

COMMON APPLICATION FORM FOR FIXED DEPOSIT

Safety

CRISIL rating FAA/ Stable, indicates that the degree of safety regarding timely payment of interest and principal is **VERY STRONG**

Deposit Features & Benefits

- | Fixed deposit interest compounded Half Yearly
- | Attractive Interest Rates
- | Additional Interest Rate for Privilege Customers
- | Option of Auto renewal / Auto repayment
- | Facility of loan against FD

Fixed Deposit Schemes

^aRevised rate of Interest effective from 1st July, 2018

[§] Tenure in Months	Minimum Deposit (₹)	* Revised Rate of Interest (% p.a.)	**For Senior Citizens & Defenses Personnel & Employees of AHFL and Group (Privilege category)
[¶] 12-24	Minimum deposit amount is ₹ 5,000 and thereafter in multiples of ₹ 1,000/-	8.25%	Additional 0.25% per annum
25-48		8.50%	
49-84		8.25%	
85-120		8.25%	

[¶] 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 Board of Directors on the recommendation of Assets Liability Management Committee of the Company.

^{**}Additional Interest Rate of 0.15% p.a. for Women Depositors i.e., Deposits with Women as First Applicant. However this additional interest rate of 0.15% shall not be applicable for Privilege Customers.

*"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."

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

Indicative Yield at various Tenure Options

Tenure (Months)	Regular Category			Privilege Category		
	ROI (Cumulative Option)	[§] Indicative Yield	[§] Indicative Maturity Value of Rs.1 Lakh	ROI (Cumulative Option)	[§] Indicative Yield	[§] Indicative Maturity Value of Rs.1 Lakh
12	8.42%	8.42%	₹ 1,08,420	8.68%	8.68%	₹ 1,08,681
24	8.42%	8.77%	₹ 1,17,549	8.68%	9.06%	₹ 1,18,115
36	8.68%	9.46%	₹ 1,28,368	8.94%	9.76%	₹ 1,29,294
48	8.68%	9.88%	₹ 1,39,511	8.94%	10.21%	₹ 1,40,855
60	8.42%	9.96%	₹ 1,49,813	8.68%	10.32%	₹ 1,51,621
84	8.42%	10.87%	₹ 1,76,104	8.68%	11.30%	₹ 1,79,087
120	8.42%	12.44%	₹ 2,24,440	8.68%	12.99%	₹ 2,29,891

[§]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.

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.

Know your Customer (KYC) : Documents to be considered (any one)

For Individual - Proof of Identity (Self Certified Copy): <ul style="list-style-type: none"> • Aadhar Card • Passport • Pan Card • Driving License • Voters Identity Card • Photo Debit/Credit Card issued by a bank • Photo Ration Card 	For Individual - Proof of Address (Self Certified Copy): <ul style="list-style-type: none"> • 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 • Aadhar Card 	For Trusts / Associations / Societies / Clubs (Certified true copy): <ul style="list-style-type: none"> • Copy of Resolution to invest in AHFL FD • Names and Addresses of Trustees • PAN card copy of Trust / Entity and of Authorized signatories • Operation mandate • Specimen signatures • Trust Deed / By-law 	For Proprietary Concern (Certified true copy): <ul style="list-style-type: none"> • Name & Signature of the Proprietor • PAN card copy of Proprietor
For a Public Company / Private Ltd. Company / Co-operative Banks / Scheduled Banks (Certified true copy): <ul style="list-style-type: none"> • Copy of Memorandum & Articles of Association • Copy of Resolution to invest in AHFL FD • List of Directors and Office Bearers • Operational Mandate and Specimen Signatures of the Authorized Persons • PAN card copy of Company and of Authorized signatories 		For Partnership Firm (Certified true copy): <ul style="list-style-type: none"> • Declaration of Partnership by Partners • Name and address of Partners • Operation Mandate and Specimen Signatures • PAN card copy of firm and Authorised signatories 	

a) Name and brief history about the Company

Name : Aadhar Housing Finance Ltd. (Formerly known as DHFL Vysya Housing Finance Ltd. or DVHFL).

Brief Details of Merger: Erstwhile Aadhar Housing Finance Limited (Transferor Company), got merged with the Company, DHFL Vysya Housing Finance Ltd. (Transferee Company) (or DVHFL), w.e.f. 20th November, 2017, being Effective Date of Merger, as per National Company Law Tribunal (NCLT), Bengaluru, Order dated, 27th October, 2017.

