

FAQ's for Financial Creditors in Class filing Form CA

1. What should be the date on this form (Form CA) and what is the last date of submission?
Ans. Date on this form should be the date of submission. You may submit the form electronically per the Public Announcement i.e. December 17, 2019. In case, the claim cannot be submitted by then the same can be submitted subsequently by March 1, 2020. However, please make all efforts to submit the claim forms as early as possible.
2. What should we write in name and address of the financial creditor?
Ans. Your full name as given in any proof document along with business/home address as mentioned in the KYC documents
3. Who is corporate debtor?
Ans. Corporate debtor is Dewan Housing Finance Corporation Limited (DHFL)
4. What should be written against the identification number of financial creditor?
Ans. If it is an individual, put your PAN No./Aadhaar as mentioned in the KYC documents. If it is a partnership firm, then provide identification details of all partners
5. What should we write in address and e-mail address of the financial creditor for correspondence?
Ans. Mention your home/business address and email address where you would like to be contacted in case of any update regarding the process. It is preferable if you can include your address as per KYC documents.
6. What is total amount of claim? How is it to be calculated?
 - **Ans.** Total amount of claim is the outstanding as on 03 December 2019 i.e. Principal + Interest (accrued but not paid) as per FD/RD scheme by you as on 3rd December 2019. In case you are unable to compute, you can seek guidance from the nearest branch office or by dialling *on* 1800 3000 1919
7. What are the details of document by reference to be provided for substantiating debt?
Ans. Following documents will have to be submitted to substantiate the proof of claim.
 - Copy of the FD certificate
 - Copy of balance confirmation/statement, if available
 - Copy of Identification proof (PAN/ Aadhaar)
 - Copy of cancelled Cheque
 - Copy of death certificate in case the first deposit holder has passed away along with affidavit stating the relation of the person submitting the Form with the first deposit holder)

In case where the copy of FD certificate is not available, you are required to quote the FD receipt number as mentioned on the FD Certificate.
8. What do we mention against details of how and when debt incurred?
Ans. Mention the details of the FD - opening date/ bank statement / balance confirmation or the latest renewal/maturity date.
9. What do we mention against details of mutual credit, mutual debts, or other mutual dealings between the corporate debtor and the creditor which may be set-off against the claim?
Ans. Details of any other dealing with DHFL e.g. loan account/overdraft/any other facility which is ongoing. In case there is no mutual credit or debt, please write "Not Applicable"
10. What do we write against the details of security held, the value of the security, and the date it was given?
Ans. The details of securities held will be as mentioned in the FD certificate or any other document related to your FD. In case there is no security held against the FD, please mention "NIL"
11. Which bank details are required to be mentioned against Sr. No. 9 of the Form CA?
Ans. Bank details where the amount/proceeds of your FD will be credited as part of the resolution plan for the Company will have to be included

12. What documents are required to be attached to this claim to prove the existence and non – payment of claim due?
Ans. Same as response to question number 7

13. Who is an Authorised representative and what is the purpose of nominating an Authorised representative?
Ans. An Authorised representative is a person who will represent the class of creditors (in this case the fixed deposit holders) in the creditor meetings conducted under DHFL's insolvency process. The authorised representative will ensure that the public depositor's views are communicated to the committee of creditors. The authorised representative will also be responsible to facilitate voting by the fixed deposit holders for the decisions to be taken by the Committee of creditor. The details of the Authorised representative can be found are mentioned against Sr. No. 14 of the public announcement.

As per regulations notified by IBBI and Insolvency and Bankruptcy Code, 2016 individual Financial Creditors in a particular class need to be represented by an Authorized Representative in the Committee of Creditors. While submitting this claim, you are required to opt for preferred AR and write the name of the same in Form CA amongst the three names as mentioned against Sr. no. 13 of the Public announcement who will represent you in the Committee of Creditors. A brief profile of the 3 potential Authorized Representatives (ARs) has been updated on the website <link> for your reference.

14. How do I find out if I am covered as related party as given in Sr. No. 5?
Ans. A detailed definition for related party is given under Sec.5 (24) of the Insolvency and Bankruptcy Code, 2016 and can be accessed at the following link :
<https://ibbi.gov.in/uploads/legalframework/17139a881bcc8a56c9f641e8e3a2f6b9.pdf>

15. Am I required to submit this form electronically? Can I submit a hard-copy of the form?

- **Ans.** Yes, the forms are required to be submitted electronically. However, in case you face any trouble in electronic submission, you may contact your nearest branch, broker or office to facilitate submission of the claim. In case of any queries, you may reach out to us on 1800 3000 1919

16. Am I required to submit the claim on a stamp paper?

Ans. No, you are not required to submit a stamp paper. However, you must ensure that the details as given in the form are correct as per the available proof documents.

17. Am I required to submit separate claim forms for more than one FDs?

Ans. No, you can mention all FDs or securities in the same claim form. Please mention the total claim amount in Form CA as requested in Sr. No. 4. Please ensure to attach all relevant documents to support your claim(s).

Date: 05-12-2019