

# **Dewan Housing Finance Corporation Ltd**

## **Retail Liability : Exploring Opportunity**

**31<sup>st</sup> July 2017**

## Vision

***DHFL was founded in 1984 by Late Rajesh Kumar Wadhawan***

“

I want  
every Indian  
to own a home  
of his own

Late Shri Rajesh Kumar  
Wadhawan,  
Founder Chairman  
(1949-2000)

”



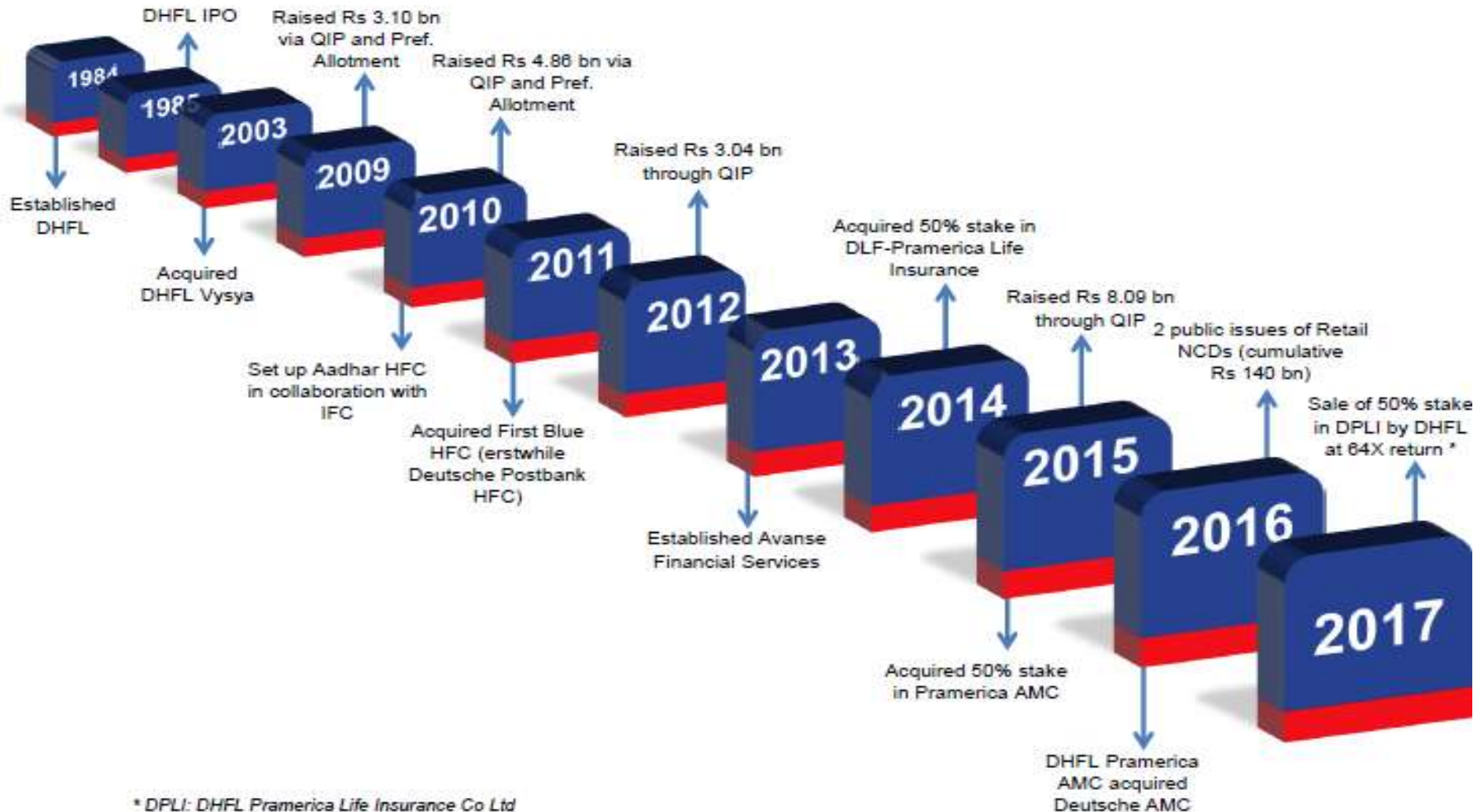
***Our vision is to transform the lives of Indian households  
by enabling access to home ownership.***

