

APPLICATION FORM



SANCHAY PUBLIC DEPOSIT SCHEME

CRISIL CREDIT RATING FAAA / STABLE

- DEPOSIT SCHEME FOR RESIDENT INDIVIDUALS ● NON RESIDENT INDIVIDUALS ● HUFs ● PARTNERSHIP FIRMS ● CO-OPERATIVE SOCIETIES
 - ASSOCIATION OF PERSONS ● TRUSTS (COMPANY IS ELIGIBLE TO ACCEPT DEPOSITS FROM TRUSTS)
- AS PER SECTION 11(5) (IX) OF INCOME TAX ACT, 1961)

HIGHLIGHTS

One of India's largest housing finance company providing financial assistance in the construction, purchase & renovation of homes since 1989; having nation-wide network - 9 Regional Offices, 24 Back Offices, 282 Area Offices and Consistent record of dividend payments since 1990.

Interest rates **effective from 05/01/2022** on Public Deposits upto ₹ 20 CRORE :

TERM	INTEREST RATE P.A. FOR MONTHLY OPTION	INTEREST RATE P.A. FOR YEARLY OPTION	ON MATURITY UNDER CUMULATIVE SCHEME
	Non-Cumulative Deposits	Cumulative & Non-Cumulative Deposits.	₹ 20,000/- will become
1 YEAR	5.00%	5.15%	₹ 21,030/-
18 MONTHS	5.35%	5.50%	₹ 21,680/-
2 YEARS	5.50%	5.65%	₹ 22,324/-
3 YEARS	5.75%	5.90%	₹ 23,753/-
5 YEARS	5.85%	6.00%	₹ 26,765/-

Other Details :	Monthly Option	Yearly Option
Minimum Amount of Deposit	Rs. 2,00,000/-	Rs. 20,000/-
Additional Deposit in multiples of	Rs. 10,000/-	Rs. 1,000/-
Interest will be paid on Non-Cumulative Scheme	1st day of the Month & on 31st March for the month of March	On 31st March.
Interest will be compounded	—	Annually on Cumulative Deposits

Senior Citizens : Additional interest @ 0.25% p.a. (for deposits of Rs. 20000/- & above but upto Rs. 20 Crore) on all tenors.

Interest rates **effective from 05/01/2022** on Public Deposits above ₹ 20 CRORE:

TERM	INTEREST RATE P.A. FOR MONTHLY OPTION	INTEREST RATE P.A. FOR YEARLY OPTION	ON MATURITY UNDER CUMULATIVE SCHEME
	Non-Cumulative Deposits	Cumulative & Non-Cumulative Deposits.	₹ 200001000/- will become
1 YEAR	4.40%	4.50%	₹ 20,90,01,045/-
18 MONTHS	4.75%	4.85%	₹ 21,47,86,299/-
2 YEARS	4.90%	5.00%	₹ 22,05,01,103/-
3 YEARS	5.15%	5.25%	₹ 23,31,83,857/-
5 YEARS	5.25%	5.35%	₹ 25,95,40,339/-

Interest rates are subject to change and rate applicable will be the rate prevalent on the date of credit of cheque/Transfer in company's Bank Account.

A Depositor can deposit upto ₹ 20 Crore in each of the period between 1st to 15th and 16th to the last day of a month at the applicable card rates. If the total deposit amount exceeds ₹ 20 Crore in any of the above mentioned period, the interest rates for that period will be the rates applicable for deposits exceeding ₹ 20 Crore.

Application will be accepted at all the offices of the Company

For detailed addresses please visit our website: www.lichousing.com

SERVICE PROVIDER TO SANCHAY PUBLIC DEPOSIT SCHEME

DATAMATICS GLOBAL SERVICES LIMITED : Unit: LIC Housing Finance Ltd., Knowledge Centre, Plot No. 58, Street No. 17, MIDC, Andheri (East), Mumbai - 400 093, India. Contact No.: 022 - 6102 5381 / 6102 0201 • E-mail: lichfldeposits@datamatics.com
All communications with regards to Public Deposit should be addressed to the Service Provider to Sanchay Public Deposit Scheme at the above address.

