

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 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."

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 (Mandatory) • 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 Ltd. 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 	

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

@ _____ % per annum

*Subject to Realisation

Authorised Signatory _____

PARTICULARS AS REQUIRED UNDER NHB DIRECTIONS READ WITH THE NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977 AS AMENDED

Sr. No.	Name of the Company	AADHAR HOUSING FINANCE LIMITED (Formerly known as DHFL Vysya Housing Finance Limited), CIN –U66010KA1990PLC011409
a)	Date of Incorporation	26th November, 1990.
b)	Business carried on by the company with details of branches or units if any.	The Company is engaged in the business of providing long term financial assistance to individuals, companies, corporations, firms, societies or associations for 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. The Company is also Corporate Agent for selling Insurance Policies, both Life & General Insurance products. Details of Branches and units are available on the Company's website, www.aadharhousing.com.

c) The Company is a subsidiary of M/s Wadhawan Global Capital Ltd, Mumbai and the Company has a 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.

The Company has its Registered Office, Corporate Office and 285 branches including regional offices in 20 States & Union Territories . The details of Branches including full address and contact details are available on the company's website www.aadharhousing.com.

d) **Brief particulars of the 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 the superintendence, control and directions of the Board of Directors of the company.

e) **Name, address and occupation of Directors**

Sr. No.	Name of the Director and DIN	Address of the Directors	Occupation
1.	Shri Kapil Wadhawan (DIN : 00028528) Non-Executive Chairman of the Board	No.22/23, Sea View Palace, Pali Hill Road, Bandra (W), Mumbai –400050	Business
2.	Shri G P Kohli (DIN: 00230388) Independent Non- Executive Director	1403/1404, Dheeraj Enclave, Tower A/1, Off. Western Express Highway, Opp. Bhor, Kandivali (E), Mumbai-400066	Professional/ Management Consultant
3.	Shri V Sridar (DIN : 02241339) - Independent Non- Executive Director	303A, H.P. Employees CHS, Plot No NDR-11, Tilak Nagar, Chembur, Mumbai-400089	Professional
4.	Shri Suresh Mahalingam (DIN: 01781730) Director	8A, Waldorf, Opp. Millat Nagar Andheri (W) Mumbai –400053.	Professional
5.	Shri 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 Dividends for the past three years**

Period	Profit before tax (Rs.)	Profit after tax (Rs.)	Dividend declared & paid
1.4.2015 to 31.03.2016	4001.19	2672.29	Rs. 6 per share (60%)
1.4.2016 to 31.03.2017	3576.18	2320.82	Rs. 7 per share (70%)
1.4.2017 to 31.03.2018*	15,905	9,973	Rs. 7 per share (70%)

*Figures Post-Merger of both entities.

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

Liabilities	As on 31st March 2018 (Post Merger)*	As on 31st March 2017 (Pre Merger)
Share Capital	2,515	1,108
Reserve & Surplus	67,445	14265
Secured Loans	5,81,877	1,63,042
Unsecured Loans	51,137	6,673
Deferred Tax Liability	1,818	1,721
Other Current Liabilities & Provisions	77,950	6,668
Total	7,82,742	1,93,477
Assets		
Loans	7,35,270	1,80,999
Fixed Assets	1,913	246
Investments	20,955	1,064
Cash and bank balance	19,634	8,684
Other Assets, Loans & Advances	4,970	2,484
Total	7,82,742	1,93,477

*Figures Post-Merger of both entities.

i) Contingent liability in respect of IT demand outstanding for F Y 2017-18 is Rs. 127 Lakhs, for F Y 2016-17 is Rs.149 Lakhs and for F Y 2015-16 is Rs. 136.01 Lakhs.

a) The maximum amount of Public Deposits that can be raised by the Company as per NHB Regulations is 5 times of Net Owned Funds (net owned funds calculated as per the NHB Directions) i.e. Rs. 3,41,515.20 Lakhs, whereas the total public deposits held by the Company as on 31.03.2018 including accrued interest stood at Rs. 8,467 Lakhs only.

b) The aggregate of borrowings (including public deposits) as on 31.3.2018 stood Funds i.e. aggregate amount of Rs. 10,92,849 Lakhs as per NHB Directions/ guidelines.