# Overview



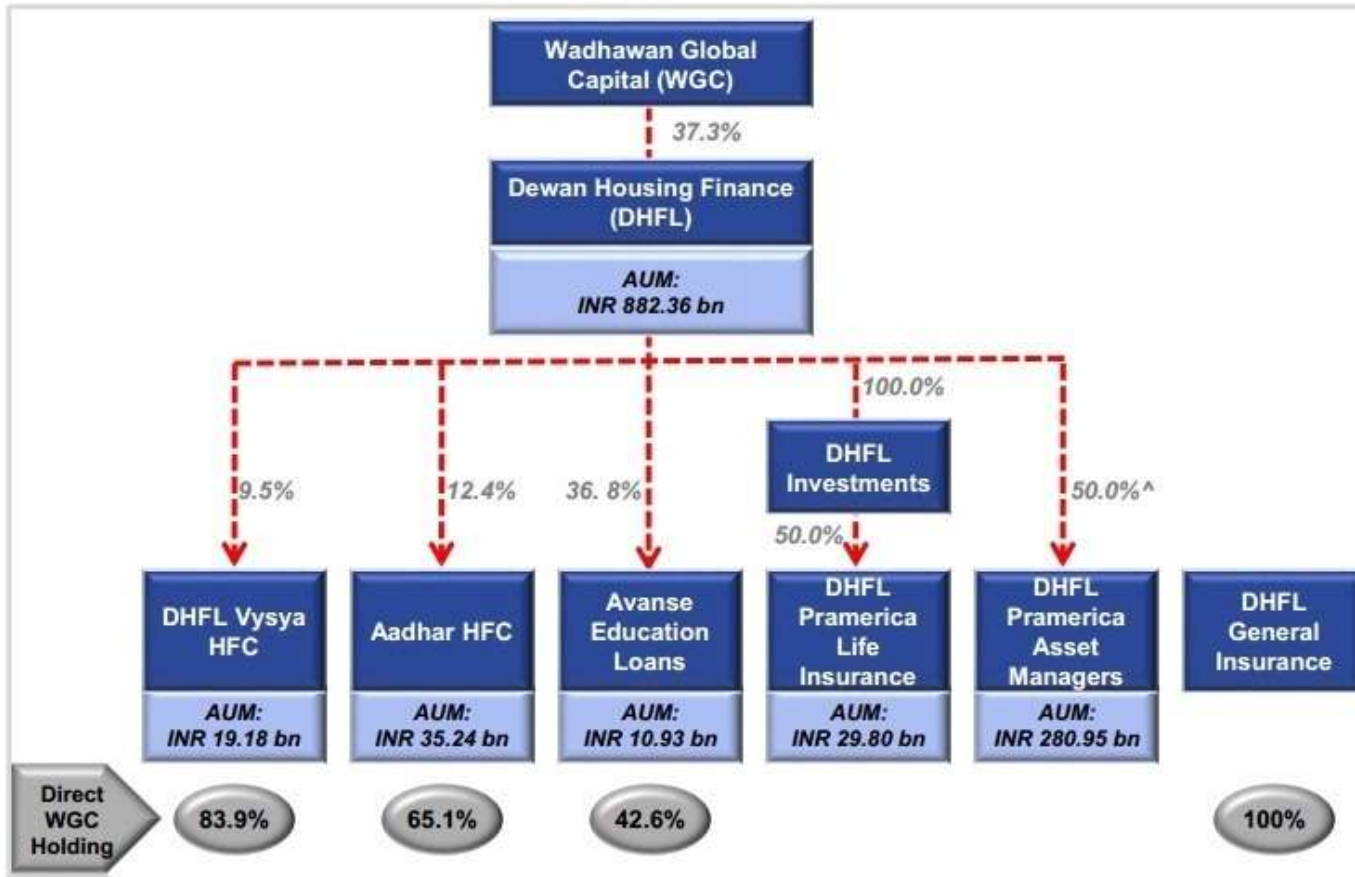
# Journey of DHFL & Our Partners in Growth

## Key Milestones in the Group Journey



\* DPLI: DHFL Pramerica Life Insurance Co Ltd

# DHFL - Financial Services Group



- 🏠 **LMI focused** financial services group
- 🏠 Group companies with **potential for significant value unlocking**
- 🏠 Partners with marquee organisations like IFC, Prudential Financial Inc. (Pramerica), etc.

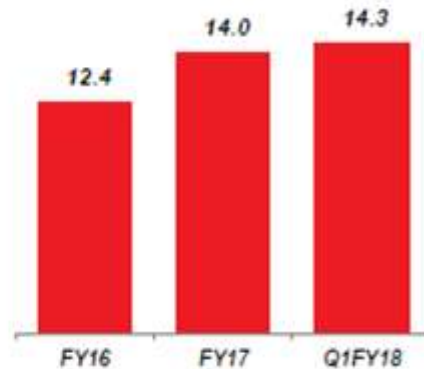
AUM and shareholding as on 30 June 2017  
 ^ Total of direct and indirect holding

# DHFL –Market Leader in LMI segment

## Focus on LMI segments



Customer Types



Average Ticket Size (Rs lakhs)

## With customized product offerings

### Housing loans

- Purchase of New House Property
- Purchase of Resale House Property
- Self Construction
- Extension & Improvement

### Non-housing loans

- Loan Against Property
- Lease Rental Financing
- Purchase of Commercial Premises
- SME Loans

As on 30 June 2017

## DHFL – Key Differentiators

More than 3 decades of expertise in underwriting credit for LMI and self employed customers

Tier 2/3 town focussed distribution network with a dual distribution strategy (in house + outsourced DSA)

Carved niche in the MIG and LIG customer segment

Maintained a healthy portfolio with low delinquency rates by following robust credit appraisal process

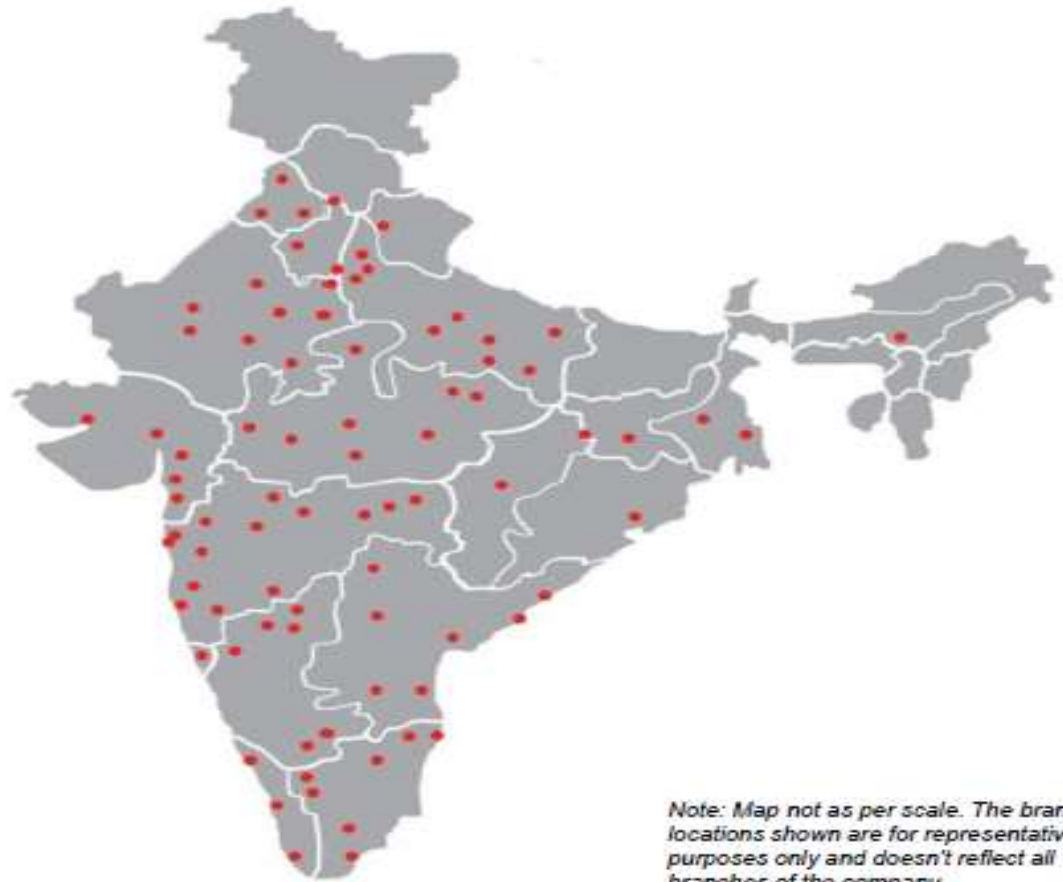
# DHFL Network

## Business Enablers: Pan India Network with High Tier 2/3 Town Penetration

Distribution footprint primarily spread across Tier 2/3 towns and outside the municipal limits of the Metros

