holders, Existing DHFL Home Loan Borrowers, Armed forces Personnel, Widows (appropriate proof should be attached).



# GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

- Acceptance of fixed deposits**  
**Aashray Deposit Plus – “Individual” & “Double My Money”**  
 Fixed deposits will be accepted from Resident Individuals, Non Resident Individuals, HUF, Trusts, Societies, Associations, Clubs, Public/Private Banks, Partnership / Proprietary Firms, Registered Co-Operative societies, Co-Operative Banks, Banks etc.  
**Aashray Deposit Plus - Swayamsidha deposit**  
 Swayamsidha Fixed Deposit will be accepted only from Resident Female Individuals, Non-Resident Female Individuals, minor girls through guardians, HUF with Karta being female and the first account holder being female in joint account.
- Non-Resident Indians (NRIs)/Persons of Indian Origin (PIOs)**  
 Deposit from NRIs and Persons of Indian Origin (PIOs) resident outside India will 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 depositor's NRO Account with Banks. Income tax at source will be deducted as applicable to NRO deposit of NRIs/PIOs.
- Joint Deposit Holders**  
 Deposit will be accepted in joint names not exceeding three in number with the repayment mandate to First or Survivor/s (F or S) or Any one or Survivor/s (A or S) or Either of us or Survivor (E or S). In case of deposit 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.
- Death Claim Settlement**  
 In the event of death of the depositor without a nominee or without leaving a will, the repayment of the deposit and interest due shall be made to the legal heirs and/or legal representative of the deceased on production of the following as applicable: On similar lines, in the event of death of the first depositor in a joint account, the deposit amount and interest earned shall be paid to the next in order of joint holding where as in case of death of all joint deposit holders without a nominee or a will, deposit and interest due shall be made to the legal heirs and/or legal representative on submission of the following documents as applicable.
  - Death Claim Form
  - Death certificate | Affidavit
  - Indemnity bond
  - Declaration from respectable person known to DHFL, depending upon the Deposit amount
- 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/submitted to DHFL branch. Alternatively remittance is accepted for deposit through NEFT/ RTGS. Signature by thumb impression must be attested by a Magistrate or a Notary Public under their Official Seal or to be put in the presence of DHFL official.

<b>6. Trusts / Associations/ Societies /Clubs</b> <ul style="list-style-type: none"> <li>Copy of Resolution to invest in DHFL FD</li> <li>Names and Addresses of Trustees</li> <li>PAN card copy of Trust/Entity and of Authorized signatories</li> <li>Operation mandate</li> <li>Specimen signatures</li> <li>Trust Deed/Bye-law</li> </ul>	<b>8. Proprietary Concern</b> <ul style="list-style-type: none"> <li>Name &amp; Signature of the Proprietor</li> <li>PAN card copy of Proprietor</li> </ul>
<b>7. Public. Private Ltd. Company /Co-operative Banks/ Scheduled Banks</b> <ul style="list-style-type: none"> <li>Copy of Memorandum &amp; Articles of Association</li> <li>Copy of Resolution to invest in DHFL FD</li> <li>List of Directors and Office Bearers</li> <li>Operational Mandate and Specimen Signatures of the Authorized Persons</li> <li>PAN card copy of Company and of Authorized signatories</li> </ul>	<b>9. Partnership Firm</b> <ul style="list-style-type: none"> <li>Declaration of Partnership by Partners</li> <li>Name and address of Partners</li> <li>Operational Mandate and Specimen Signatures</li> <li>PAN card copy of firm and Authorised signatories</li> </ul>

- Interest will be paid / accrued 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 (accrued)	01st October, 31st March
Cumulative Deposit – 40 months (accrued)	31st March

Facilitates interest payment in non-cumulative scheme by direct credit to the depositor's Bank account through Electronic Clearing System / Warrants. Depositors are required to provide evidence of Bank Account /branch/MICR Code, etc. in the ECS mandate.