ITEM	(Rs. in lakhs)
Term Loans from Bank & Financial Institutions	4,32,856
NHB refinance	46,381
NCD	1,02,640
Public Deposits held by company	8,401
Interest accrued on Public Deposits	66
Commercial papers	32,071
Subordinated debt	8,400
Inter-corporate deposit	2,500
Total	6,33,315

c) Company has no overdue public deposits, however there are unclaimed deposits, as on 31st March, 2018 upto Rs. 234.81 Lakhs.

d) The aggregate dues (including non-fund based facility) provided to/from companies in the same group or other entities or business ventures in which the directors of the Company and/or the AHFL are holding substantial interest under the provisions of the Companies Act, 2013 and the total amount of exposure to such entities is Rs. 385 lakhs.

j) Scheme of deposits

1. Two kinds of deposit schemes, viz.,

- Fixed Deposit and

- Cumulative Deposit

2. Period and Interest on Deposits:

a) Fixed -12 to 120 months,

b) Cumulative Option -12 to 120 months;

Period (months)	Rate of Interest (p.a.) for Regular category*	Yield on cumulative deposits* (based on tenure in months)
12 to 23 months	8.25%	8.42%, to 8.74%
24 to 35 months	8.50%	9.06%, to 9.42%
36 to 60 months	8.75%	9.76%, to 10.69%
Above 61 to 95 months	8.55%	10.44%, to 11.88%
Above 96 to 120 months	8.35%	11.55%, to 12.66%

*Subject to Income tax deduction (wherever applicable) and subject to revision in rates as and when applicable and the revised rate to be applied at the time of actual deposit made by the depositor. Interest rates are Compounded on Half-Yearly basis.

The rate of interest in respect of deposits placed by the Privileged Categories# of depositors will be eligible for additional rate of interest @ 0.25% to 0.40% as per tenure and for women depositors of regular category, additional 0.05% will be given for all periods, more than normal rates mentioned above.

#Privilege Category includes the following:

Senior Citizens Defense Personnel Employees of AHFL & Group Companies

Mode of Interest payment on fixed deposits will be made through NEFT/RTGS/Cheque or NACH.

3. The company has obtained CRISIL rating FAA/Stable which indicates the degree of safety regarding timely payment of interest and principal.

4. **Acceptance of Deposits**: The Company accept deposits for a minimum amount of Rs. 5000/ and thereafter in multiples of Rs.1000/-, from Resident Individuals/ Non-Resident Indians (NRI)/Person of Indian Origin (PIOs), Minor under natural or lawful guardian, Association of persons, Club, Partnership Firms, Corporates, Trusts.

Deposits from NRI/PIOs would be accepted as per RBI/NHB Regulations governing acceptance of deposits from NRIs/PIOs.

k) **Payment of Interest on Pre closed deposit**

Pre closure of deposit will be permitted subject to the Housing Finance Companies (NHB) Directions, 2010, as amended from time to time for deposits and interest payable will be as follows:-

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, than 2% lower than the minimum rate at which public deposits are accepted by the company.

l) **Renewal / Re-Payment of Deposit**

1. 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.

2. When the date of maturity falls on any holiday or on a day on which our office or Bank remains closed the repayment will be made on the working day immediately preceding the maturity date.

3. Repayment of deposit will be made to the depositor as per the mandate/first named depositor on production of duly discharged receipt through a crossed "Account Payee" Cheque/DD/RTGS/NEFT drawn on any scheduled Bank, payable at the City/Town where the depositor resides.

m) We declare that:

1. The Company has complied with the provisions of the NHB Directions applicable to it.

2. The compliance with the NHB Directions does not imply that repayment of deposits is guaranteed by Reserve Bank of India or National Housing Bank.

