

SPA Merchant Bankers Ltd.

25, C Block, Community Centre, Janak Puri, New Delhi – 110 058

Ph.: (011) 25517371, 25515086 Fax: (011) 25532644



FIXED DEPOSIT PROGRAM.: Dewan Housing Finance Corporation Ltd. (DHFL)

<u>Borrower Credentials</u>	<p>A) DHFL is one of the Housing Finance Company in India, "(AA+FD)" rating by CARE & "FAAA" by BWR indicates High Quality by all Standards & High Investment Safety .</p> <p>B) Consistent profit making and Dividend paying Company. Safe & Secure Earning of Short/Medium/Long term investment.</p> <p>C) TDS exemption on interest upto Rs. 5000/- in a financial year.</p> <p>D) Hassle free process.</p> <p>E) Rs. 1 Lac Free Accidental Death insurance cover for all depositors.</p>												
Scheme	Cumulative Scheme / Non-Cumulative Scheme												
Interest Payment	Monthly, Quaterly, Half-yearly & Annually												
Tenure (Months)	12	400 days	24	36	48	60	72	84					
Rate of Interest -Cumulative Scheme	10.50%	10.75%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%					
Rate of Interest - NonCumulative Scheme	Period in months	Deposit < Rs. 25 lacs				Deposit Rs. 25 Lac and Above				Rs. 25 Lacs & Above			
		Yearly	Half Yearly	Quart.	Monthly	Yearly	Half Yearly	Quart.	Monthly	Yearly	Half Yearly	Quart.	Monthly
	12-<24	10.75	10.50	10.38	10.30	11.00	10.75	10.63	10.55	10.50	11.25	11.13	11.05
	400 Days	11.01	10.75	10.62	10.54	10.26	11.00	10.87	10.79	11.76	11.50	11.37	11.29
	24-<36	10.75	10.50	10.38	10.30	11.00	10.75	10.63	10.55	11.50	11.25	11.13	11.05
	36	10.75	10.50	10.38	10.30	11.00	10.75	10.63	10.55	11.50	11.25	11.13	11.05
	37-84	10.75	10.50	10.38	10.30	11.00	10.75	10.63	10.55	11.50	11.25	11.13	11.05
	Privilege	11.25	11.00	10.88	10.80	-	-	-	-	-	-	-	-

0.50% additional interest for sr citizen, widow, armed, personnel, Existing DHFL home borrowers & DHFL share holders. Interest Payments through ECS.

Note:

Please Contact the undernamed for further information or Clarification.:

Retail & Broker Network

Mr. Sunil Maheshwari
9910493355
Ph.:(011)43636400 / 43636465
Fax.:(011)43636465