Further the Company (DVHFL) had also applied for change of its name to Aadhar Housing Finance Ltd. as per the Merger scheme & as per provisions of Section 13 of the Companies Act, 2013, which was duly approved by Registrar of Companies (ROC), Bengaluru - Karnataka, by issuing the "Certificate of Incorporation pursuant to change of name", dated 4th December, 2017.

b) Date of Incorporation : 26th November, 1990 (of "DVHFL")

c) Business carried on by the Company and its Subsidiaries with details of branches : The Company is engaged in the Business of Providing Long term financial assistance to any person, individuals, companies, corporations, firms, societies or associations for the purpose of construction, purchase, acquisition, improvements of residential houses or flats on such terms and conditions as the Company may deem fit from time to time.

As on date, Company has one Wholly Owned Subsidiary Company, i.e. Aadhar Sales and Services Pvt. Ltd. which is mainly engaged in the business of service provider & agents for manpower and financial products related services, having its Registered & Corporate Office at Mumbai, Maharashtra. which is mainly engaged in the business of agents & service provider for manpower and related activities.

d) Brief particulars of management of the Company : The day to day affairs of the Company are managed by Mr. Deo Shankar Tripathi, Managing Director & CEO of the Company subject to superintendence, control and Directions of the Board of Directors of the Company. For Further details, please login to our website, www.aadharhousing.com.

e) Name, addresses and occupations of Directors (as on 1st January, 2018)

Sr. No.	Name of the Director and their DIN	Address of the Directors	Occupation
1.	Mr. Kapil Wadhawan , (DIN: 00028528) Non-Executive Chairman of the Board	22/23, Sea View Palace, Pali Hill Road, Mumbai- 400050	Business
2.	Mr. G. P. Kohli , (DIN: 00230388) Independent Non- Executive Director	1403/1404, Dheeraj Enclave, Tower A/1, Off. Western Express Highway, Opp. Bhor, Borivali (E), Mumbai- 400066	Professional/Management Consultant
3.	Mr. V Sridar , (DIN : 02241339) Independent Non- Executive Director	303A, H.P. Employees CHS, Plot No NDR-11, TILAK Nagar, Chembur. Mumbai 400089	Professional
4.	Mr. Suresh Mahalingam , (DIN: 01781730) Additional Director	8A, Waldorf, Opp. Millat Nagar Andheri (W) Mumbai - 400 053.	Professional
5.	Mrs. Sasikala Varadachari , (DIN: 07132398) Additional Director	E-11, Hiranya Apartments Greenways Road Extension Chennai- 600028	Professional
6.	Mr. Deo Shankar Tripathi , (DIN : 07153794) Managing Director & Chief Executive Officer	A-2102, Satellite Tower Film City Road, Goregaon (E) Mumbai - 400063	Company Executive

f) & g) Profits and Dividend of the Company before and after making provisions for tax for the three financial years, immediately preceding the date of advertisement with details of Dividend declared by the Company for the said years :

(₹ in lakh)

Period	Profit before tax	Profit after tax	Dividend (%)
1.4.2014 to 31.03.2015	4313.18	2837.49	60
1.4.2015 to 31.03.2016	4001.19	2672.29	60
1.4.2016 to 31.03.2017	3576.18	2320.82	70

h) Summarised financial position of the company as appearing in the two latest Audited Balance Sheets immediately preceding the date of advertisement:

(₹ in lakh)

Liabilities	As on 31st March 2017	As on 31st March 2016
Share Capital	1,108.07	1,108.07
Reserve & Surplus	14,264.88	13,573.92
Secured Loans	1,63,041.54	1,36,894.03
Unsecured Loans	6,752.83	3,460.50
Deferred Tax Liability	1,721.10	939.61
Current Liabilities & Provisions	4,248.96	1,930.82
Total	1,91,137.38	1,57,906.95
Assets		
Loans	1,80,999.35	1,46,919.34
Fixed Assets	245.75	93.96
Investments	1,063.45	581.66
Current Assets, Loans & Advances	8,828.83	10,311.99
Total	1,91,137.38	1,57,906.95

i) The amount which the company can raise by way of public deposits under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 5 times of net owned funds is Rs. 759.33 Crores as on 31st March, 2017, whereas the total Public Deposits as on 31st March, 2017 is Rs. 67.53 Crores, with 3,375 Number of depositors.

j) There was no overdue unpaid deposits as on the date of Addendum to the Newspaper Advertisement released.

k) We declare that :

- The company has complied with the provisions of the NHB directions as applicable to it;
- The compliance with the said directions does not imply that repayment of deposits are guaranteed by the Reserve Bank of India & National Housing Bank; and
- The deposits accepted by the company (other than secured deposits, if any, accepted under the provisions of the directions, the aggregate amount of which may be indicated) are unsecured and ranking pari passu with other unsecured liabilities.

The full text of advertisement has been approved by the Board of Directors at its meeting held on Thursday 20th July, 2017, and is being issued on the authority and in the name of the Board of Directors of the Company. A copy of this advertisement duly signed by all the Directors of the Company has been filed with the National Housing Bank, New Delhi.