- 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 may be).
- Free Accident Insurance cover**  
 Every depositor or first depositor in a joint account is insured against unfortunate Accidental death for a sum of ₹ 1,00,000 (Rupees One lac only) without any premium. In such event, the company should get representation within 3 months of the death.
- Nomination:**  
 Depositor can nominate another person under this facility. In joint account, the first depositor or all jointly can nominate a person. The nominee shall be recognized as the Holder of the title of the Fixed Deposit on death of the depositor/s. Power of Attorney holder investing on behalf of a depositor or a guardian investing on behalf of a minor, cannot nominate.
- Deposit Receipt**  
 The deposit receipt will be sent by Registered AD / Courier by the Company to the address given in the application form and the Company shall not be held responsible for any loss or delay in transit. If the 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 in favour of a third party.
- Renewal and Repayment of Deposit**  
 In case of renewal of the Fixed Deposit, Depositor shall submit discharged fixed deposit receipt to the branch with renewal mandate on the back of the deposit receipt. If there is change in address, a fresh

application form duly filled should accompany the discharged deposit receipt along with fresh KYC documents. If the company receives a request 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 on the fixed deposit after the maturity date.

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 the deposit proceeds will be credited to the bank account of the depositor via 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 repaid through cheque.

- 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 interest rates given in the table below shall apply.

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

- In the event of the deposit holder already having/ received interest at a higher rate under non-cumulative scheme, the difference in the 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 agent is for the period completed and thus excess brokerage paid will be recovered from the depositor/broker.
- Loan against Deposit**  
 Loan may be granted, at the sole discretion of the Company, against Fixed Deposit upto 75% of the Principal amount carrying interest @2% per annum (at monthly rest) above the deposit interest rate and other charges as applicable on such deposit, provided the deposit has run for a minimum period of three months. The outstanding loan together with interest shall be settled before deposit maturity by the depositor or shall be adjusted on maturity from the deposit proceeds. In case of non cumulative deposit, the interest payment will be blocked till the time loan remains outstanding.

- Know Your Customer (KYC) Compliance**  
 In terms of Prevention of Money Laundering Act 2002, the rules notified thereunder and KYC Guidelines issued by the National Housing Bank (NHB), depositor should provide a copy of any one of the following documents which contains the photograph of the depositor/first depositor for identification and proof of resident address.

#### Proof of Identity

(i) Passport (ii) Pan Card with address proof provided additionally (iii) Driving License (iv) Voters Identity Card (v) Photo Debit/Credit Card issued by bank (vi) Photo Ration Card (vii) Aadhar Card

#### Proof of Residence

(I) Latest Telephone Bill of Landline / Post Paid Mobile (ii) Latest Electricity / Gas Bill (iii) Ration Card (iv) Latest Bank Account Statement (v) Registered Rent Agreement (vi) Latest Demat Account Statement

- For Authorized Agents**  
 Agent / Broker is not authorized to accept cash or issue receipts on behalf of DHFL. Please ensure that agent's name and code number are clearly mentioned in the Application Form to ensure payment of brokerage. Application Form received without name and code number will not be considered for payment of brokerage. Brokerage will be paid to registered agent at the rate decided by the management with in the cap fixed by NHB.

- General**
  - Deposit 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 of which form part of the prescribed FD application 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 not be paid to the Depositors as per the NHB regulations.
  - 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.
  - Company has a customer grievance redressal mechanism in place to look into customer grievances in the services provided by 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 or District Level Consumers Disputes Redressal Forum for relief.
  - The Board of Directors certify that all the relevant informations regarding the Scheme as well as the financial position of the Company are 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, who does not undertake any responsibility either for the financial soundness of any scheme or for the statements made in the Fixed Deposit Application Form.
  - DHFL will not be responsible for non-receipt/ loss/delay in transit of the FDR / Cheque/ Warrant sent to the depositor/ first depositor by Registered post/Courier. However, in case of loss/misplacement of FDR/Cheque by the depositor, duplicate FDR/ Cheque will be issued to the depositor upon complying with the required procedure.
  - Periodical payment of interest on Deposit will be made through ECS, by directly crediting depositor's account or through warrants/cheques
  - Change of address of the depositor/first depositor should be intimated to DHFL.
  - All disputes relating to acceptance of deposit shall be subject to Mumbai jurisdiction only.
  - Depositor must mention PAN while placing deposit in excess of ₹ 25,000/- including the past deposits already placed.