3. The deposits accepted by the Company are uninsured & unsecured and ranking pari-passu with other unsecured liabilities. However, SLR Securities /Deposits are maintained and floating Charge creation are done in favor of Trustees appointed by the Company on behalf of depositors, as per NHB Directions, Notification/Circular.

The full text of Advertisement has been approved by the Board of Directors, at their meeting held on 13th August, 2018 and is being issued on the authority and in the name of Board of Directors of the Company. A copy of advertisement duly signed by majority of Directors of the Company is being submitted to the National Housing Bank, New Delhi.

The disclaimer as per NHB Notification/regulation is given below for intimation of all Depositors for noting.

By the Order of the Board
For Aadhar Housing Finance Ltd.

Deo Shankar Tripathi

Managing Director and Chief Executive Officer

DIN: 07153794

Place : Mumbai

Dated: 13th August, 2018

Disclaimer : "As regards deposit taking activity of the Company, the depositor may refer to the advertisement in the newspaper/information furnished in the Application Form for soliciting Public Deposits; The Company is having a valid Certificate of Registration issued by National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987 and obtained fresh NHB Registration Certificate post change of name of the Company, i.e. Aadhar Housing Finance Ltd. (Formerly known as DHFL Vysya Housing Finance Ltd.) vide Regn. No. 04.0168.18, dated April 5, 2018. However, NHB does not accept any responsibility or guarantee about the present position as to the Financial soundness of the Company or for the correctness of any statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of the liabilities by the Company."

"For other General terms & Conditions, please refer to our website, www.aadharhousing.com."

AADHAR HOUSING FINANCE LTD. BRANCH NETWORK

Registered Office (Bangalore): (080)- 22217637/22276764, **Corporate Office (Mumbai):** (022) - 39509900/61213400. Company has total 285 Branches, all over India.

For complete list of branches, please visit our **website www.aadharhousing.com** or **Call on: 1800 3004 2020** (Toll Free)

Post-Merger, in addition to existing 90 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 195 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 updated list of all Branches with contact details, and other changes are available on the website of the Company, www.aadharhousing.com.

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/lawful 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. Loan against Fixed Deposit form NRI/PIO is not permitted.

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

For Fresh Deposits, the Minimum Deposit Amount shall be Rs.5000/- and thereafter in multiples of Rs.1000/-

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 Aadhra 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 of 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. 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. 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.

Please to note that, if any FD holder do not claim the Interest /Maturity amount of FD including interest if any due for consecutive period of 7 years from the due date, the same will be transferred to the account of Investor Education and Protection Fund (IEPF), pursuant to provisions of section 125 of the Companies Act, 2013 read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016.

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.

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:
 - a) Birth _____
 - b) Citizenship _____
 - c) Residence for Tax Purposes _____
 - d) 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:

- | | | |
|---|----|-----------------------------|
| a) TIN _____ | or | Functional equivalent _____ |
| (please specify name and number) Country of Issue | | |
| b) TIN _____ | or | Functional equivalent _____ |
| (please specify name and number) Country of Issue | | |
| c) 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 –

- a) 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
- b) 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:
 - a) An individual, being a citizen or resident of the United States of America;
 - b) Partnership or corporation organized in the United States of America or under the laws of the United States of America or any State thereof;
 - c) 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;
 - d) 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) _____

INCOME - TAX RULES, 1962

FORM NO. 15H

[See section 197A(1C) and rule 29C]

Declaration under section 197A(1C) to be made by an individual who is of the age of sixty years or more claiming certain incomes without deduction of tax.

