

COMMON APPLICATION FORM FOR FIXED DEPOSIT

Safety

CRISIL Rating: FAA-
/(Watch) Negative*

*Rating Letter along with the rationale is available on the website of the company, www.aadharhousing.com

Deposit Features & Benefits

- | Fixed deposit interest compounded Half Yearly for cumulative option
- | Additional Interest Rate for Privilege Customers**
- | Additional Interest Rate of 0.05% for Women Depositors***
- | Additional Interest Rate of 0.15% on Renewals##
- | Option of Auto renewal / Auto repayment
- | Facility of loan against FD
- | **Trust Deposit placed with Aadhar Housing Finance Ltd qualifies as specified investment, as defined under the section 11 (5) (ix) of the Income Tax Act, 1961**

Interest Structure - Regular Category

*Revised rate of Interest effective from 1st November, 2018

Tenure (Months)	Non-Cumulative Deposits				Cumulative Deposits		
	Monthly % p.a.	Quarterly % p.a.	Half Yearly % p.a.	Annual % p.a.	Rate % p.a. (Half Yearly Compounding)	Maturity Value for Rs.1 lakh	Indicative Yield % p.a.
12	8.35%	8.41%	8.50%	8.68%	8.50%	₹ 108,681	8.68%
24	8.59%	8.66%	8.75%	8.94%	8.75%	₹ 118,682	9.34%
36	8.84%	8.90%	9.00%	9.20%	9.00%	₹ 130,226	10.08%
48	8.84%	8.90%	9.00%	9.20%	9.00%	₹ 142,210	10.55%
60	8.84%	8.90%	9.00%	9.20%	9.00%	₹ 155,297	11.06%
61	8.64%	8.71%	8.80%	8.99%	8.80%	₹ 154,925	10.80%
72	8.64%	8.71%	8.80%	8.99%	8.80%	₹ 167,651	11.28%
84	8.64%	8.71%	8.80%	8.99%	8.80%	₹ 182,729	11.82%
96	8.45%	8.51%	8.60%	8.78%	8.60%	₹ 196,132	12.02%
120	8.45%	8.51%	8.60%	8.78%	8.60%	₹ 232,106	13.21%

***Additional Interest Rate of 0.05% p.a. for Women Depositors i.e., Deposits with Women as First Applicant. However this additional interest rate of 0.05% shall not be applicable for Privilege Customers.

Interest Structure - Privilege** Category

Tenure (Months)	Non-Cumulative Deposits				Cumulative Deposits		
	Monthly % p.a.	Quarterly % p.a.	Half Yearly % p.a.	Annual % p.a.	Rate % p.a. (Half Yearly Compounding)	Maturity Value for Rs.1 lakh	Indicative Yield % p.a.
12	8.59%	8.66%	8.75%	8.94%	8.75%	₹ 108,941	8.94%
24	8.84%	8.90%	9.00%	9.20%	9.00%	₹ 119,252	9.63%
36	9.22%	9.29%	9.40%	9.62%	9.40%	₹ 131,729	10.58%
48	9.22%	9.29%	9.40%	9.62%	9.40%	₹ 144,402	11.10%
60	9.22%	9.29%	9.40%	9.62%	9.40%	₹ 158,295	11.66%
61	9.03%	9.10%	9.20%	9.41%	9.20%	₹ 157,969	11.40%
72	9.03%	9.10%	9.20%	9.41%	9.20%	₹ 171,546	11.92%
84	9.03%	9.10%	9.20%	9.41%	9.20%	₹ 187,691	12.53%
96	8.84%	8.90%	9.00%	9.20%	9.00%	₹ 202,237	12.78%
120	8.84%	8.90%	9.00%	9.20%	9.00%	₹ 241,171	14.12%

The minimum period of Fixed Deposit shall be 12 months from the date of FD Receipt on clearance of deposit amount.

& Deposit received from Non-Resident Indians (NRIs) shall be as per NHB regulation read along with Notification No. FEMA.5/2000-RB dated 3rd May, 2000 issued by RBI. The tenure of NRI deposit shall be from 1 year to 3 years only.

a This revised Rate of Interest has been approved by the Assets Liability Management Committee of the Company.

\$ 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.

** Privilege Category: Senior Citizens, Defense Personnel, Employees of AHFL & Group Companies

Additional Interest Rate of 0.15% p.a. on renewals, where the deposit is renewed on or before the maturity date.

- Interests Compounded Half-Yearly for Cumulative Option
- For Fresh Deposits, the Minimum Deposit Amount shall be Rs.5000/- and thereafter in multiples of Rs.1000/-
- In case of renewal of Matured Cumulative Fixed Deposits, the total maturity value including interest amount will be rounded off to the nearest rupee. Such Renewed Fixed Deposits may be odd amounts in multiples of Rs.1/- for which the consent of the depositor will be taken at the time of accepting deposits.

Note:

Information printed is correct as on the date of printing of this form. Please refer to Company's website for latest information/any change.

Distributors/brokers are not authorized to accept cash or issue any receipt for the same.

Mode of Acceptance

Application can be made in the prescribed form duly completed and accompanied by A/c payee cheques / demand draft / pay order drawn in favour of 'Aadhar Housing Finance Ltd' at par payable at Mumbai

RTGS / NEFT drawn in favour of 'Aadhar Housing Finance Ltd'

Beneficiary Name : AADHAR HOUSING FINANCE LIMITED

Account No : 4811967620 IFSC Code : KKBK0000958

Bank Name & Branch : Kotak Mahindra Bank, Mumbai - Mittal Court (Nariman Pt.) Branch

"Interest rates are subject to change and the rate applicable would be the rate prevalent on the date of Deposit. The rate of interest tables are displayed on the website of the Company, as given above."