*Further, vide Addendum/abridged advertisement issued by the Company on the authority of the Board of Directors in modification of the full text of statutory advertisements of various Fixed Deposit Schemes, containing various changes, post-merger of the Company with erstwhile Aadhar Housing Finance Ltd (Transferor Company), i.e. change in Management/Directors due to merger, name change and revision in rate of Interest for Fixed Deposits published in Business Standard (English)-all editions, Kannad Prabha -Bangalore edition and in Navshakti (Marathi) - Mumbai edition, in their 1st April, 2018 editions and also incorporated the said changes in this Application form for Fixed Deposit, as per the Housing Finance Companies (NHB) Directions 2010 read with Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977.

By the Order of the Board

For Aadhar Housing Finance Ltd.

(Formerly known as DHFL Vysya Housing Finance Ltd.)

Sd/-

Deo Shankar Tripathi

Managing Director & Chief Executive Officer

(DIN 07153794)

Place : Mumbai

Dated: 1st April, 2018

For further enquiries, contact your Advisor or Email: deposits@aadharhousing.com

Customer Care Toll Free : 1800 3004 2020

Fax : 02239509934

Website : www.aadharhousing.com

Aadhar Housing Finance Ltd. (formerly known as DHFL Vysya Housing Finance Ltd.),

Corporate Identity Number (CIN) - U66010KA1990PLC011409

Regd. Office: 2nd Floor, No. 3, JVT Towers, 8th 'A' Main Road,

S.R Nagar, Bengaluru - 560 027, Karnataka.

Disclaimer: The Company is having a valid Certificate of Registration no. 01.0020.01 dated, 31st July, 2001, in the name of Vysya Bank Housing Finance Limited & Regn. No. 01.0053.03 dated 28th October, 2003 in the name of DHFL Vysya Housing Finance Ltd., issued by 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 financial soundness of the Company or for the correctness of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of the liabilities by the Company.

Full text of statutory advertisement, dated 20th July, 2017 is available on Companies website.

AADHAR HOUSING FINANCE LTD. BRANCH NETWORK

Registered Office (Bangalore): (080)- 22217637/22276764, **Corporate Office (Mumbai):** (022) - 39509900/61213400. Company has total 272 Branches, all over India.

For complete list of branches, please visit our website www.aadharhousing.com

Post-Merger, in addition to existing 81 Branches (inter-alia including Service Centers and micro branches) in 6 States such as, Andhra Pradesh, Telangana, Karnataka, Tamil Nadu, Kerala & Maharashtra, the Company is operational in 191 number of Branches spread across following 13 States such as Uttar Pradesh, Madhya Pradesh, Chhattisgarh, Orissa, Jharkhand, Bihar, West Bengal, Gujarat, Rajasthan, Maharashtra, Punjab, Haryana, Uttarakhand and the complete list of all these 272 (approx) Branches with contact details are available on the website of the Company, www.aadharhousing.com.

PROVISIONAL RECEIPT

Application No.: _____

Received from _____

*Cheque / DD/ Pay Order /FD Receipt No. _____ for ₹ _____

Bank _____ Branch _____

towards Cumulative Non-Cumulative (Yearly Half Yearly Quarterly Monthly) for a period of _____ months / days

@ _____ % per annum

* Subject to Realisation

Authorised Signatory _____



GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

1. Acceptance of Fixed Deposits

Deposits can be accepted from Resident individuals, NRIs/PIOs, Minor(s) under natural/legal guardian, Partnership Firm/Limited Liability Partnerships (LLPs), HUFs, Charitable and Religious Trusts, Association of Persons, Club, Co-operative Societies, Private Ltd. Companies, Public Ltd. Companies incorporated in India.

PAN number is mandatory where the deposit amount, including aggregate of all existing deposits in AHFL is equal to or more than Rs. 50,000 failing which the application will be rejected.

2. Acceptance of Deposits from Non-Resident Indians (NRIs)

Deposit from NRIs and Person of Indian Origin (PIOs) would be accepted on non-repatriation basis only, in accordance with RBI regulations governing the acceptance of Deposits from NRIs and for a maximum period of 3 years. The payment of interest and repayment of deposit shall be as per applicable Notification(s) /Circular(s)/Guideline(s) issued by NHB and/ or RBI and shall be made only by credit to NRO account with banks, for payment of interest and repayment of deposit amount, after deduction of tax at source as applicable to NRO deposit of NRI/PIOs.

3. Joint Deposits

Deposits can be made in the joint names with maximum of 3 persons. The interest on such joint deposits will be paid/accrued to the first named depositor and discharge given by him/her will be binding on the joint holders. The repayment of deposit will be made as per mandate provided in the application from and discharge by such person(s) will be binding on all the joint holders.