PART I

1. Name of Assessee (Declarant) _____ 2. PAN of the Assessee¹ _____ 3. Date of Birth² (DD/MM/YYYY) _____
4. Previous year(P.Y.)³ (for which declaration is being made) _____ 5. Flat/Door/Block No. _____
6. Name of Premises _____ 7. Road/Street/Lane _____ 8. Area/Locality _____ 9. Town/City/District _____
10. State _____ 11. PIN _____ 12. Email _____
13. Telephone No. (with STD Code) _____ 13. Mobile No _____
- 14 (a) Whether assessed to tax⁴: Yes No (b) If yes, latest assessment year for which assessed _____
15. Estimated income for which this declaration is made _____ 16. Estimated total income of the P.Y. in which income mentioned in column 15 to be included⁵ _____
17. Details of Form No.15H other than this form filed for the previous year, if any⁶

Total No. of Form No.15H filed	Aggregate amount of income for which Form No.15H filed
--------------------------------	--

18. Details of income for which the declaration is filed

Sr. No.	Identification number of relevant investment/account, etc. ⁷	Nature of income	Section under which tax is deductible	Amount of income

Declaration/Verification⁸

Signature of the Declarant

I _____ do hereby declare that I am resident in India within the meaning of section 6 of the Income Tax Act, 1961. I also hereby declare that to the best of my knowledge and belief what is stated above is correct

complete and is truly stated and that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. I further declare that the tax on my estimated total income including *income/incomes referred to in column 15 *and aggregate amount of *income/incomes referred to in column 1 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on

_____ relevant to the assessment year _____ will be nil.

Place :

Signature of the Declarant

Date :

1.Substituted by IT (Fourteenth Amdt.) Rules 2015 ,w.e.f. 1-10-2015. Earlier Form no.15G was inserted by IT (Fifth Amdt) Rules,1982,w.e.f. 21-06-1982 and later on amended by the IT (fifth Amdt) Rules,1989,w.r.e.f. 1-4-1988, IT (Fourteenth Amdt) Rules,1990,w.e.f. 20-11-1990 and IT (Twelfth Amdt.) Rules,2002,w.e.f. 21-06-2002 and substituted by The IT (Eighth Amdt.) Rules,2003,w.e.f. 9-6-2003 and IT (Second Amdt.) Rules,2013,w.e.f.19-02-2013.

PART II

[To be filled by the person responsible for paying the income referred to in column 15 of Part I]

1. Name of the person responsible for paying	2. Unique Identification No. ⁹
3. PAN of the person responsible for paying	4. Complete Address
5. TAN of the person responsible for paying	6. Email
7. Telephone No. (with STD Code) and Mobile No.	8. Amount of income paid ¹⁰
9. Date on which Declaration is received (DD/MM/YYYY)	10. Date on which the income has been paid/credited

Place :

Signature of the person responsible for paying the income referred to in column 15 of Part I

Date :

- 1 As per provisions of section 206AA(2), the declaration under section 197A(1C) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN)
- 2 Declaration can be furnished by a resident individual who is of the age of 60 years or more at any time during the previous year.
- 3 The financial year to which the income pertains.
- 4 Please mention "Yes" if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.
- 5 Please mention the amount of estimated total income of the previous year for which the declaration is filed.. including the amount of income for which this declaration is made.
- 6 In case any declaration(s) in Form No. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H filed along with the aggregate amount of income for which said declaration(s) have been filed.
- 7 Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.
- 8 Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-
 - (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
 - (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- 9 The person responsible for paying the income referred to in column 15 of Part I shall allot a unique identification number to all the Form No. 15H received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15G during the same quarter, please allot separate series of serial number for Form No.15H and Form No.15G.
- 10 The person responsible for paying the income referred to in column 15 of Part I shall not accept the declaration where the amount of income of the nature referred to in section 197A(1C) or the aggregate of the amounts of - such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax after allowing for deduction(s) under - Chapter VI-A, if any, or set off of loss, if any, under the head "income from house property" for which the declarant is eligible. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 15 and 17".

INCOME - TAX RULES, 1962

FORM NO. 15G

[See section 197A(1), 197A(1A) and rule 29C]

Declaration under section 197A (1) and section 197A(1A) to be made by an individual or a person (not being a company or firm) claiming certain incomes without deduction of tax.