Broker Name: J M FINANCIAL SERVICES LTD  
 Broker's Code No.: 16 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) All details must be filled in, if not applicable, please write N.A. • For Privilege Customers appropriate proof should be attached (3) Crossed A/c Payee Cheques / DD payable to "Dewan Housing Finance Corporation Ltd." should be furnished. (4) DHFL will in no way be responsible for any or other wrong tenders (5) Cash can be accepted for investment in FD Schemes below ₹ 20,000/- only at DHFL branch. • Agents are not authorised to issue receipt.

I / We apply for  New FD /  Renewal at branch \_\_\_\_\_ at an interest rate @ \_\_\_\_\_ % p.a.  
 FDR No \_\_\_\_\_ Maturity Date: DD MM YY Maturity Amt. \_\_\_\_\_  
 (In case of Renewal)  
 New FD Amt / Renewal Amt \_\_\_\_\_

**Period in Months**  
**AASHRAY DEPOSIT :**  12  14  24  36  40  48  60  72  84  96  108  120  
**SWAYAMSIDHA DEPOSIT (EXCLUSIVELY FOR WOMEN):**  18 **DOUBLE MY MONEY :**  83  85  86  88

**Scheme**  
 CUMULATIVE  NON CUMULATIVE ( Yearly  Quarterly  Half Yearly  Monthly)

**Status**  
 Resident Individual  NRI  HUF  Trust / Society / Association / Club  Public / Private Company  
 Partnership / Proprietary Firm  Registered Co-operative Society  Co-operative Bank  Bank

**Category**  
 DHFL Promoter  DHFL Director  Relative of DHFL Director  Member of Public  
**Privilege Category (if applicable) (Proof Mandatory)**  
 DHFL Shareholder  Senior Citizen (60yrs & above)  Existing DHFL Home Loan Borrower  
 Armed Force Personnel  Widow  
 Proof Attached \_\_\_\_\_

**Name of Depositer (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 \_\_\_\_\_  
**Deposit Repayable to**  First Depositor  Any one or Survivor/s  Others (please specify) \_\_\_\_\_

**Details of Bank Account of Depositor for Interest / Maturity payment (Mandatory)**  
 Bank Account No. \_\_\_\_\_  
 MICR Code \_\_\_\_\_  
 IFSC \_\_\_\_\_  
 Account  Savings A/C  Current A/C

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



"As regards deposit taking activity of the Company, the viewers may refer to the advertisement in the newspaper / information furnished in the application form for soliciting public deposits. The company is having a valid Certificate of Registration No. 01.0014.01 dated 31/07/2001 issued by the National Housing Bank under Section 29A of the National Housing Bank Act, 1987. However, the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits / discharge of the liability by the company."

**Address of First / Sole Depositor**

Flat No. & Bldg. Name  
Road No./ Name  
City  
State  
Mobile (+91)  
Email

Country  
Pin Code  
Tel

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

**Valid Proof of Address to be provided by Applicant**

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**

Passport  Photo Pan Card  Driving Licence  
 Voter's Identity Card  Photo Ration Card  
 Photo Debit / Credit Card issued by Bank  
 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  NEFT  RTGS 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. I/we hereby authorise DHFL to make my/our interest/maturity payment through ECS/NEFT/RTGS directly into my/our account.

Signature of the Depositor(s) (1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_  
 X X X

**For office use only:**

Customer ID FDR No. FD Amount  
 Rate of Interest Maturity Amount Maturity Date  
 Maker Detail Checker Detail  
 Name: Signature: Name: Signature:  
 FDR to sent to customer through  Courier  Hand Delivery

**FIXED DEPOSITS**