

Claim Status - Frequently Asked Questions

Question	Response
Where are my details captured for this page (Mobile No. and Bank Account Details)	<p>All the customers records are captured based on the details mentioned by you while submitting the Form CA substantiating your claim.</p> <p>Please note - For all customers, who have requested a change in any details post 1st Jan 2020, such changes have been incorporated and will be reflected in this portal.</p>
What will happen if I don't confirm my bank account details	<p>In case of failure to confirm your Bank account details, the company will not be able to settle your claim.</p> <p>Only upon successful confirmation of the bank account details, the amount will be remitted to you</p>
When will I get my money?	<p>Your claim will be settled in accordance with the resolution plan approved by Hon'ble NCLT, Mumbai vide its order dated 7th June, 2021. An update on current status is being uploaded on the CoC webpage from time to time for your reference.</p> <p>Final payment to settle your claim will take place upon completion of steps as per NCLT order.</p> <p>In order to ensure payments are made and the process is completed in the manner as per approved resolution plan and in accordance with the Hon'ble NCLT order, bank account of all the creditors needs to be verified.</p> <p>Thus, we request you to kindly verify your bank account details on the Bank Account Webpage (www.dhfl.com/bank-details)</p>
What if the bank account details on the webpage is incorrect on the bank account verification page?	<p>In case if on the bank account verification page, the bank details are incorrect; you need to update the bank account details by initiating the "<i>update the KYC details</i>" along with the requisite documents (Signed cancelled cheque, request letter and ID proofs)</p>
How many days will it take to update my bank account details?	<p>As per the company's policy, the TAT for updation of bank account details is 10 days, however, amidst the COVID-19 restrictions (reduced staff) and high volume of requests for change in Bank Account, this activity could be slightly delayed</p>
Can I change my bank account details, if I have confirmed the same earlier?	<p>Yes, you can change your bank account details within the defined timeline, which will be displayed on the website and communicated to you through emails and SMS</p>
How do I update my email and mobile?	<p>To update the email address or the mobile number, you can write to us at response@dhfl.com or visit the nearest DHFL branch. Kindly provide the following documents:</p> <ul style="list-style-type: none"> - Duly signed Request Letter - KYC Documents
How can I check the claim that I had filed?	<p>You can check the status of your claim by clicking https://www.dhfl.com/claim-status. You need to enter your customer ID without the leading '0's to your ID to check the amount of claim submitted and subsequently admitted</p>

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How do I retrieve my customer ID?	You can retrieve your customer ID by clicking https://www.dhfl.com/getcustomerid . You need to either enter your PAN or the Fixed Deposit Number without the leading 0s.
The amount reflected in the admitted section does not match with the amount that I had claimed in Form CA	As per the Insolvency and Bankruptcy Code, 2016 (IBC), the Administrator / Resolution Professional can admit an outstanding debt from a Financial Creditor (public depositor) as of the Insolvency Commencement Date (3 rd Dec 2019). Based on company's calculations, the amount admitted is a sum of the principal amount of your FD/RD, interest calculation based on the interest rate mentioned on your FDR till 3 rd December 2019 after adjustment of TDS, if any.
Why does the company not pay interest or principal to the Depositors?	<p>The moratorium period starts with the company petition getting admitted in the NCLT (in case of DHFL, it is 3rd December 2019) and ends with the closure of CIRP i.e. with the order from Hon'ble NCLT approving the Resolution Plan.</p> <p>The IBC specifically prohibits the repayments to Creditors or Liabilities or as in this case- the Public Depositors. Further, IBC is superior / supersedes all other laws and as such the NHB laws or any other laws and regulation would not be applicable. Even the proceedings against the company are stayed.</p>
What documents do I need to submit in case of death case of the primary holder?	In case of death of the primary holder of the deposit, you can attach the death certificate of the deceased and a notarized affidavit that you are the legal heir to claim the amount with supporting.
I have lost my FD certificate. Can I get a duplicate certificate?	<p>You can get a copy of the FD certificate by visiting the nearest branch and submitting a duly signed request letter and signing an indemnity bond on Non-judicial stamp paper of Rs. 200/- (or as per respective state guidelines) (which are available at the branch)</p> <p>The customer will also have to submit proper KYC documentation at the branch for verification</p>
Are public depositors secured or unsecured financial creditors	Public Depositors are a part of secured financial creditors. However, they are secured only to the extent of the SLR as required by the RBI circulars / notifications and the law in force
What does SLR stand for and how is it relevant to the Public Depositors	<p>Statutory liquidity ratio is a monetary policy tool that the Reserve Bank of India (RBI) uses to assess the liquidity at the banks' / NBFCs' disposal. SLR requires banks / NBFCs to keep a certain amount of their money invested in specific central and state government securities.</p> <p>SLR is relevant to public depositors as the entire sales proceed that would be recovered from selling off these investments will be earmarked for the public depositors</p>
How much monies will I get?	<p>At present, as per the approved resolution plan vide order dt. 7th June 2021 by the Hon'ble NCLT, FD holders would get an amount equivalent to the liquidation value of the SLR Securities which comes to Rs. 1,240 Crs, is valued at 23.08% of the total FD claim amount of Rs. 5,374 Crs.</p> <p>Note - Some of the FD holders have filed applications against the distribution proceeds as determined by the CoC and these cases are pending before various forums - Delhi HC/Mumbai HC/NCLT. Similarly, Catalyst Trusteeship Limited (CTL) has filed an application challenging the computation of SLR amount. The judgements in both the cases would decide the ultimate value of distribution to FD holders.</p>
For Home loan linked FD's can it not be	FD Holders (being represented by an authorised representative) have filed proofs of claim in relation to their deposits and have been admitted as

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adjusted in the Home loan?	<p>financial creditors of DHFL. Consequently, the FD Holders have the right to participate and vote in all meetings of the CoC. Moreover, the loan granted by DHFL is a separate and distinct transaction and hence the option to set off FD against loan is not available</p> <p>Further, setting-off of the loan with the deposit amount's to settlement of the claim of the creditor which is not permissible by the code / law in force.</p>
All NCD related queries.	<p>All the NCD related processes are managed by your Trustees. We request you to please connect with your trustees to get the latest update against your claim.</p> <p>If your securities are managed by Catalyst Trusteeship Limited (CTL), you can connect with CTL at email dt@ctltrustee.com or call them at 95202528008.</p> <p>If your securities are managed by IDBI Trusteeship Limited, you can connect with them at 022 4080 7001</p> <p>Please visit this page for more details:</p> <p>https://www.dhfl.com/investors/other-information-for-debenture-holders/details-of-debenture-trustees</p>