Focus on increasing pan India presence and setting up branches in the untapped LMI markets

Spread across 351 locations in India <sup>^</sup>



*Note: Map not as per scale. The branch locations shown are for representative purposes only and doesn't reflect all branches of the company*

<sup>^</sup> Includes two representative offices in London and Dubai; No of branches as on 30 June 2017

# Corporate Social Responsibility



## Maharashtra

- Early Childhood Care and Education in 996 Anganwadis in Palghar
- Skill development centres in Chandrapur and Kolhapur to train 2,000 youth
- Village transformation in select five villages of Aurangabad

## Rajasthan and Uttar Pradesh

- Financial literacy campaign

## Assam

- Mid day meals for 20000 children in Guwahati

## Tamil Nadu

- Holistic care for tribal children

## Andhra Pradesh

- Holistic care for tribal children

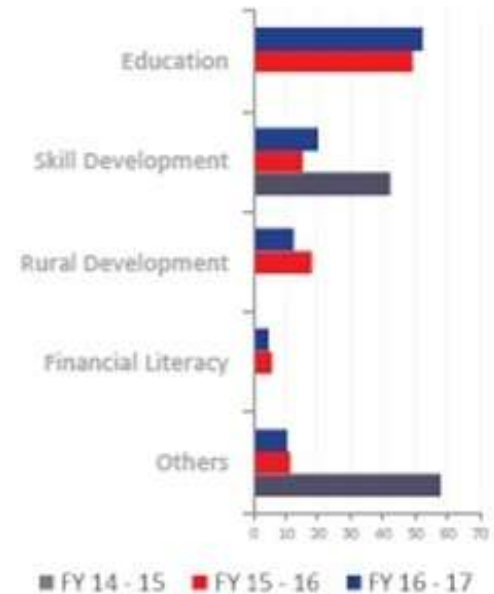


Changing lives of

1,00,000+



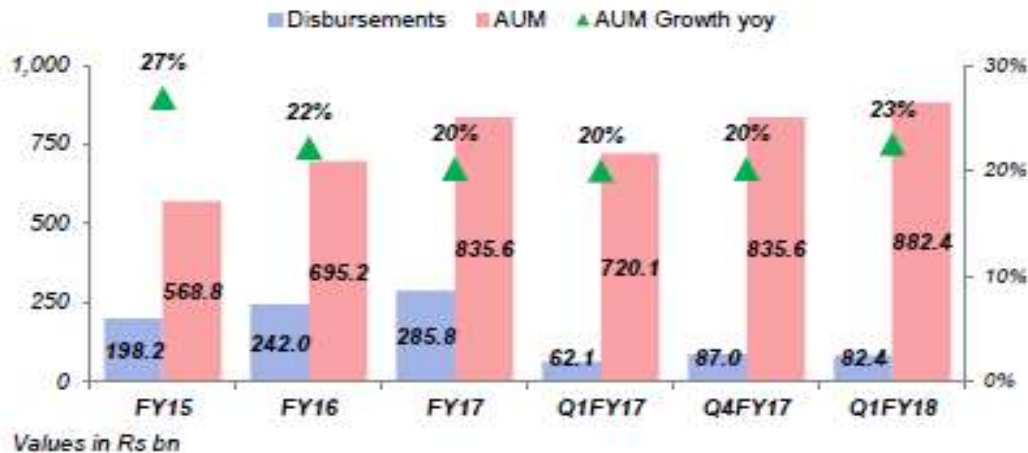
Invested close to Rs 200 mn over the last 30 months with commitment to invest further Rs 250 mn in FY17-18





# Strong Asset Growth with Diversified Product Mix

## Robust AUM Growth



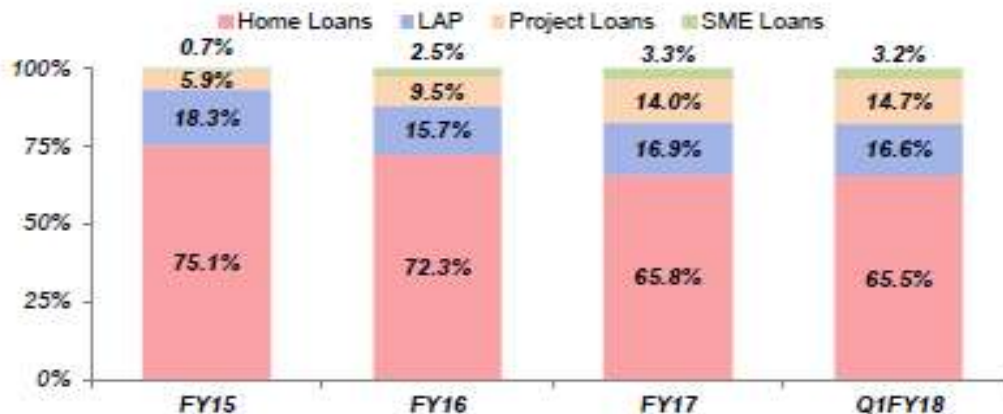
Affordable housing to lead growth, spurred by Govt focus and targeted subsidy schemes

Housing Loans comprise 4/5th of AUM and to maintain dominant share of DHFL's product offerings

Continued focus on LMI customer segment

Significant distribution footprint in Tier 2/3 towns aided by technology initiatives