4. Amount of Deposit

The minimum deposit amount is Rs. 5,000 and thereafter amount in multiple of Rs. 1,000 for all deposit schemes.

5. Payment & Interest

Interest on fixed deposit will be payable from the date of realization of cheque/DD or T+2 Bank's working days, whichever is later, where T is the date of submission of duly completed application form at any branch of Aadhar Housing Finance Ltd. (AHFL). For RTGS/NEFT credit in AHFL's account, subject to timely intimation to AHFL. The interest payment/accrual will happen on fixed dates as per schedule given below :

Interest Payment Option	Date of Interest Payment
Cumulative Deposit (Accrual)	31st March and 30th September
Non-Cumulative – Monthly Interest option	Last day of every month
Non-Cumulative – Quarterly Interest option	30th June, 30th September, 31st December, 31st March
Non-Cumulative – Half Yearly Interest option	30th September, 31st March
Non-Cumulative – Yearly Interest option	31st March

In case the above mentioned dates are Sunday/holiday, then the interest shall be payable on immediate next working day.

In Cumulative Schemes, Interest will be compounded half yearly, on 31st March and 30th September of every year after deducting tax, wherever applicable. The principal along with interest will be paid on maturity once the discharged deposit receipt is received by us.

In the event of death of the first/sole depositor the repayment of deposit and payment of interest will be made to the joint depositor first in order of survivorship/nominee on submission of death certificate without reference to the heirs and/ or legal representation of the deceased. Repayment can be done to legal heir only on submission of required documents.

6. Income Tax deduction at source (TDS)

Income tax will be deducted at source from interest in accordance with Section 194 A of the Income Tax Act, 1961, in case the interest payable during the financial year exceeds Rs. 5,000/- in aggregate. In case of cumulative deposit, for the purpose of deduction of Income Tax, interest will be deemed to accrue every year and tax will be deducted on the accrued interest if the accrued interest exceeds Rs. 5,000 in each financial year.

However, if the depositor is not liable to income tax and the interest to be paid/credited in a financial year does not exceed the maximum amount of which is not chargeable to income tax, the depositor may submit a relevant declaration/exemption certificate (Form 15G/ H by a depositor other than a company or a firm, exemption u/s 197 for companies or any other exemption certificate as may be applicable), at the beginning of every financial year, so that income tax is not deducted at source. In such cases, PAN must be quoted in the declaration, else the declaration shall be invalid.

The applicant must mention PAN number in the application form. In case PAN is not mentioned, the rate of TDS would be 20% as against 10% for cases where PAN is provided, subject to change in Income Tax Act /rules made thereunder.

7. Nomination

Nomination can be made by Individual depositor(s), singly or jointly. Individual depositor(s) can, singly or jointly, nominate another person under this scheme, as per Section 36B of the National Housing Bank Act, 1987 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985. The nominee shall be recognized as the holder of the title of the fixed deposit on death of all the depositors. Power of Attorney holder or any person acting in representative capacity cannot nominate. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf the minor. Depositors are advised to provide the specimen signature of the nominee at the time of nomination to expedite the transmission of the deposits to the nominee in the event of demise of the depositor.

8. Deposit Receipt

The deposit receipt will be sent to the broker/depositor as per the option chosen by the depositor 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 within 15 days, for any reason, the depositor should write to enquire with the AHFL. In the event of loss/destruction/mutilation of deposit receipt, relevant legal procedure as required by AHFL has to be followed.

The deposit receipt is not transferable. The company will not recognize any lien or assignment of the deposit or interest thereon.

9. Renewal/ Repayment of Deposit

The interest on deposit will cease from the date of maturity. The depositor can choose option of 'Auto Renewal of deposit in the application form in which case the deposit will be automatically renewed on the date of maturity for the same tenure as that of the matured deposit at the interest rate prevailing on the date of maturity. In case Auto Renewal option is not selected, and there are no subsequent instructions for renewal of deposit either, the matured proceeds will be credited directly into depositors account on the date of maturity. Provided that in the case of maturity for the second tenure (post first auto renewal), the amount will be automatically remitted to the designated bank account at maturity, in absence of any specific instruction from the depositor otherwise.

When the date of maturity falls on any day on which the company's office / banks are closed, the repayment will be made on the next working day.

