



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	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.

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

A GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSITS

- ance of Public Deposits: Public Deposits will be accepted from Resident/N uals, minors through guardians, Association of Persons, Hindu Undivided Families, ieties, Proprietary concerns, Partnership Firms, Trusts and others as decided by ma
- op. societies, Proprietary concerns, Partnership Firms, Trusts and others as decided by management. Non-Resident Indians (NRI): Deposits from Non-Resident Indians and persons of Indian origin residing outside India would be accepted in accordance with the regulations governing the acceptance of deposits from NRIs. Deposits would be accepted for a maximum period of 3 years, from NRO account only. Payment of interest and the repayment shall be made only by credit to the NRO Account. Income Tax at Source will be deducted as applicable to Non-Residents.
- The Application Form is to be submitted along with cross Cheque in favour of "LIC Housing Finance Limited Collection Alo" and marked "Account Payee Only" or alongwith RTGS / NEFT details. LIC Housing Finance Limited will pay interest from the date of credit of the Cheque/Transfer in their bank account. Signature by thumb impression must be attested by a Magistrate or a Notary Public under their Official Seal. In case an application is made under Power of Attorney or by a Body Corporate the relevant Power of Attorney or Resolution must be given.
- Resolution must be given.

 Payment of Interest; As per the understanding with the Banker for public deposit, the bank is required to transfer clear balance to the company. Accordingly, credit for amount deposited for public deposit by investor (directly or through agent) will be available only on next working day of the debit of the same in investors bank account. Interest on deposit will start from the date of credit in the company's bank account. Interest on deposit (Non-Cumulative) will be paid on 31st March for yearly option. In case of interest payment for part period, the same will be made on pro-rate basis. However, if a deposit is made within a period of 30 days prior to the interest payment date, the interest payment of the part period will be paid on the next interest payment date. Payment of interest will be made through interest warrant or through National Automated Clearing House (NACH) in respect of the places where such facility has been offered by the company.

Interest on Non Cumulative Deposits (Monthly Option) will be paid on 1st day of the month and on 31st March for the month of March every year.

Under Monthly Option, for new deposits processed on or before 15th of the month, broken period interest will be paid on 1st day of the next month. For new deposits processed after 15th of the month, interest will be paid on 1st day of the second interest cycle on pro rata basis.

Payment of Interest for Monthly Option will be made only through National Automated Clearing House (NACH).

In respect of Cumulative scheme, interest will be accumulated with principal with annual rest and payment of interest will be made along with repayment of principal at the time of maturity.

Interest will be made along with repayment of principal at the time of maturity.

Deduction of Tax at Source: In case where the interest amount exceeds ₹ 5,000- (or any such amount notified by the Government from time to time) in a financial year, income-tax will be deducted at source at per section 194A/195 of the Income Tax Act, 1961 at the rates in force. If the first named depositor, who is not liable to pay income tax or the interest to be paid/credited in the financial year does not exceed the maximum amount not liable to tax, then the depositor may submit a declaration in Form 15G in triplicate to the Service Provider namely Datamatics Global Services Ltd. in the beginning of every financial year, to receive interest without deduction of tax at source, failing which tax will be deducted at source as per the Income Tax Act, 1961 - Senior Citizens may submit a declaration for non-deduction in Form 15H.TDS will be deducted at twice the rate in force, if the person is specified person under section 206AB of the Income Tax act 1961.

Criticatis flag submilit a declaration for indirection 206AB of the Income Tax act 1961.

TAX DEDUCTED DUE TO NON-COMPLIANCE WITH THIS CONDITION WILL NOT BE REFUNDED. Section ii) 139A (5A) of the Income-tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to inlimate his/her Permanent Account Number (PAN) to the person responsible for deducting such tax. Further section 139A (5B) requires the person deducting such tax to indicate the PAN on the TDS certificate. Please mention your PAN in the application form. However, in case you have applied for PAN or PAN in so not applicable in your case, please tick the appropriate box in the application form. If PAN is not furnished tax will be deducted at source at the higher of the following rates: (i) Prescribed rate as per section applicable (ii) 20%. However, if section 206AA is applicable to a specified person, in addition to the provision of 206AB you section, the tax shall be deducted at higher of the two rates provided in section 206AB and in section 206AA.