## Product Mix



# Glimpses of Our Investors

## Shareholding

### Shareholding Overview



As on 30 June 2017

### Key Shareholders

SN	Name of Investor	% Holding
1	Rakesh Jhunjhunwala *	3.59%
2	Acacia Partners *	3.06%
3	Life Insurance Corp. Of India	2.70%
4	Vanguard *	1.76%
5	Dimensional Funds *	1.74%
6	Goldman Sachs *	1.49%
7	Templeton *	1.48%
8	Neuberger Berman *	1.31%
9	Lazard *	1.06%
10	Copthall Mauritius	0.97%

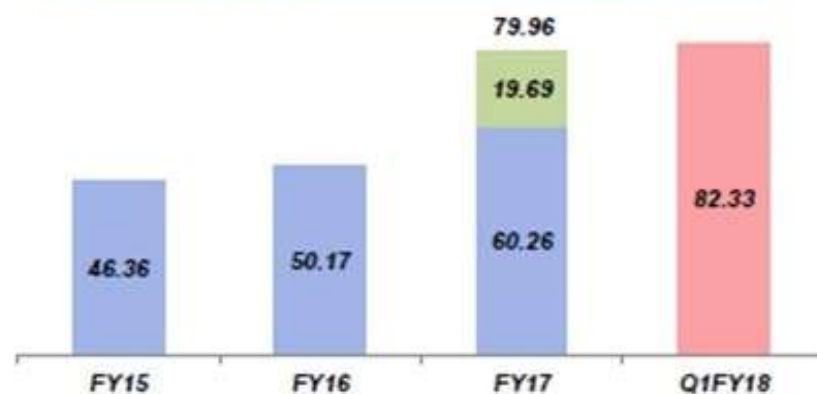
\* Held through multiple folio numbers/schemes

# Financial Statements (Summary)

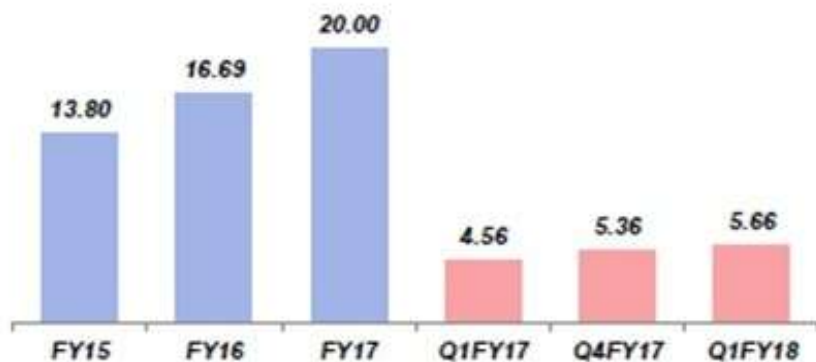
## Total Income \*



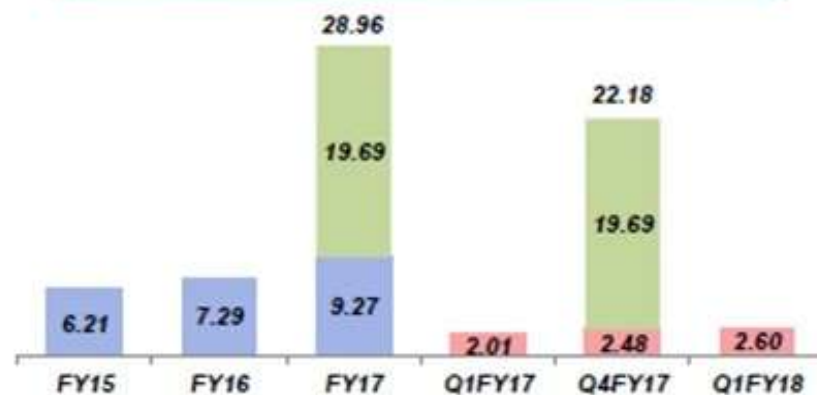
## Net Worth \*



## Net Interest Income (NII)



## Profit After Tax \*

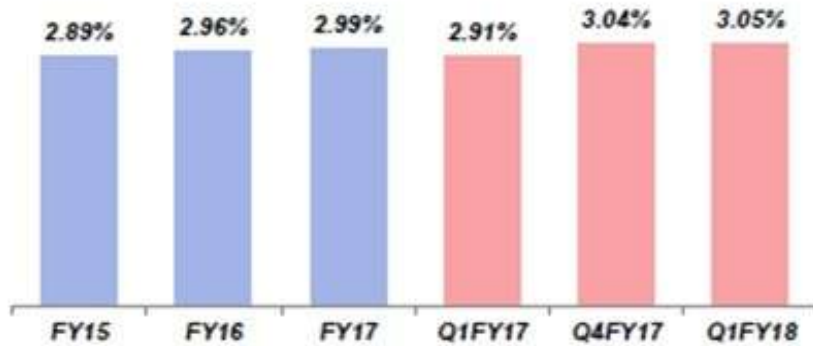


All values in Rs bn based on DHFL Standalone Accounts

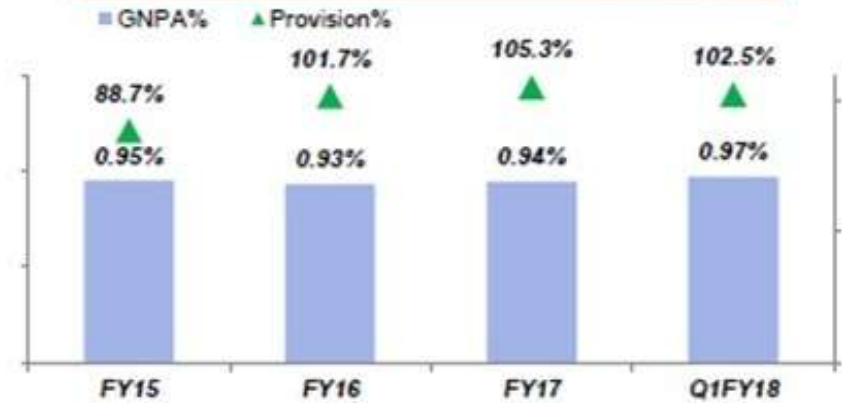
\* The impact of the stake sale of DPLI by DHFL (Rs 19.69 bn) reflected in FY17 / Q4FY17 Total Income, Net Worth & PAT