KYC Compliance: Depositors are requested to fill the Know Your Customer (KYC) Compliance Application Form attached herein in order to comply with the guidelines issued by Reserve Bank of India & provisions of Prevention of Money Laundering Act, 2002 & the rules notified thereunder. This form has to be filled in only once while placing the deposit for the first time. On submission of this form along with the necessary identification documents, KYC No. will be allotted which should be quoted on the application form while placing any further deposits. KYC Compliance Forms are available with all Area Offices of the Company.

Acceptance of deposits are subject to the terms and conditions mentioned overleaf.

Registered Office: Bombay Life Building, II Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.
Tel.: +91 22 22049682, +91 22 2204 9799, Fax : +91 22 2204 9682

Corporate Office : 131 Maker Tower 'F' Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005. Tel.: +91 22 2217 8600, +91 22 2217 8700
Fax : +91 22 2217 8777, Email: pd@lichousing.com • Website : www.lichousing.com • CIN : L65922MH1989PLC052257



Please select one :

☐ **Direct**

☐ **Agent - Agent Name :** RRICS **Agent Code :** 12

PUBLIC DEPOSIT APPLICATION FORM

☐ Individual ☐ Others _____ (Please Specify) Date: _____

Senior Citizens (60 years & above) ☐ Yes ☐ No (If yes, Please attach proof of age)

PLEASE USE BLOCK LETTERS AND TICK ☒ IN APPROPRIATE PLACES (PLEASE REFER TERMS AND CONDITIONS)

I/We apply for placement/renewal of deposit with LIC Housing Finance Ltd. the necessary details are as under :

DEPOSITOR'S NAME (in Block Letters) As appearing on PAN Card

DEPOSITOR'S NAME (in Block Letters) As appearing on PAN Card																												Gender		
1.																												M	F	T
	1st Depositor : Mobile										PAN										Email id									
2.																												M	F	T
	2nd Depositor: Mobile										PAN										Email id									
3.																												M	F	T
	3rd Depositor: Mobile										PAN										Email id									
Status <input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Individual <input type="checkbox"/> Co-op. Society <input type="checkbox"/> Trust <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Association of Persons <input type="checkbox"/> HUF <input type="checkbox"/> Others _____																														
In case First/Sole Applicant is Minor (Guardian's Name): <div style="border: 1px solid black; height: 20px; width: 100%; margin-top: 5px;"></div>																														
Relation with First/Sole Depositor <div style="border: 1px solid black; height: 20px; width: 100%; margin-top: 5px;"></div>																														

Kindly fill in a Know Your Customer (KYC) Compliance form for each depositor. If already submitted, please mention the KYC No. for

1st Depositor : 2nd Depositor : 3rd Depositor :

PAYMENT DETAILS :

Amount of Deposit ₹

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 Mode of payment ☐ Cheque ☐ RTGS/NEFT ☐ Renewal

Rupees (in words)

Cheque / RTGS / NEFT (UTR)

No. 	Dt. 	For ₹
Bank 	Branch 	
Bank Account No. 	MICR Code 	9 Digit Code No. (as appearing on MICR cheque issued by your Bank)
IFSC Code 	Type of Account : Saving Current	

Interest Amount and Redemption Proceeds on this deposit to be credited to above Bank Account directly through NACH/NEFT/RTGS/ECS/DIRECT CREDIT facility.

If Renewal :

Old Deposit Receipt No.	<input type="text"/>	Maturing On	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	For ₹	<input type="text"/>
Renewal Amount ₹	<input type="text"/>	Additional Amount ₹	<input type="text"/>		

☐ Tick in case of any change in KYC particulars, if selected please submit proof of change in KYC.

Crossed A/c Payee Cheque/RTGS/NEFT should be payable to 'LIC Housing Finance Limited – Collection A/c'