Joint Deposit Holders: Deposits will also be accepted in joint names not exceeding three in number. In case of deposits in joint names, all communications will be addressed to the first name depositor and payment of interest and repayment of principal amount shall be made to the first named depositor and payment of interest and repayment of principal amount shall be made to the first named depositor and payment of interest will be walled and binding on all the joint deposits and payment of interest will be made to the first named depositor.

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 survivor/s nominee on submission of death certificate without reference to the heirs and/or legal representatives of the deceased. In case of assignment of this deposit, with prior permission of the company, the principal repayment will be made to the assignee if lien is involved.

Nomination: Individual depositors can, single or jointly, nominate other person to receive the amount of public deposit in the event of death of deposit holder. The nominee shall be recognised as the Holder of the title to the Public Deposit on death of all the depositors. Power of Attorney Holder or a guardian applying on behalf of a minor can not nominate. In case the deposit is placed in the name of the minor, the nomination can be made only by a person lawfully entitled to act on behalf of the minor.

The payment by the Company to the nominee shall constitute full discharge to the Company of its liability in respect of the deposit.

Deposit Receipt/Interest Warrant: The deposit receipt and interest warrant will be sent by post/courier by the Company on the address given in the Application Form,

Company on the address given in the Application Form,

If the deposit receipt is not received by the depositor within 4 weeks from the application date, the depositor may enquire with the Corporate Office of the Company, in the event of loss/destruction/mutilation of deposit receipt, the Company at its sole discretion issue a duplicate receipt upon receiving an indemnity from the depositor in the form prescribed by the Company.

The deposit receipt is not transferable. The Company will not recognize any lien or assignment of the deposit or Interest thereof. In case of any discrepancy found in the deposit receipt, the same may be brought to the notice of the company within 15 days of the date of receipt.

Renewal and Repayment of Deposits: In case of renewal of Public Deposit, a fresh application form duly filled should accompany the duly discharged deposit receipt. In case of repayment, the duly discharged deposit receipt should be surrendered at least 15 days before the date of maturity. The deposit would be repayable at the city/town where the deposit is placed. If repayment is required to be made by way of online transfer to bank account, details of bank account with IFSC code should be furnished. If the date of maturity falls on any day on which LICHEL's office remains closed, repayment will be made on next working day. No part repayment or renewal will be permitted.

Interest rates are subject to change and the rate applicable would be the prevalent rate on the date of credit of cheque/RTGS/NEFT to company's Bank A/c.:

10. Auto renewal of Deposit: 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 and for the same period at the rate of interest prevailing on the date of maturity of the deposit. In case the similar product/period options 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 a) designated bank account mentioned herein on maturity of the deposit.

11. Premature Withdrawal.

Application No. Received from

/Miss/M/s.

Mr./Mrs.

- 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 202 as applicable from time to time. In case of request for premature withdrawal, the rates given in the table beloshall apply.
- b) In the event of the deposit holder already having/received interest at a higher rate, the difference in the total interest paid and revised interest payable would be adjusted against the interest/principal amount.
- c) The brokerage payable to authorised agents is for the period completed and excess brokerage paid as a result of pre-payment of the deposit will be recovered from deposit amount.
- Outstanding post-dated interest warrants in the custody of the depositor, if any should be surrendered to LIC Housing Finance Limited.

٦٢ Pin Code

- Rate of Interest payable (% p.a.) ect to the Non-Banking Financial Compa No interest (subject to the Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions 2021).

 The interest payable shall be 3% p.a. for individual depositor, and no interest in case of other category of depositor.