10. Premature Withdrawal & Securing of Brokerage

Premature withdrawal of deposit is permitted at the sole discretion of AHFL, after completion of 3 months from the date of deposit, subject to Housing Finance Companies (NHB) Directions, 2010 or as amended from time to time. In such cases, the interest rates applicable on the deposit shall be :

Period completed from the date of deposit	Rate of interest payable (p.a.)
Minimum lock-in period	3 months
After 3 months but before 6 months	Interest payable @4% to individual depositors and no interest for other category of depositors
After 6 months but before the date of maturity	The Interest payable shall be 1% lower than the interest rate applicable to a public deposit for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which public deposits are accepted by the company.

a) Provided that, in the event of death of a depositor, the public deposit shall be paid prematurely to the surviving depositor/s in the case of joint holding with the survivor clause, or to the nominee or legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir/s of the deceased depositor, and only against submission of proof of death, to the satisfaction of AHFL, with interest at the contracted rate up to the date of repayment.

b) Provided further that in order to meet certain expenses of an emergent nature (includes medical emergency or expenses due to natural calamities/disaster notified by concerned Government/authority), subject to the satisfaction of AHFL about such circumstances –

1. Tiny deposits (aggregate amount of deposits not exceeding Rs.10,000/-) may prematurely be paid to individual depositors, at the request of the depositor, before the expiry of three months from the date of acceptance of such deposits, in entirety, without interest;

2. In case of other public deposits, not more than fifty per cent of the amount of the principal sum of deposit or 5 lakh, whichever is lower, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest. The remaining amount with interest at the contracted rate shall continue as per the existing terms & conditions

3. Provided further that in cases of Critical Illness (For the definition of 'Critical illness', the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued there under, will be taken into consideration), hundred percent of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest.

11. Claw-back of Brokerage

The brokerage is paid to distributor/broker for the entire tenure of fixed deposit. In case of premature withdrawal the brokerage payable will be calculated on a pro-rate basis for the actual tenure completed, and the excess brokerage paid to distributor/broker will be recovered from either the depositor or the broker/distributor.

12. For Authorized Distributors/ Brokers

Distributors/ Brokers are not authorized to accept cash or issue any receipt on behalf of the company. For applications sourced by distributor/broker, they must ensure that their agency name and code is clearly mentioned in the application form to enable payment of brokerage. Brokerage will be paid to registered distributor/broker at the rate decided by the management as per NHB guidelines. No brokerage will be paid to depositor.

13. Know Your Customer (KYC) Compliance

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC guidelines issued by the NHB, every depositor is required to comply with the KYC requirements by submitting the required documents for various categories mentioned on this Application Form and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the income tax act, 1961. In case the documents have been submitted in any of the previous deposits, within the last 5 years, please provide the customer ID number.

14. Loan against Deposits

AHFL may, at its sole discretion, grant loans against deposits upto 75% of the principal deposit amount carrying interest @2% per annum above the deposit interest rate and other additional charges 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 the deposit maturity by the depositor or shall be adjusted on maturity from the deposit proceeds. In case of non-cumulative deposits, the interest payment shall remain blocked till the time the loan remains outstanding.

15. General

Deposits will be subject to the rules/guidelines framed from time to time by NHB or any other statutory authority and/or Central/State Government in connection with acceptance of public deposits by Housing Finance Companies, the terms & conditions of which form part of the prescribed public deposit application form. The company reserves the rights to alter/amend from time to time the terms & conditions without assigning any reasons, if so required by NHB regulations/guidelines or otherwise.

Company has a customer grievance redressal mechanism in place to look into customer grievances in the services provided by AHFL. In case of any deficiency in servicing the deposits by the company, the depositor may approach the National Consumer Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum and other District Level Consumer Forum for relief.

In case of non-payment of the deposit or part thereof in accordance with the terms and conditions of the public deposit, the depositor may make an application to authorized officer of the National Housing Bank (NHB).

The Board of Directors certify that the financial position of the company as disclosed and representations made in the application form are true and correct and that the company and its Board of Directors are responsible for the correctness and veracity thereof.

The Company is within the regulatory framework of the National Housing Bank(NHB). It must, however be distinctly understood that NHB does not undertake any responsibility for the financial soundness of the company or for the correctness of any of the statements or the representations made or opinions expressed by the company; and for repayment of deposit/discharge of liabilities by the company.

All disputes relating to acceptance of deposits shall be subject to Mumbai jurisdiction only.

THIRD APPLICANT	Aadhar No.:	Customer ID:
Name (In Full):	FIRST NAME MIDDLE NAME LAST NAME	
Date of Birth:	Gender:	Male Female Transgender
Address Line 1:		
Address Line 2:		
Landmark:	City:	
State:	Pincode:	
E-mail ID **:		
Mobile ** (+91):	Phone No.:	(with STD Code)
Annual Income:	Up to ₹ 2 lakh ₹ 2 lakh to ₹ 5 lakh ₹ 5 lakh to ₹ 10 lakh ₹ 10 lakh to ₹ 25 lakh ₹ 25 lakh & above	
Occupation:	Private Sector Public Sector Business Professional Retired Housewife Student	
Other (Please specify)		
Politically Exposed Person [PEP]:	Yes Related to PEP Not Applicable PAN No.:	