OPTION	PERIOD				
<input type="checkbox"/> CUMULATIVE : Interest Compounded Annually. <input type="checkbox"/> NON CUMULATIVE: Interest payable Annually on 31st March <input type="checkbox"/> NON CUMULATIVE: Interest Payable Monthly .	<input type="checkbox"/> 1 yr <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs <input type="checkbox"/> 5 yrs <input type="checkbox"/> 18 months ROI : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
Deposit Payable to <input type="checkbox"/> First Depositor <input type="checkbox"/> First Depositor or survivor/s Category <input type="checkbox"/> Public <input type="checkbox"/> Director/Relative of a Director <input type="checkbox"/> Promoter <input type="checkbox"/> Employee <input type="checkbox"/> Shareholder (DP Client ID _____)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Tax Status</th> <th style="width: 50%; text-align: center;">Interest Payable By</th> </tr> </thead> <tbody> <tr> <td> <input type="checkbox"/> Exempt <input type="checkbox"/> Non - Exempt <input type="checkbox"/> 15G/15H Enclosed (In Triplicate) <input type="checkbox"/> Order u/s. 197 <input type="checkbox"/> Order u/s. 10 </td> <td> <input type="checkbox"/> NACH <input type="checkbox"/> Warrants </td> </tr> </tbody> </table>	Tax Status	Interest Payable By	<input type="checkbox"/> Exempt <input type="checkbox"/> Non - Exempt <input type="checkbox"/> 15G/15H Enclosed (In Triplicate) <input type="checkbox"/> Order u/s. 197 <input type="checkbox"/> Order u/s. 10	<input type="checkbox"/> NACH <input type="checkbox"/> Warrants
Tax Status	Interest Payable By				
<input type="checkbox"/> Exempt <input type="checkbox"/> Non - Exempt <input type="checkbox"/> 15G/15H Enclosed (In Triplicate) <input type="checkbox"/> Order u/s. 197 <input type="checkbox"/> Order u/s. 10	<input type="checkbox"/> NACH <input type="checkbox"/> Warrants				

IDENTIFICATION OF DEPOSITOR [MANDATORY]

A photocopy of Pan Card (Mandatory) and any one of the following ☐ Election Identity Card ☐ Passport ☐ Aadhaar Card ☐ Driving Licence
☐ Document evidencing creation/registration of the trust / Co-operative Society / Partnership Firm / HUF / Association of Persons

I/We the applicant(s) hereby apply for the placement/renewal of Public Deposit as per details given above in accordance with the Terms and Conditions and confirm that these are binding on me/us. I/We also declare that I/We have not acquired the fund being deposited with you by borrowing or accepting deposit from any other person. I/We declare that the first name depositor is the beneficial owner and is to be treated as the payee for the purpose of deduction of tax under section of 194A of the Income Tax Act 1961. I/We have gone through the financial & other statements/particulars/representations furnished/made by the Housing Finance Company and after careful consideration, I/We are placing deposit with the Housing Finance Company at my/our own risk and volition. I/We further declare that, I/We am/are authorised to make these deposit in the above mentioned scheme and the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provision of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by the Company in accordance with the applicable law. I/We further affirm that information/details provided by me/us is/are and correct in all respects and nothing has been concealed.

I hereby give my explicit consent to LICHFL to duly ☐ renew principal / ☐ renew principal and interest / ☐ pay, in entirety, the principal and interest on maturity of the Deposit to my designated Bank Account mentioned herein.

Signature of first/Sole Depositor/Guardian	Signature of Second Depositor	Signature of Third Depositor
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FOR OFFICE USE ONLY:

Public Deposit Receipt No.	<div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>	Date of Deposit	<div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>	Rate Of Interest	<div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>	% p.a.
Amount of Deposit ₹	<div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>	Maturity Date	<div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>			
Authorised By			Checked By			

PLEASE FILL THE INFORMATION IN BLOCK LETTERS AND TICK ☒ IN APPROPRIATE PLACES (ALL FIELDS ARE MANDATORY.)



For existing depositor, the information furnished herein will supersede the information available in records of LICHFL.

Name :	Prefix	First Name	Middle Name	Last Name
(As per PAN)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Guardian Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(Incase of Minor)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father/Spouse Name :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Marital Status -	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Married	<input type="checkbox"/> Others	<input checked="" type="radio"/> Gender - <input type="checkbox"/> M - Male <input type="checkbox"/> F - Female <input type="checkbox"/> T - Transgender
Status <input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Individual	<input checked="" type="radio"/> Citizenship <input type="checkbox"/> Indian <input type="checkbox"/> others (Specify country name) _____		
Date of Birth <input type="text"/>	<input type="text"/>	Nationality <input type="text"/>	Place of Birth <input type="text"/>	
Income-tax Permanent Account Number (PAN)	<input type="text"/>	(Attach a copy of self attested PAN Card)		

Affix a latest
Photograph
here

Name :
(As per PAN)

