

COMMON APPLICATION FORM FOR FIXED & RECURRING DEPOSIT

SAFETY RATINGS

CARE AA+ (FD) [Double A Plus (Fixed Deposit)]
(Credit Watch with Developing Implications) &

BWR FAA+ Pronounced as BWR F Double A Plus
(Credit Watch with Developing Implications)

Instruments with these ratings are considered to have high degree of safety regarding timely servicing of financial obligations.

Deposit Features & Benefits

- ! Additional Interest of 0.40% for Privilege Customers^{##}
- ! Option of Auto renewal / Auto repayment
- ! Trust Deposit placed with DHFL qualifies as specified investment, as defined under the section 11(5)(ix) of the Income Tax Act, 1961
- ! Additional interest of 0.15% on renewal, provided deposit is renewed on or before the maturity date

Interest Rates For Single Deposit < Rs. 5 Cr

Interest rates effective from 19th Nov, 2018

Tenure in Months	Cumulative	Non Cumulative				For Privilege Customers ^{##}	Renewals
		Monthly	Quarterly	Half Yearly	Annual		
12	8.25%	7.95%	8.00%	8.05%	8.25%	Additional interest of 0.40%	Additional interest of 0.15% where, deposit is renewed on or before the maturity date
13*	8.25%	7.95%	8.00%	8.05%	8.25%		
14	8.30%	8.00%	8.05%	8.10%	8.30%		
18*	8.30%	8.00%	8.05%	8.10%	8.30%		
24	8.50%	8.20%	8.25%	8.30%	8.50%		
36	9.00%	8.65%	8.70%	8.80%	9.00%		
40	9.00%	8.65%	8.70%	8.80%	9.00%		
48 / 60	9.00%	8.65%	8.70%	8.80%	9.00%		
72 / 84	9.00%	8.65%	8.70%	8.80%	9.00%		
96 / 108 / 120	9.00%	8.65%	8.70%	8.80%	9.00%		

Interest Rates For Single Deposit >= Rs. 5 Cr

Interest rates effective from 19th Nov, 2018

Tenure in Months	Cumulative	Non Cumulative				For Privilege Customers ^{##}	Renewals
		Monthly	Quarterly	Half Yearly	Annual		
12	8.50%	8.20%	8.25%	8.30%	8.50%	Additional interest of 0.40%	Additional interest of 0.15% where, deposit is renewed on or before the maturity date
13*	8.50%	8.20%	8.25%	8.30%	8.50%		
14	8.50%	8.20%	8.25%	8.30%	8.50%		
18*	8.50%	8.20%	8.25%	8.30%	8.50%		
24	8.60%	8.30%	8.35%	8.40%	8.60%		
36	9.00%	8.65%	8.70%	8.80%	9.00%		
40	9.00%	8.65%	8.70%	8.80%	9.00%		
48 / 60	9.00%	8.65%	8.70%	8.80%	9.00%		
72 / 84	9.00%	8.65%	8.70%	8.80%	9.00%		
96 / 108 / 120	9.00%	8.65%	8.70%	8.80%	9.00%		

Recurring Deposit Scheme

Monthly Minimum Deposit (₹)	Tenure in Months	Rate of Interest % (p.a.)
1,000	From 12 months to 120 months	8.00%

Requirements for Opening RD Scheme

- First 2 installments to be paid by Cheque • Debit NACH / ECS Mandate to be given for subsequent installments. • Deposit Application Form alongwith KYC Documents.
- Account payee cheque in favour of "Dewan Housing Finance Corporation Ltd." The step up facility available in recurring deposit is discontinued, henceforth, client will be able to pay only as much amount as is due as RD instalment, including any outstanding instalments of previous months

^{##} Privilege Category: Senior Citizens, Defence personnel, Widows, DHFL Loan borrowers. *Only for Trust. *Only for Female Depositors. Minimum amount for DHFL Fixed Deposit is Rs. 5000
"Interest rates are subject to change and the rate applicable would be the rate prevalent on the date of deposit. The rate of interest table is available on the DHFL website".

Indicative Yield at various Tenure Options (Cumulative option - Indicative Maturity Value of ₹ 1 lakh[§])

Tenure	General Category			Privilege Category		
	ROI	Indicative Yield [§]	Indicative Maturity [§]	ROI	Indicative Yield [§]	Indicative Maturity [§]
12	8.25%	8.25%	1,08,250	8.65%	8.65%	1,08,650
18	8.30%	8.53%	1,12,794	8.70%	8.95%	1,13,428
24	8.50%	8.86%	1,17,723	8.90%	9.30%	1,18,592
36	9.00%	9.83%	1,29,503	9.40%	10.31%	1,30,934
40	9.00%	10.02%	1,33,388	9.40%	10.51%	1,35,036
48	9.00%	10.29%	1,41,158	9.40%	10.81%	1,43,242
120	9.00%	13.67%	2,36,736	9.40%	14.56%	2,45,569

Recurring Deposit Maturity Chart

Tenure in Months	Amount Invested per Month (In ₹)			
	1000	2000	5000	10000
	Maturity Amount (In ₹) [§]			
12	12,514	25,028	62,570	1,25,139
24	26,029	52,058	1,30,145	2,60,289
36	40,626	81,251	2,03,126	4,06,251
48	56,389	1,12,778	2,81,945	5,63,890
60	73,414	1,46,828	3,67,070	7,34,140
120	1,81,284	3,62,567	9,06,416	18,12,832

[§]Maturity Value and Yield displayed above are indicative only, for cumulative interest option. The maturity value and the indicative yield shown do not include any tax deduction. The maturity amount and indicative yield will change depending upon the rate of tax deduction, if applicable.