# Key Financial Ratios

## Net Interest Margin (NIM)



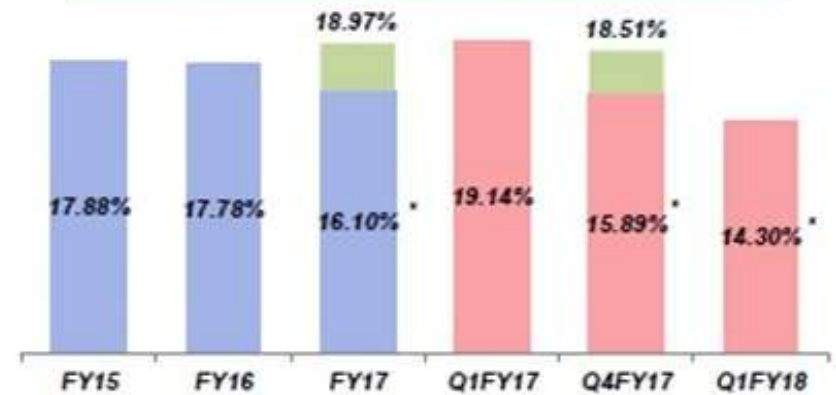
## NPA Provisioning



## Return on Assets (RoA)



## Return on Equity (RoE)



All values based on DHFL Standalone Accounts

\* Impact of stake sale of DPLI by DHFL (Rs 19.69 bn) on Net Worth included in calculation of ratios (Impact on PAT in FY17/Q4FY17 excluded)

## Financial Performance – Financial Statements

	FY15	FY16	FY17	Q1 FY17	Q4FY17	Q1FY18	Growth (Q1FY18 vs Q1FY17)
<b>INCOME STATEMENT</b>							
Interest Income	58.39	71.59	86.54	19.32	22.83	23.53	22%
(-) Interest Expenses	44.60	54.90	66.54	14.75	17.47	17.87	21%
Net Interest Income (NII)	13.80	16.69	20.00	4.56	5.36	5.66	24%
(+) Non Interest Income	1.42	1.41	21.73*	0.24	20.64*	0.55	130%
(-) Operating Expenses	4.48	5.08	5.60	1.26	1.68	1.51	20%
(-) Depreciation	0.26	0.24	0.23	0.06	0.03	0.06	1%
(-) Provisioning	1.05	1.75	2.18	0.45	0.83	0.83	83%
Profit Before Tax	9.43	11.02	33.72*	3.03	23.45*	3.81	26%
(-) Taxes	3.22	3.73	4.75	1.02	1.27	1.20	19%
Profit After Tax	6.21	7.29	28.96*	2.01	22.18*	2.60	29%
<b>BALANCE SHEET</b>							
Net Worth	46.36	50.17	79.96	51.77	79.96	82.33	
Borrowings	489.21	611.04	813.41	638.19	813.41	857.81	

All values in Rs bn and based on DHFL Standalone Accounts

\* FY17 / Q4FY17 numbers include one time impact of Gain on Sale of stake in DPLI by DHFL of Rs 19.69 bn

## Financial Performance – Key Financial Ratios

	FY15	FY16	FY17	Q1FY17	Q4FY17	Q1FY18
Net Interest Income (NIM)	2.89%	2.96%	2.99%	2.91%	3.04%	3.05%
Cost/Income Ratio	27.32%	26.13%	23.63%^	24.69%	24.39%^	23.37%
Gross NPA %	0.95%	0.93%	0.94%	0.98%	0.94%	0.97%
Provision Coverage Ratio (PCR)	88.7%	101.7%	105.3%	99.3%	105.3%	102.5%
Total CRAR	16.56%	16.74%	19.12%	17.45%	19.12%	18.65%
Tier 1 CRAR	12.53%	12.97%	14.75%	12.74%	14.75%	14.49%
Net Debt/Equity Ratio	10.14	11.23	9.30	11.27	9.30	9.07
Return on Assets (RoA)	1.65%	1.52%	1.56%^	1.56%	1.57%^	1.56%
Return on Equity (RoE)	17.88%	17.78%	16.10%^	19.14%	15.89%^	14.30%^
Earnings per share (Rs/share)	23.88	25.00	95.76	6.90	73.32	8.31
Dividend per share (Rs/share)	6.0*	8.0	4.0			
Dividend payout %	12.5%*	32.0%	12.2%			

Note:

All values based on DHFL Standalone Accounts

\* FY15 DPS and Dividend payout % not adjusted for Bonus issue of 1:1 done in FY16

^ Impact of stake sale of DPLI by DHFL (Rs. 19.69 bn) on Net Worth included in calculation of ratios (Impact on PAT in FY17/Q4FY17 excluded)

# Strong Management Team

DHFL has a highly experienced and cohesive management team, with average 20+ years experience in relevant industries

## EXECUTIVE LEADERSHIP

**Mr. Kapil Wadhawan**

**Chairman and  
Managing Director**

**Mr. Harshil Mehta**

**Chief Executive Officer  
(CEO)**

## BUSINESS FUNCTIONS

**Mr. Santosh Nair**

**Chief Business Officer**

**Mr. Rajendra Mirashie**

**Business Head – Project  
Finance**

**Mr. Rishi Anand**

**Business Head – Housing  
Finance**

**Mr. Pradeep Bhadauria**

**Business Head – Retail  
Liability**

**Mr. Chinmay Dhoble**

**Business Head – SME and  
Mortgage Loans**

## SHARED SERVICES

**Mr. Vivek Kannan**

**Chief Operating Officer  
(COO)**

**Mr. Santosh Sharma**

**Chief Financial Officer  
(CFO)**

**Mr. Pradeep Sawant**

**Head - Legal**

**Mr. Vikas Arora**

**Head – Risk and  
Collections**

**Mr. Jayesh Shah**

**Head – Information  
Technology**

**Mr. Rajendra Mehta**

**Head – Human Resources**

# Awards & Recognition



FY18

Awarded 'Marketing Campaign of the Year' for the campaign 'Home Loan Dilse' at the National Awards for Marketing Excellence presented by Times Network



FY18

Won the Gold at the ACEF awards for the best use of Celebrity Endorsement for Home Loan Dil Se campaign