[illegible]

☐ Addition of Related Person ☐ Deletion of Related Person ☐ Update Related Person Details

KYC Number of Related Person (if available*) *If KYC Number is available, only 'Related Person Type' & 'Name' is mandatory

Related Person Type : ☐ Guardian of Minor ☐ Assignee ☐ Authorised Representative **Relation to Minor :**
(In case of Individual/HUF) (In case of Guardian)

Citizenship : ☐ Indian ☐ Others (Specify Country Name)_____

Number of Related Person :

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Related Person Type : ☐ Promoter ☐ Karta ☐ Trustee ☐ Partner ☐ Court Appointment Official ☐ Proprietor ☐ Beneficiary
(In case of Legal Entity) ☐ Authorised Signatory ☐ Beneficial Owner ☐ Power of Attorney Holder ☐ Other (Please Specify) _____

PROOF OF IDENTITY & PERMANENT ADDRESS (Please attach self attested copy of any one of the following Officially Valid Documents(OVD) & carry original document for verification)

Proof of Identity Proof of Address

11

11

Proof of possession of Aadhaar number

(Please redact / blackout first 8 digits of aadhaar number)

X	X	X	X	X	X	X	X						
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1

1

Passport No.

--	--	--	--	--	--	--	--

1

1

Driving Licence No.

1

1

Voter ID Card No.

☐ Certificate of Incorporation / Formation ☒ Registration Certificate ☐ Other Documents

[illegible][illegible]

City / Town / Village - District - Pin/Post Code -

State / UT Code - Country -

[illegible]

CORRESPONDENCE ADDRESS : Please submit self attested copy of any utility bills (Electricity, Gas, Telephone, Post Paid Mobile, etc.) which is not more than two months old or any other document acceptable to LIC HFL.

Any other Address Proof (Subject to satisfaction of the Company) _____

PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977.

- a) Name of the Company : LIC Housing Finance Limited
- b) Date of Incorporation : 19th June, 1989
- c) Business carried on by the Company and its subsidiaries with details of offices :

The Company is primarily carrying on business of advancing finance for purpose of construction / purchase & renovation of residential houses. The addresses of the Registered Office & Corporate Office of the Company are as under :-

i)Registered Office : Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.

ii)Corporate Office : 131, Maker Tower "F" Premises 13th Floor, Cuffe Parade, Mumbai - 400 005.

iii)Subsidiary Companies : 1. LICHFL Care Homes Limited

The company is engaged in the business to establish and operate assisted living community centres for the senior citizens.

2. LICHFL Financial Services Limited

The company is engaged in the business of marketing of housing loan, insurance products (Life & General Insurance), Mutual Funds, Fixed Deposits, Credit Cards.

3. LICHFL Asset Management Company Limited

The company is in the business of managing, advising, administering Private Equity Funds including Venture Capital Fund and Alternate Investment Fund(AIF).

4.LICHFL Trustee Company Private Limited

The company is undertaking the business of trusteeship services for Venture Capital Fund and Alternative Investment Funds.
- iv)The Company has Regional Offices/Back Offices at the following places:

Regional Offices : Eastern Region – (033)22128043, 22126738, East Central Region – (947287484), Central Region – (0755) 4063115, Northern Region – (011) 28844271, 28844277, North Central Region – (0522) 2394358, 2396949, 28844277, Southern Region – (044) 24313907, 24313906, South Central Region – (080) 22960502, 22960504, South Eastern Region – (040) 23440507, 23440508, Western Region – (022)22693675, 22610286.
Back Offices : Ahmedabad – (079) 26576643, Bangalore – (080) 22960518/510, Bangalore-2 – (080) 22960521, Bhopal – (0755) 4063000, Bhubaneshwar – (0674) 2545331/733, Chandigarh – (0172) 5086760, Chennai – (044) 24351079, 24311140, Coimbatore – (0422) 2221805, Ernakulam – (0484) 2373339, Guwahati - (0361) 2602315, Hyderabad – (040) 23440500, Jaipur – (0141) 2361153, Kolkata – (033) 22128628, Lucknow – (0522) 4154120/21, Madurai – (0452) 2601479, Meerut – (0121) 2670670, Mumbai – (022) 22705543, New Delhi – (011) 23217067, Pune – (020) 25670057, Patna – (0612) 233219, Raipur – (0771) 2583819, Varanasi - (0542) 2450657, Vijayawada – (0866) 2533886, Vishakhapatnam – (0891) 2570322.