 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. lock-in period requirement After 3 months but befo up to 6 months After 6 months but before the
- Loan against Deposits: Loans may be granted against Public Deposits upto 75% of the deposit amount, carrying interest at the rate of 2% p.a (annual rest) above the interest rate of the deposit, provided such deposits has run for a minimum period of 3 months. The outstanding loan together with interest will be settled in one lump sum by the depositor or will be adjusted against the maturity value of the deposit. However, the granting of loan will be at the sole discretion of the Company. This facility will not be available for the deposit in the name of minors and NRI. In respect of Cumulative scheme, interest will be accumulated with principal with annual rest and payment of interest will be made along with repayment of principal at the time of maturity
- Agents are not authorized to accept cash or issue receipt on behalf of LIC Housing Finance Limited. Please ensure that the Agent's name and code number allotted by the Company is clearly mentioned to enable payment of brokerage Application Forms received without name and code number of the agent in the Application Form will not be considered for payment of brokerage. Brokerage will be paid to the agents at the rate decided by the management from time to time.

National Automated Clearing House (NACH):

This facility is provided to depositors whereby the interest will be credited directly to the depositors' bank account. The depositor would receive credit entry NACH LICHFL" in passbook/ bank statement. However, the interest will be made through warrants where complete bank details was not provided by the depositor.

- The Company is eligible to accept deposits from trust and fulfills the requirements as mentioned in clause (ix) of section 11(5) of the income TaxAct, 1961.
- Know Your Customer (KYC): In terms of the prevention of Money Laundering Act. 2002, the rules notified thereunder 16. Know Your Customer (KYC): In terms of the prevention of Money Laundering Act, 2002, the rules notified thereunder & Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016, every depositor is required comply with the KYC requirements by submitting the following documents: a) Latest photograph b) Self certified copy of the proof of identity & address & comply with the Customer Due Diligence (CDD) procedure stipulated there under, & providing any other additional information sought to comply with the reporting requirements under section 285 BA of the Income Tax Act, 1961. Depositor shall submit his/her Permanent Account Number. In case the depositor has already submitted the above documents in his/her earlier deposit, then he/she need not submit the above documents again but has to provide the reference of KYC Number of depositor.

17. General:

- in (i) Deposits will be subject to the Rules/Guidelines issued 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.
 - These Terms and Conditions form part of the prescribed Application Form.
 - The Company reserves the right to alter or amend from time to time the terms and conditions without assigning any reason if so required by NHB regulations/guide lines,
 - Brokerage will be paid only to agents appointed by the company. No brokerage will be paid to the Agent for deposits held in his/her/their name.
 - The Company has Public Deposit Desk at the Corporate Office to look into any investor grievance regard deficiencies, if any, in the services.
 - Public Deposit Receipts & Warrants will be sent to the first depositor by post/courier. LIC Housing Finance Limited will not be responsible for non-receipt/loss or any delay in transit,
 - In case of loss/misplacement of Public Deposit Receipts / Warrants, relevant legal procedures will have to be complied.
 - Change of address of the first depositor should be intimated to Datamatics Global Services Ltd
 - Acceptance of deposits is subject to Mumbai jurisdiction only.
 - The deposits solicited by the company are not insured.
- The deposits accepted by the company are unsecured & rank pari passu with other unsecured liabilities, save & 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. xi)
 - All the deposit holders placing deposits with the company are compulsorily required to mention PAN/GIR No.
- All the deposit holders placing deposit with the company are compulsorily required to provide LEI Number (Legal Entity Identifier Number) for transaction Rs. 50 Crore and above. xiii)
- The Company has been assigned a rating of FAAA/STABLE by CRISIL for its Public Deposits.
- In case of any deficiency of the Company in servicing its deposits, the depositor may approach NHB, the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum for relief.
- In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to authorized officer of the National Housing Bank.
- xvii) The financial position of the Company as disclosed and the 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.
- As required by National Housing Bank guidelines, it is to be distinctly understood that the Public Deposits Application Form should not in any way be deemed or construed to have been cleared or approved by National Housing Bank,
- xix) The Company is within the regulatory framework of the RBI. It must, however, be distinctly understood that the RBI / National Housing Bank does not undertake any responsibility for the financial soundness of the Housing Finance Company or for the correctness of any of the statements or the representations made or opinions expressed by the Housing FinanceCompany and for repayment of deposit/discharge of liabilities by the Housing FinanceCompany.
- Aggregate dues from the facilities, both fund and non-fund based, extended to, and the aggregate due companies in the same group or other entities or business ventures in which the directors and/or the housing company are/is holding substantial interest was Rs.0.54 crores and the total amount of exposure oth investment in shares to such entities as on March 31st 2021 was NIL.