FY18

Won the Golden Globe Tigers Award 2017 for the Most Admired Service Provider in the Financial Sector held in Kuala Lumpur, Malaysia



FY18

Won the Gold for the CSR Campaign Delivering Hope at the Asia Pacific Customer Engagement Forum



FY17

Awarded the Dream Companies to Work in Housing Finance Sector organised by Times Ascent and World HRD Congress



FY17

'Gold' at the Asia Pacific Customer Engagement Forum & Awards for the Most Admired Customer Engaged Brand



FY17

DHFL and Mr. Kapil Wadhawan honored with the India's Greatest Brands and Leaders Award 2015-2016 organised by AsiaOne and URS Media Consulting Private Limited



FY17

Awarded the Best Housing Finance Company in the Financial Services Sector by CMO Asia and Stars Group



FY17

Won the Golden Peacock Innovative Product and Service Award 2016 for the innovative "Wealth2Health Fixed Deposit" product





# Why DHFL Fixed Deposits

## Strong Company Fundamentals

- Strong management team backed by experienced board
- Fully compliant with the regulatory norms as prescribed by the NHB
- Credit ratings reflect excellent credit quality and high investment safety
- Top line and bottom line numbers outperforming the industry average
- Consistency in profit making and dividend paying

## Diversified suite of FD Products

- High Safety High Return Fixed Deposit products
- Attractive incentive structure
- FD products catering to the customer segments across the spectrum
- Available in both cumulative and non-cumulative options
- Periodic interest payments through RTGS
- Repayment through Cheque / RTGS / NEFT
- Tax protection (section 11(5)(ix)) for Trusts

# Ratings

## Highest Safety



**Rated by Brickwork Ratings**



**Rated by CARE**

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

# DHFL – Aashray Deposit Plus for Trusts & Institutions

## A Fixed Deposit for Trusts & Institutions



DHFL Aashray Deposit Plus Fixed Deposit scheme has exclusively designed a variant for Trusts, Societies, Clubs and Associations, offering high interest rates up-to 8.25%. DHFL Aashray Deposit Plus for Trust also offers Depositors Tax Exemption under Section 11 (5) (ix) of Income Tax Act, 1961.

DHFL Fixed Deposits are rated **AAA (FD) by CARE** and **BWR FAAA by Brickworks** and assure highest degree of safety regarding timely servicing of financial obligations and can be availed from any DHFL office present across 351 locations in the country.

## Aashray Deposit Plus Interest effective (30<sup>th</sup> January 2017)

Aashray Deposit - Trusts							
Tenure (Months)	Minimum Deposit # (for Cumulative Scheme)Rs.	For Deposit Amount < Rs. 50 Lacs					For Deposits >= Rs. 50 lac
		Cumulative	Non-Cumulative				
			Monthly #	Quarterly	Half Yearly	Yearly	
12	2,000	7.75%	7.40%	7.45%	7.55%	7.75%	Additional 0.25%
13*	Rs. 50,000	7.80%	7.45%	7.50%	7.60%	7.80%	
14	10,000	7.80%	7.45%	7.50%	7.60%	7.80%	
24	2,000	7.80%	7.45%	7.50%	7.60%	7.80%	
36	2,000	7.85%	7.50%	7.55%	7.65%	7.85%	
40	2,000	7.90%	7.55%	7.60%	7.70%	7.90%	
48-120	2,000	8.00%	7.65%	7.70%	7.80%	8.00%	

# Minimum Deposit for Monthly Interest plan is Rs. 20,000. For other non-cumulative options, minimum deposit is Rs. 10,000

13 \* DHFL Trust Deposit is exclusive 13 months deposit for Non-Profitable organizations only

## DHFL – Aashray Deposit Plus for Individuals

### A Fixed Deposit for individuals

High safety, high returns



DHFL 'Aashray Deposit Plus' is a Fixed Deposit Scheme offering attractive interest rates and high annual yields to individual investors.

Rated CARE AAA (FD) by CARE and BWR FAAA by Brickworks, DHFL FDs assure highest degree of safety regarding timely servicing of financial obligations.

In addition, Aashray Deposit Plus offers high Rate of Interest, starting from 7.40% to 8.00%

## Aashray Deposit Plus Interest effective (30<sup>th</sup> January 2017)

Aashray Deposit							
Tenure (Months)	Minimum Deposit # (for Cumulative Scheme)Rs.	For Deposit Amount < Rs. 50 Lacs					For Privilege @ Customers or For Deposits >= Rs. 50 lac
		Cumulative	Non-Cumulative				
			Monthly #	Quarterly	Half Yearly	Yearly	
12	2,000	7.75%	7.40%	7.45%	7.55%	7.75%	Additional 0.25%
14	10,000	7.80%	7.45%	7.50%	7.60%	7.80%	
24	2,000	7.80%	7.45%	7.50%	7.60%	7.80%	
36	2,000	7.85%	7.50%	7.55%	7.65%	7.85%	
40	2,000	7.90%	7.55%	7.60%	7.70%	7.90%	
48-120	2,000	8.00%	7.65%	7.70%	7.80%	8.00%	

@Privilege Customer: include Senior Citizens, Widows, Armed Force Personnel, DHFL Home Loan/ SME Loan/ Mortgage Loan customers (appropriate proof should be attached)

# Minimum Deposit for Monthly Interest plan is Rs. 20,000. For other non-cumulative options, minimum deposit is Rs. 10,000

## DHFL – Swayamsidha Deposit for Women

### A Fixed Deposit for Women

From homemaker to caregiver to financial guru



This fixed deposit scheme provides Indian women with a higher rate of interest up to 7.85% for a period of 18 months, An additional rate of 0.25% can be availed by privileged\* women customers and senior citizens under the same scheme.

DHFL Fixed Deposits are rated AAA (FD) by CARE and BWR FAAA by Brickworks and assure highest degree of safety regarding timely servicing of financial. Swayamsidha FDs are available with a minimum investment of 10,000/- (Rupees Ten Thousand Only).