- In addition to above the Company has 282 Area Offices all over India.
- d) Brief Particulars of the Management of the Company :The Company is managed by the Managing Director & CEO subject to the superintendence, control and direction of the Board of Directors.
- e) Name, address and occupation of Directors :

SR. No.	Name	Address	Occupation
1.	Shri M. R. Kumar, Chairman	LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400 021.	Service
2.	Shri Raj Kumar, Director	LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400 021.	Service
3.	Shri Y. Viswanatha Gowd, MD & CEO	LIC Housing Finance Ltd., 131, Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.	Service
4.	Shri Jagdish Capoor, Director	1601, Brooke Ville, 359, Mogul Lane, Mahim, Mumbai - 400 016.	Advisor
5.	Shri Dharmendra Bhandari, Director	Jade Apartment, Seven Bungalows, Opposite Raheja Gardens, Andheri(West), Mumbai - 400 053.	Professional
6.	Shri V. K. Kukreja, Director	Wing-A, Flat No. 3, Sarvottam Housing Society, Sagar Bldg., Off Releif Road, Daulat Nagar, Santacruz (W), Mumbai-400 054.	Practising Chartered Accountant
7.	Shri Ameet Patel, Director	Manohar Chowdhry & Associates, Chartered Accountants, 116, Udyog Mandir No. 1, 7-C, Pitamber Lane, Mahim (West), Mumbai - 400 016.	Practising Chartered Accountant
8.	Shri P Koteswara Rao, Director	Flat No. 52, Block No. 1B, Kalpatharuvu Estate, Near Majas Bus Depot, Jogeshwari-Vikhroli Link Road, Andheri (East), Mumbai - 400 093.	Professional
9.	Shri Kashi Prasad Khandelwal, Director	Flat No. 91, Parijaat, 9th Floor, 24-A, Shakespeare Sarani, Kolkata - 700 017.	Practising Chartered Accountant
10.	Shri Sanjay Kumar Khemani, Director	M M Nissim & Co. LLP, H.O.: Barodawala Mansion, B Wing, 3rd Floor, 81, Dr. A.B. Road, Worli, Mumbai - 400 018.	Practising Chartered Accountant
11.	Shri Akshay Kumar Rout, Director	5/702, Vipul Belmonte, Golf Course Road, Parsvnath Exotica, DLF Phase 5, Sector 53, Gurugram, Haryana - 122 003	Retired IAS
12.	Ms. Jagennath Jayanthi, Director	12, G1, Navins Apartments, Jaishankar Street, West Mambalam Chennai, Tamilnadu - 600 033.	Independent Director

- f) & g) Profit and Dividend

Financial Year Ended	Profit Before Tax (Rs. in Crores)	Profit after Tax (Rs. in Crores)	Dividend
31st March 2021	3,348.57	2,734.34	425%
31st March 2020	3,268.99	2,401.84	400%
31st March 2019	3,379.56	2,430.97	380%

- h) Summarized financial position of the Company as appearing in the last two Audited Balance Sheets – (Rs. in Crore-rounded off)

Liabilities	As at 31/03/2021 (Rs. in Crs.)	As at 31/03/2020 (Rs. in Crs.)	Assets	As at 31/03/2021 (Rs. in Crs.)	As at 31/03/2020 (Rs. in Crs.)
Share Capital	100.99	100.99	Loans	228114.27	207987.97
Reserves & Surplus	20420.32	18092.10	Fixed Assets	132.61	136.93
Secured Loans	174038.38	169598.56	Investments	4635.61	5496.37
Unsecured Loans	33823.12	21733.13	Current Assets and Loans and Advances	1837.90	2664.28
Current Liabilities & Provisions	7250.52	7280.81	Deferred Tax Asset (Net)	912.93	520.04
Deffered Tax Liability (Net)	NIL	NIL	Misc. Expenditure,Profit & Loss Account	NIL	NIL
Total	235633.32	216805.59	Total	235633.32	216805.59

Brief particulars of contingent Liabilities as on 31st March 2021.