Mode of Acceptance:

- By issuing an account payee ch
- By remitting funds through NEFT/RTGS or fund transfer. A Depositor can deposit upto Rs. 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 Rs. 20 Crore in any of the above mentioned period, the interest rates for that period will be the rates applicable for deposits exceeding Rs. 20 Crore.

Bank Account details	_
Beneficiary Name: LIC Housing Finance Limit	ed Branch : Cuffe Parade Branch
Account Number : 919020003182009	IFSC Code : UTIB0000447 MICR Code : 400211039
Bank Name : Axis Bank Ltd.	MICR Code: 400211039

LIC HOUSING FINANCE LIM	ITED
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Ackilowieugement Silp	Date :
	An application for a public deposit together with Cheque/RTGS/NEFT/Public deposit Receipt
	No
	Dated

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being public deposit amount for a period of 18 Months / 1/2/3/5 years. (Cumulative/Non-Cumulative) For LIC HOUSING FINANCE LIMITED

Authorised Signator	•

Discount		
Please select one : Direct		CHFL
Agent - Agent Name : RRICS	Agent Code : 12	INANCE LTD
PUE	BLIC DEPOSIT APPLICATION FORM	
Individual Others		
Senior Citizens (60 years & above)	No (If yes, Please attach proof of age)	
	ETTERS AND TICK 🗸 IN APPROPRIATE PLACES (PLEASE REFER TERMS AND	CONDITIONS)
DEPOSITOR'S NAME (in Block Letters) As a	LIC Housing Finance Ltd. the necessary details are as under:	Gender
1.		M F 7
1st Depositor : Mobile	PAN Email id	
2. 2nd Depositor: Mobile		M F 1
B.		M F
3rd Depositor: Mobile	PAN Email id	
Status Resident Non Resident Individual	Co-op. Society Trust Partnership Association HUF Others Of Persons	
n case First/Sole Applicant is Minor (Guardian	's Name):	
Relation with First/Sole Depositor (KVC) Communication (KVC) (KVC) Communication (KVC)	pliance form for each depositor. If already submitted, please mention the KYC No. for	
1st Depositor :	2nd Depositor : 3rd Depositor	
PAYMENT DETAILS : Amount of Deposit ₹	Mode of payment Cheque RTGS/NEF	T Renewal
	Type of Account: Saving Current Saving Current	que issued by your Bar
	culars, if selected please submit proof of change in KYC.	
	be payable to 'LIC Housing Finance Limited – Collection A/c'	
CUMULATIVE : Interest Compounded An NON CUMULATIVE: Interest payable And NON CUMULATIVE: Interest Payable More eposit Payable to First Depositor Fir ategory Public Director/Relative of a Employee Shareholder (DP C	Inually. Inually on 31st March Inthly . Interest Depositor or survivor/s Director Promoter	terest Payable By ACH Warrants
	IDENTIFICATION OF DEPOSITOR [MANDATORY]	
A photocopy of Pan Card (Mandatory) and any	one of the following Election Identity Card Passport Aadhaar Caron of the trust / Co-operative Society / Partnership Firm / HUF / Association of Pe	
We the applicant(s) hereby apply for the placement/renewal of los declare that I/We have not acquired the fund being deposite treated as the payee for the purpose of deduction of tax urnished/made by the Housing Finance Company and after car mylare authorised to make these deposit in the above mentione of offence and/or is not designed for the purpose of any continereunder as amended from time to time. I/We shall provide a	of Public Deposit as per details given above in accordance with the Terms and Conditions and confirm that the ed with you by borrowing or accepting deposit from any other person. I/We declare that the first name depositor under section of 194A of the Income Tax Act 1961, I/We have gone through the financial & other statement reful consideration, I/We are placing deposit with the Housing Finance Company at my/our own risk and volition ed scheme and the amount kept in the deposit is through legitimate source and does not involve directly or indire travention or evasion of the provision of Money Laundering Act, 2002 and any Rules, Regulations, Notificat any further information and fully co-operate in any investigation as and when required by the Company in accordance large and correct in all respects and nothing has been concealed.	ese are binding on me/us. Is the beneficial owner and Ints/particulars/represental I/We further declare that, ectly any proceeds of sche ions, Guidelines or Direct
	L to duly renew principal / renew principal and interest / pay, in entiresignated Bank Account mentioned herein. Signature of Second Depositor Signature of	ety, the principal a
	FOR OFFICE USE ONLY:	
Public Deposit Receipt No	Date of Deposit	est %
Authorised By	Checked By	