## Swayamsidha Deposit for Women Interest effective (30<sup>th</sup> January 2017)

Tenure (Months)	Minimum Deposit# (for Cumulative Scheme)	For Deposit Amount < Rs. 50 Lacs					For Privilege @ Customers or For Deposits >= Rs. 50 lac
		Cumulative	Non-Cumulative				
			Monthly#	Quarterly	Half Yearly	Yearly	
18**	Rs. 10,000	7.85%	7.50%	7.55%	7.65%	7.85%	Additional 0.25%

@Privilege Customer: include Senior Citizens, Widows, Armed Force Personnel, DHFL Home Loan/ SME Loan/ Mortgage Loan customers (appropriate proof should be attached)

# Minimum Deposit for Monthly Interest plan is Rs. 20,000. For other non-cumulative options, minimum deposit is Rs. 10,000

18\*\* DHFL Swayamsidha Deposit is only for Women investors



## DHFL – Aashray Deposit Plus – Double My Money

A Fixed Deposit  
to double my money



Fixed Deposit Scheme offering attractive interest rates and high annual yields to individual investors facilitating double fold growth to money in tenure of 107 Months

FD can be availed with a minimum deposit of Rs.10,000/-

## DHFL – Recurring Deposit – Small Savings Scheme

### Recurring Deposit

@ 7.75%\*

Making your money work harder.



\* conditions apply

DHFL Aashray Deposit Plus has an exciting variant, '**Small Savings Scheme**' – **Recurring Deposit** to facilitate small savings with flexible amounts and tenures.

The savings can start from a minimum of Rs.500/- and increase in multiples of Rs.100/-, while the tenure could be between 12 to 120 months. DHFL Small Savings Scheme offers a high Rate of Interest of up to **7.75%** and can be availed from any DHFL office across 351 locations in the country.

DHFL Fixed Deposits are rated AAA (FD) by CARE and BWR AAA by Brickworks indicating highest degree of safety regarding timely servicing of financial obligations

# DHFL – Wealth2Health Fixed Deposit



Invest in a unique **Fixed**  
**Deposit** scheme



*Unique Fixed Deposit (FD) that offers a host of health related features & benefits to the customer apart from good returns. It functions like a normal deposit when the customer is well, but when the customer is unwell, it works like a health fund and pays for health related expenses.*

- 1. The Wealth2Health Deposit comes with a card (Wealth2Health Deposit Card\*). This card is linked to the underlying Fixed Deposits and can be used by the customer to get access to a host of benefits, namely:*
- 2. Cashless access to empanelled network of hospitals*
- 3. Discounts on hospitalization*
- 4. Discounts on medical/diagnostic tests, up to 25%*
- 5. Access to a doctor 24/7 over phone*
- 6. Free Second Opinion Service from a panel of specialist doctors*
- 7. Advice on which Hospital to choose for specific medical requirements*

# DHFL – Wealth2Health Fixed Deposit

## How Wealth2Health Deposit Card Works

- 1) The card has a pre-set limit equivalent to 75% of the linked Fixed Deposit (FD) amount. Multiple FDs, including existing FDs, can be linked to the card. The cumulative value of limit available on the card will be maximum 75% of the cumulative principal of each linked FD
- 2) The customer can use the card to avail of cashless hospitalization or to pay for medical/ diagnostic expenses etc, at designated hospitals/ diagnostic centre, up-to the limit of 75% of the Fixed Deposit amount.
- 3) Each time the customer uses the Deposit card to settle any hospital expense; an automatic loan-against-FD is created in his account. The loan will be created for the actual amount authorized by the customer at hospital/ diagnostic centre, and for a tenure that is equal to the residual maturity of the underlying Fixed Deposit, and will carry interest 2% above the underlying FD interest rate.
- 4) The loan can be settled by the customer, in part or in full, anytime. In case the loan remains outstanding till the maturity of the underlying Fixed Deposit, the total loan outstanding is adjusted from the maturity proceeds of the Fixed Deposit. The customer pays interest only for the amount used, and only for the no of days for which the loan remains outstanding.
- 5) The limit on the Deposit card will be a dynamic limit, and the same will be adjusted on daily basis depending upon amount utilized and amount repaid

## Wealth2Health : Product Benefits at Glance



Cashless Access to any empanelled hospital



5% to 25% discounts on tests & hospitalization



Access to Neutral, “Second Opinion”



24/7 access to a “Doctor on Phone”



Advice on which hospital to choose

## Wealth2Health Fixed Deposit Interest effective (30<sup>th</sup> January 2017)

Wealth2Health Deposits							
Tenure (Months)	Minimum Deposit in Rs. (for cumulative Scheme)	For Deposits < Rs 50 Lac					For Privilege @ Customers or For Deposits >= Rs. 50 lac
		Cumulative	Non-Cumulative				
			Monthly	Quarterly	Half Yearly	Yearly	
12	25,000	7.75%	7.40%	7.45%	7.55%	7.75%	Additional 0.25%
14	25,000	7.80%	7.45%	7.50%	7.60%	7.80%	
18 <sup>##</sup>	25,000	7.85%	7.50%	7.55%	7.65%	7.85%	
24	25,000	7.80%	7.45%	7.50%	7.60%	7.80%	
36	25,000	7.85%	7.50%	7.55%	7.65%	7.85%	
40	25,000	7.90%	7.55%	7.60%	7.70%	7.90%	
48-120	25,000	8.00%	7.65%	7.70%	7.80%	8.00%	

@Privilege Customer: include Senior Citizens, Widows, Armed Force Personnel, DHFL Home Loan/ SME Loan/ Mortgage Loan customers (appropriate proof should be attached)

# DHFL – Fixed Deposits FAQ's

## 1. Who can open FD/RD account with DHFL ?

- Any individuals, Companies, Trusts, Societies, Clubs, institution etc can open FD/RD account with DHFL

## 2. Can I open a Fixed / Recurring Deposit jointly?

- Yes, you can open a joint account not exceeding three persons

## 3. Can I open a FD/ RD account in my minor child's name?

- Yes. Fixed / Recurring Deposit can be opened in minor's name under the signature of Natural Guardian (father/mother) or Guardian as directed by Honourable Court.