Contingent liabilities in respect of:

- Claims against the company not acknowledged as debts Rs. 6.92 Crore (Previous year Rs. 1.98 Crore).
- i) The amount of Public Deposits which the Company can raise under the Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 is equivalent to 3 (Three) times of the net owned fund which as on 31st March 2021 was Rs.20310.59 Crores and therefore the Company can accept public deposits upto Rs. 60931.77 Crores.The Company has Rs.7510.52 Crores as Public Deposit & Rs. 10825.15 crores as Corporate Deposit as on 31st March 2021. Whereas aggregate deposits as on 31st March 2021 was Rs. 18335.67
- j) There are no overdue deposits other than unclaimed deposits.
- k) We declare that:
- The Company has complied with the provisions of the Directions applicable to it.
- The compliance with these directions does not imply that the repayments of deposits are guaranteed by the Reserve Bank of India/National Housing Bank.
- The deposits accepted by the Company are unsecured and ranking pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987, as may be prescribed by NHB, from time to time.
- The Deposits solicited by the company are not insured.
- l) Mode of repayment to the Depositors : Repayment of deposit will be made by crossed account payee cheque, RTGS or NEFT (as per the request of the depositor) and payment of interest will be made through warrants or NACH as requested by the depositors for yearly option & only through NACH for monthly option. Interest will be paid on fixed date i.e., 31st March for yearly option, for Monthly Option on 1st day of the Month & on 31st March, for the Month of March.
- m) Premature withdrawal :

● No premature withdrawal will be allowed before the completion of three months from the date of realization subject to the Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions 2021, as applicable from time to time. In case of request for premature withdrawal, the rates given in the table shall apply :

Period completed from the date of deposit	Rate of interest payable (% p.a.)
Within 3 months subject to lock-in period requirements	No interest [subject to the Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions 2021].
After 3 months but before or up to 6 months	The interest payable shall be 3% p.a. for individual depositor, and no interest in case of other category of depositor.
After 6 months but before the date of maturity	Interest Payable will be 1% lower than the interest rate applicable to the deposit for which deposit remained with the company. If the interest rate has not been prescribed for such period, then interest payable will be 2% lower than the lowest rate at which public deposits are accepted by the company or the rate applicable for the immediately lower prescribed period, as applicable.

- n) **Renewal of deposits:**

The deposit may be renewed on maturity on the terms and conditions applicable to deposits on the maturity date. A duly completed prescribed application form along with the discharged deposit receipt should be submitted for renewal. Depositor has the option to choose Auto Renewal on Maturity of the Deposit. In such cases the Deposit would be automatically renewed on maturity under the similar product & for the same period at the rate of interest prevailing on the date of maturity of the deposit. In case the similar product/period option are not available on the maturity date, deposit will be renewed for a period which is closest to the original period. The Auto renewal facility is available only once. If the Depositor does not choose any option, the maturity amount will automatically remitted to depositor's designated Bank Account mentioned herein on Maturity of the Deposit.
- o) **Know Your Customer (KYC) :**

Every depositor is required to comply with the KYC guidelines issued by the Reserve Bank of India and the provisions of Prevention of Money Laundering Act, 2002 and the rules notified thereunder.
- p) **Tax Deducted at Source :**

Income tax will be deducted at source as per the provisions of the Income Tax Act, 1961, at the rates in force.

Interest rates are subject to change without notice and the rate applicable will be the rate prevalent on the date of placing the deposit.

The aggregate dues (including the non-fund based facilities provided to) from companies in the same group or other entities or business ventures in which, the directors and/ or the HFC are holding substantial interest was Rs. 0.54 crore and the total amount of exposure other than investments in shares to such entities as on March 31st, 2021 was NIL.

The Company is having a valid Certificate of Registration dated 31-07-2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, the RBI or 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 of the statements or representations made or opinion expressed by the Company and for repayment of deposits/ discharge of liabilities by the Company.

The above text has been approved by the Board of Directors of the Company at its meeting held on September 27, 2021 and is being issued on the authority and in the name of the Board of Directors of the Company and a copy signed by all Directors of the Company has been filed with the National Housing Bank, New Delhi.

By Order of the Board,
LIC Housing Finance Ltd.

Sd/-
Nitin K. Jage
General Manager (Taxation) & Company Secretary

Date : 27th September, 2021
Place : Mumbai