Please Affix a latest photograph of the Third Applicant

** Either the Mobile number or E-mail ID is mandatory

NAME OF TRUST / SOCIETY / CLUB / ASSOCIATION / CORPORATE	Customer ID No.:
Name:	
Date of Incorporation:	Permanent Account No. (PAN):
First Trustee / Authorised Signatory:	
Second Trustee / Authorised Signatory:	
Third Trustee / Authorised Signatory:	

TDS to be deducted	If NO, please provide any one 15G 15H Order u/s 197 Order u/s 10	<input type="checkbox"/> My / Our interest for the year will be less than ₹ 5000
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Above is already submitted for current financial year with FDR No.	

BANK A/C DETAILS: FIRST APPLICANT / TRUST / SOCIETY / CLUB / ASSOCIATION / CORPORATE *Please provide a cancelled cheque of below mentioned account. (Mandatory)			
Bank A/C No:	Account Type:	Savings A/C	Current A/C
Bank Name:			
Bank Branch:	IFSC Code:		

BANK A/C DETAILS: SECOND APPLICANT *Please provide a cancelled cheque of below mentioned account. (Mandatory)			
Bank A/C No:	Account Type:	Savings A/C	Current A/C
Bank Name:			
Bank Branch:	IFSC Code:		

BANK A/C DETAILS: THIRD APPLICANT *Please provide a cancelled cheque of below mentioned account. (Mandatory)			
Bank A/C No:	Account Type:	Savings A/C	Current A/C
Bank Name:			
Bank Branch:	IFSC Code:		

NOMINATION DETAILS	
Name of the Nominee:	Relationship: (with Applicant)
Guardian's Name: (In case of minor)	Nominee DOB:
Address of the Nominee:	
_____ Signature of Nominee (optional)	

<input type="checkbox"/> No Nominee Declaration: I/We confirm that, I/We have been explained about the benefits of Nomination facility to my/our FD Account. However I/We state that in spite of the explanation of the said benefits I/We do not wish to nominate any person to the above mentioned AHFL Account. I/We request you to kindly process my/our FD Account opening/renewal form without the nomination facility.	_____ Signature of the First Applicant
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DECLARATION
<p>Declaration: I/We hereby declare that above information is true and correct to the best of my 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 offense and/or is not designed for the purpose of contravention or evasion under PML Act 2002 or any other 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.</p> <p>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 violation. I/We have also gone through the General Terms and Conditions governing Public Deposit Schemes and I/We accept the same</p> <p>I/We understand brokerage will be payable to authorized broker, if any, and if the deposit is withdrawn prematurely, proportionate brokerage will be recovered from the deposit proceeds</p> <p>I hereby give my explicit consent to the housing finance company to duly renew principal / renew principal and interest / pay, in entirety, the principal and interest to my designated Bank Account mentioned herein on maturity of the deposit.</p>

APPLICANT'S SIGNATURE		
_____ Signature of First Applicant/Trustee/Authorised Signatory	_____ Signature of Second Applicant/Trustee/Authorised Signatory	_____ Signature of Third Applicant/Trustee/Authorised Signatory

FOR OFFICE USE ONLY			
Customer ID:	FDR No.:	Rate of Interest:	%
FD Amount ₹:	Maturity Amount ₹:	Maturity Date:	
Maker:	Checker:		
Signature: _____	Signature: _____	FDR to be sent to customer through: <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Courier (Default Option)	

FATCA/CRS DECLARATION FORM



Note – The information in this section is being collected in order to fully comply with Foreign Account Tax Compliance Act (FATCA) requirements and the Common Reporting Standards (CRS) requirements.

For more information refer:

FATCA: <http://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA>

CRS: <http://www.oecd.org/ctp/exchange-of-tax-information/automatic-exchange-financial-account-information-common-reporting-standard.pdf>

Term and Condition FATCA – CRS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian Financial Institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Towards compliance with tax information sharing laws, such as FATCA and CRS, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days from the date of change in such information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

For Details of Abbreviations used in this forms please refer to the "Fatca – Abbreviations", from our website

FATCA/CRS Declaration Form – Individuals

Appendix D: Draft Self Certification for Individuals for Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standards(CRS)

(Please consult your professional tax advisor for further guidance on your tax residency, FATCA / CRS Guidance)

To: Aadhar Housing Finance Limited

Customer ID: _____

MOBILE NO: _____

Name: _____

Part I- Please fill in the country for each of the following (Applicable for all customers):

1. Country of:

- Birth _____
- Citizenship _____
- Residence for Tax Purposes _____
- Current Residence (Overseas Country for NRI) _____

2. US Person (Yes / No)

Refer definition on page 2

Part II- Please note:

A. If in all fields above, the country mentioned by you is India (except in case of seafarers) and if you do not have US person status, please proceed to Part III for signature.