## 4. What are the FD schemes offered by DHFL?

- DHFL FD products are (1) Aashray Deposit Plus - includes FD scheme for individuals, Trusts, Swayamsidha-special FD scheme for women investor, Double My Money (2) Recurring Deposit (3) Wealth2Health

## 5. Which is the special FD product for women inventors ?

- DHFL Swayamsidha is the scheme designed for female investors

## 6. What is the minimum & maximum tenure for investment?

- DHFL FD / RD products are available for minimum tenure of 12 months to maximum tenure of 120 months

## 7. Is there any special interest rate?(Any one of below mentioned)

- Additional 0.25% ROI to deposits of Rs. 50 Lacs and above
- Or Additional 0.25% ROI to Privilege Customers (***Privilege Customers : Senior Citizen (aged 60 years or above) / Armed forces personnel / Widows / DHFL Home Loan / SME Loan / Mortgage Loan borrowers***)

## DHFL – Fixed Deposits FAQ's

### 8. Is TDS applicable on FD/RD & when do I become liable for it?

- Yes TDS is applicable .Tax is deducted at source, from the interest earning on FD/RD , as per the Income Tax Act,1961. You become liable when aggregate interest income earned(credited/ accrued) on all FDs/RDs in an year exceeds Rs 5000/-,

### 9. Can I withdraw interest at periodical intervals?

- Yes. You can opt for Monthly/Quarterly/Half Yearly/Yearly withdrawal by choosing non cumulative scheme while opening the fixed deposit account.

### 10. Can I Pre-close my FD/RD ?

- Yes, you can close deposits before maturity, but after the lock-in period of 3 months . Pre mature charges applicable

### 11. Can I obtain a loan from DHFL on the security of my FD?

- Yes, Loan up to75% of principal (not against accrued interest) can be availed after lock-in period of 3 months, at ROI of 2 % above the contracted interest rate. Also, Wealth 2Health deposit scheme offers similar benefits .

### 12. Do I have to submit/quote PAN to invest in Fixed Deposit/RD?

- Yes, Its mandatory to quote PAN while opening deposit account for Rs. 50000/- and above

### 13. What are cumulative and non-cumulative schemes?

- In cumulative deposit, interest is compounded and reinvested with principal half yearly. In non-cumulative scheme, interest is payable to depositor in periodic basis.



# DHFL – Corporate Deposits

***DHFL – Corporate Deposits***, for meeting short term fund deployment for Corporates

## **Ratings – Credit Rating of CRISIL A1+ from CRISIL**

(Indicating very string degree of safety regarding timely payment of financial obligation. Instruments with these ratings carry lowest credit risk)

***Eligibility*** – Only Public and Private Limited corporate, registered under Companies Act 1956/2013, are eligible to apply for ***DHFL – Corporate Deposits***

***Deposit*** – Minimum Deposit is 10Lac

***Interest Payment*** – The interest will be applicable from the date of cheque realization. In case of RTGS, interest will be paid from date of remittance, subject to timely intimation by E-mail ***deposits.cpu@dhfl.com***. The interest payment (net of TDS wherever applicable) will be made on due date through RTGS/NEFT/ECS.

***TDS*** – Tax will be deducted at source, in accordance with Section 194A of I.T Act, 1961

## ***Auto-Renewal & Repayment***

Depositor will have to choose the option of Auto-Renewal in the application form, during placing application for ICD. If Auto-Renewal option is selected then the tenure will be as per Original Tenure, unless E-mail is sent for different tenure. If Auto Renewal option is not availed, then the said deposit will be Auto-Repaid on Maturity.

## DHFL – Corporate Deposits (KYC)

### **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 (NHB), every depositor is required to comply with the KYC guidelines by submitting the required documents as mentioned.

#### **Documents required for KYC:**

- a. Certificate of Incorporation and Copy of Memorandum & Articles of Association
- b. Board Resolution to invest in DHFL's Corporate Deposit scheme.
- c. List of Directors.
- d. Operational Mandate & Specimen Signatures of the Authorized Persons.
- e. PAN card copy of company & its address proof i.e. Latest telephone/ electricity bill or bank account statement
- f. Any one of the officially valid document (PAN, passport, driving license, Voter's Identity Card, Aadhaar Card) identifying the authorised signatories.

# DHFL – Corporate Deposits (Tenure of Deposit - Interest Rates & Mode of Acceptance)

## •TENURE OF DEPOSIT & INTEREST RATES(Cumulative Option)

Tenure (in Days)	ROI
7	6.25%
31	7.25%
61	7.50%
91	7.65%
181	8.15%
271	8.30%
364	8.30%

## • MODE OF ACCEPTANCE

a) Through an account payee cheque favouring "Dewan Housing Finance Corporation Ltd.";  
**or**

b) Remittance of funds through RTGS into our bank account, after giving advance intimation to us at **deposits.cpu@dhfl.com**. Intimation must reach us along with the UTR number before 1.00 pm on any working day for interest to accrue from that date.

### **Bank Account details for remittance of funds through RTGS:**

Cumulative Option

Beneficiary Name: DHFL Account No.: 914020054640010

IFSC Code: UTIB0001051

Bank Name & Branch: Axis Bank Ltd, Bandra Reclamation Branch, Mumbai

# Disclaimer

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This presentation may contain statements about events and expectations that may be “forward-looking,” including those relating to general business plans and strategy of Dewan Housing Finance Corporation Ltd. (“DHFL”) and its associates/subsidiaries/JVs, its future outlook and growth prospects, and future developments in its businesses and its competitive and regulatory environment. Actual results may differ materially from these forward-looking statements due to a number of risks and uncertainties, including future changes or developments in DHFL and its associates/subsidiaries/JVs business, its competitive environment, its ability to implement its strategies and initiatives and respond to technological changes and political, economic, regulatory and social conditions in India. All financial data in this presentation is obtained from the Audited Financial Statements for FY2014, FY2015, FY2016 and FY2017, basis which the ratios are calculated. This presentation does not constitute a prospectus, offering circular or offering memorandum or an offer invitation or a solicitation of any offer to purchase or sell, any shares of DHFL should not be considered or construed in any manner whatsoever as a recommendation that any person should subscribe for or purchase any of DHFL’s shares. None of the projections, expectations, estimates or prospects in this presentation should be construed as a forecast implying any indicative assurance or guarantee of future performance, nor that the assumptions on which such future projections, expectations, estimates, or prospects have been prepared are complete or comprehensive.

**Thank You**

**Contact**

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