PART I

1. Name of Assessee (Declarant) _____ 2. PAN of the Assessee² _____ 3. Date of Birth³ (DD/MM/YYYY) _____
4. Previous year(P.Y.)⁴ (for which declaration is being made) _____ 5. Residential Status⁵ _____ 6. Flat/Door/Block No. _____
7. Name of Premises _____ 8. Road/Street/Lane _____ 9. Area/Locality _____ 10. Town/City/District _____
11. State _____ 12. PIN _____ 13. Email _____
14. Telephone No. (with STD Code) _____ Mobile No _____
- 15 (a) Whether assessed to tax⁶: Yes No (b) If yes, latest assessment year for which assessed _____
16. Estimated income for which this declaration is made _____ 17. Estimated total income of the P.Y. in which income mentioned in column 16 to be included⁷ _____
17. Details of Form No. 15G other than this form filed during the previous year, if any⁸

Total No. of Form No. 15G filed	Aggregate amount of income for which Form No.15G filed
---------------------------------	--

18. Details of income for which the declaration is filed

Sr. No.	Identification number of relevant investment/account, etc. ⁹	Nature of income	Section under which tax is deductible	Amount of income

Declaration/Verification⁹

Signature of the Declarant¹⁰

Declaration/Verification¹¹

*I/We _____ do hereby declare that to the best of *my/our knowledge and belief what is stated above is correct, complete and is truly stated. *I/We declare that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. *I/We further declare that the tax *on my/our estimated total income including *income/incomes referred to in column 16 *and aggregate amount of *income/incomes referred to in column 18 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on _____ relevant to the assessment year _____ will be nil. *I/We also declare that *my/our *income/incomes referred to in column 16 *and the aggregate amount of *income/incomes referred to in column 18 for the previous year ending on _____ relevant to the assessment year _____ will not exceed the maximum amount which is not chargeable to income-tax.

Place :

Signature of the Declarant¹⁰

Date :

1. Substituted by IT (Fourteenth Amdt.) Rules 2015 ,w.e.f. 1-10-2015. Earlier Form no.15G was inserted by IT(Fifth Amdt) Rules,1982,w.e.f. 21-06-1982 and later on amended by the IT(fifth Amdt) Rules,1989,w.r.e.f. 1-4-1988, IT(Fourteenth Amdt)Rules,1990,w.e.f. 20-11-1990 and IT (Twelfth Amdt.) Rules,2002,w.e.f. 21-06-2002 and substituted by The IT (Eighth Amdt.)Rules,2003,w.e.f. 9-6-2003 and IT (Second Amdt.)Rules,2013,w.e.f.19-02-2013.

PART II

[To be filled by the person responsible for paying the income referred to in column 16 of Part I]

1. Name of the person responsible for paying	2. Unique Identification No. ¹²
3. PAN of the person responsible for paying	4. Complete Address
5. TAN of the person responsible for paying	6. Email
7. Telephone No. (with STD Code) and Mobile No.	8. Amount of income paid ¹⁰
9. Date on which Declaration is received (DD/MM/YYYY)	10. Date on which the income has been paid/credited

Place :

Signature of the person responsible for paying the income referred to in column 16 of Part I

Date :

*Delete whichever is not applicable.

- 1 As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN).
- 2 Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).
- 3 The financial year to which the income pertains.
- 4 Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.
- 5 Please mention "Yes" if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.
- 6 Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.
- 7 In case any declaration(s) in Form No. 15G is filed before filing this declaration during the previous year, mention the total number of such Form No. 15G filed along with the aggregate amount of income for which said declaration (s) have been filed.
- 8 Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.
- 9 Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.
- 10 Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-
 - (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
 - (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- 11 The person responsible for paying the income referred to in column 16 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No.15G and Form No.15H.
- 12 The person responsible for paying the income referred to in column 16 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 16 and 18.;