B. If for any of the above field, the country mentioned by you is not India and/or if your US person status is Yes, please provide the Tax Payer Identification Number (TIN) or Functional equivalent as issued in the specific country in the table below:

- TIN _____ or Functional equivalent _____
(please specify name and number) Country of Issue
- TIN _____ or Functional equivalent _____
(please specify name and number) Country of Issue
- TIN _____ or Functional equivalent _____
(please specify name and number) Country of Issue

C. If you satisfy the criteria mentioned in II (B) above but do not have Taxpayer Identification Number/functional equivalent, please tick the reason for the same as given below:

I am a person resident out of India with (choose only if applicable):

- Country not issuing TIN/Functional equivalent _____ (mention Visa / Residence / Work permit number)
- Dependent visa _____ (mention dependent visa number)
- Student visa _____ (mention student visa number)
- Seafarer status _____ (mention CDC/visa number)
- Going to the country of residence for first time _____ (mention visa number. TIN/functional equivalent to be communicated to the AHFL within 90 days, else account will get closed).

OR

I am a person resident in India as well as resident for tax purposes in India (Please also fill Part IV self-certification)

D. In case you are declaring US person status as 'No' but your Country of Birth is US, please provide document evidencing Relinquishment of Citizenship. If not available provide reason/s for not having relinquishment certificate _____

Please also fill Part IV Self-Certification.

Part III- Customer Declaration (Applicable for all customers)

I. Under penalty of perjury, I certify that:

a) The applicant is (i) an applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. (This clause is applicable only if the account holder is identified as a US person) or b) The applicant is taxable as a tax resident under the laws of country outside India. (This clause is applicable only if the account holder is a tax resident outside of India)

II. I understand that the AHFL is relying on this information for the purpose of determining my status in compliance with FATCA/CRS. The AHFL is not able to offer any tax advice on FATCA/CRS or its impact.

I shall seek advice from professional tax advisor for any tax questions.

III. I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.

IV. I agree that as may be required by domestic regulators/tax authorities the AHFL may also be required to inform reportable details to CBDDT or close or suspend my account.

V. I certify that I provide the information on this form and to the best of my knowledge and belief the certification is true, correct, and complete including the taxpayer identification number /functional equivalent number of the applicant.

Signature: _____

Name: _____

Date (DD/MM/YYYY): _____

Part IV- Self-Certification (Not Applicable for NRI customers except for point (b) below):

To be filled only if –

- Any of the indicia parameters is outside India and TIN or functional equivalent is not available since not a resident for tax purpose outside India, or
- Country of Birth is US and US person is mentioned as "No" in Part I

I confirm that I am not a US person or a resident for Tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship and / or residency.

Signature: _____

Document Proof submitted (Pls tick document being submitted) Passport, Election Id Card, PAN Card, Driving License, UIDAI Letter, NREGA Job Card, Govt. Issued ID Card

Note-

1) The term United States person means:

- An individual, being a citizen or resident of the United States of America;
- Partnership or corporation organized in the United States of America or under the laws of the United States of America or any State thereof;
- A trust if: i. a court within the United States of America would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust; and ii. one or more U.S. persons have the authority to control all substantial decisions of the trust;
- An estate of a decedent who was a citizen or resident of the United States of America.

2) **Functional Equivalent of TIN includes the following:** A social security/insurance number, citizen/personal identification/services code/national identification number, a resident / population registration number, Alien card number, etc.

FATCA/CRS Declaration Form – Non Individual



Appendix E: Draft Self Certification for Entities (Non-Individual) for Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standards(CRS)

(Please consult your professional tax advisor for further guidance on your tax residency, FATCA / CRS Guidance)

To: Aadhar Housing Finance Limited

Customer ID: _____

MOBILE NO: _____

Name: _____

Part I

- A. Is the account holder a Government Body/ International Organization/listed on any recognized stock exchange. (YES/NO)
 - i. If yes and you are listed please specify the name of the stock exchange, _____, ii. If no, proceed to point (B),
- B. Is the account holder (Entity/Financial Institution) tax resident of any country, other than India (YES/NO)
 - i. If yes pls fill FATCA/CRS self-certification _____, ii. If no, proceed to point (C)
- C. Is the account holder an Indian Financial Institution (YES/NO)
 - i. If yes please provide your GIIN _____,if any _____, ii. If no, proceed to point (D)
- D. Are Substantial owners or controlling persons in the entity or chain of ownership resident for tax purpose in any country outside India or not an Indian Citizen. (YES/NO)
 - i. If yes than please fill FATCA/ CRS self-certification _____, ii. If no, please sign the declaration

Customer Declaration () Under penalty of perjury, I/We certify that:

1. The applicant is
 - i. An applicant taxable as a US person under the laws of the United States of America (“U.S.”) or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S.
 - ii. An estate, the income of which is subject to U.S. Federal Income tax regardless of the source thereof, or (This clause is applicable only if the account holder is identified as a U.S. person)
2. The applicant is taxable as a tax resident under the laws of the country outside India (This clause is applicable only if the account holder is a tax resident outside of India)
 - i. I/We understand that the AHFL is relying on this information for the purpose of determining the status of the applicant in compliance with FATCA/CRS. The AHFL is not able to offer any tax advice on FATCA or CRS or its impact on the applicant. I/We should seek advice from professional tax advisor for any tax questions
 - ii. I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect
 - iii. I/We agree that as may be required by regulatory authorities, the AHFL may also be required to report reportable details to CBDT or close or suspend my account
 - iv. I/We certify that I/we provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct, and complete including the taxpayer identification number of the applicant.

Name of the Entity _____

(As per MOP) _____ Signature1 _____ Signature 2 _____ Signature 3 _____
 Date (DD/MM/YYYY): _____

PART II

Section 1: Entity Information

- a) Name of Entity _____ b) Customer ID(if existing) _____ c) Entity Constitution Type _____ d) Entity Identification Type T G C E O _____
- e) Entity Identification No _____ f) Entity Identification issuing Country _____ g) Country of Residence for tax purpose _____

Section 2: Classification of Non Financial Entities

I /We (on behalf of entity) certify that the entity is:

- a) An entity incorporated and taxable in US(Specified US Person) YES/ NO If “Yes” then please provide your US Taxpayer Identification Number (TIN) _____
- b) An entity incorporated and taxable outside of India (other than US) YES/NO If “Yes” then please provide your TIN or its functional equivalent _____ Provide your TIN issuing country _____
- c) Please provide the following additional details if you are not a specified US person

FATCA/CRS classification for Non-Financial Entities

- a) Active NFFE b) Passive NFFE without any controlling person c) Passive NFFE with controlling person(s): US Others _____
- d) Direct Reporting NFFE (Choose this if any entity has registered itself for direct reporting for FATCA and thus AHFL is not required to do the reporting)Please provide GIIN number: _____

Section 3: Classification of Financial Institution

I /We (on behalf of entity) certify that the entity is:

- a) An entity is a US financial institution YES/NO If “YES”
 - i. Please provide your Taxpayer Identification Number(TIN) _____
 - ii. Please provide GIIN, if any _____ If “NO” please tick one of the following boxes below

FATCA Classification – Please Provide the Global Intermediary Identification Number (GIIN) or other information wherever applicable

- Reporting Foreign Financial Institution in a Model 1 Inter Government Agreement(IGA) Jurisdiction
- Participating FFI in a Non IGA Jurisdiction
- Non Participating FI
- Reporting Foreign Financial Institution in a Model 2 Inter Government Agreement(IGA) Jurisdiction
- Non Reporting FI
- Owner Documented FI with specified US owners

Section 4: Controlling Person Declaration

If you are classified as “Passive NFFE with Controlling Person(s)” or “Owner Documented FFI” or “Specified US Person”, please provide the following details

Name of Controlling Person	Correspondence Address	Country of Residence for TAX purpose	TIN	TIN issuing Country	Controlling Person Type

Details	Controlling Person 1	Controlling Person 2	Controlling Person 3	Controlling Person 4	Controlling Person 5
Identification Type					
Identification Number					
Occupation Type					
Occupation					
Birth Date					
Nationality					
Country of Birth					

Section 5: Declaration

- I. Under penalty of perjury, I/We certify that:
 - a) The number shown on this form is the correct taxpayer identification number of the applicant and
 - b) The applicant is (i) an applicant taxable as a US person under the laws of the United States of America (“U.S.”) or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. or
 - c) The applicant is taxable as a tax resident under the laws of country outside India.
- II. I understand that the AHFL is relying on this information for the purpose of determining my status in compliance with FATCA/CRS. The AHFL is not able to offer any tax advice on FATCA/CRS or its impact. I shall seek advice from professional tax advisor for any tax questions.
- III. I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- IV. I agree that as may be required by domestic regulators/tax authorities the AHFL may also be required to inform reportable details to CBDT or close or suspend my account.
- V. I certify that I provide the information on this form and to the best of my knowledge and belief the certification is true, correct, and complete including the taxpayer identification number /functional equivalent number of the applicant.

We hereby confirm that details provided are accurate, correct and complete

Authorized Signatories and Company Seal (If applicable)
 Name: _____ Date (DD/MM/YYYY) _____