KNOW YOUR CUSTOMER (KYC) COMPLIANCE APPLICATION FORM PLEASE FILL THE INFORMATION IN BLOCK LETTERS AND TICK IN APPROPRIATE PLACES (ALL FIELDS ARE MANDATORY.)

The Information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016.



ATTACH SEPARATE SHEETS FOR 1ST HOLDER, EACH JOINT HOLDER & RELATED PERSON

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

DEPOSITOR'S DETAILS IN CASE OF INDIVIDUAL / RELATED PERSON DETAILS
Prefix First Name Middle Name Last Name Name:
(As per PAN) Affix a latest
(Incase of Minor) here
Father/Spouse Name :
Mother Name :
Maiden Name :
Marital Status - Unmarried Married Others Gender - M - Male F - Female T - Transgender
Status Resident Non Resident Individual Non Resident Individual Others (Specify country name)
Date of Birth D D M M Y Y Y Y Nationality Place of Birth
Income-tax Permanent Account Number (PAN) (Attach a copy of self attested PAN Card)
ENTITY DETAILS (If Depositor is Legal Entity) Name: (As per PAN)
Entity Constitution Type : Sole Proprietorship Partnership HUF Society Association of Persons Trust Liquidator LLF
Artificial Liability Partnership Artificial Juridical Person Not Categorised Body of Individuals Others
Date of Incorporation: D D M M Y Y Y Y Y Date of Commencement of Business D D M M Y Y Y Y Y
Place of Incorporation/Formation Country of Incorporation/Formation TIN or Equivalent Issuing Country
PAN: (Attach a copy of self attested PAN Card) TIN/GST Registration
Entity Registration Number:
DETAILS OF RELATED PERSON Addition of Related Person Details Deletion of Related Person Update Related Person Details
KYC Number of Related Person (if available*)
Related Person Type: Guardian of Minor Assignee Authorised Representative Relation to Minor:
(In case of Individual/HUF) Assignee Authorised Representative Relation to Minor . (In case of Guardian)
Citizenship:
Number of Related Person :
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
Authorised Signatory Beneficial Owner Power of Attorney Holder (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
Individual
Proof of Identity Proof of Address
Proof of possession of Aadhaar number (Please redact / blackout first 8 digits of aadhaar number) Expiry Date
Passport No. D D M M Y Y Y Y
Driving Licence No.
Voter ID Card No.
Legal Entity Certificate of Incorporation / Formation Registration Certificate Other Documents
Permanent/Registered Address/Place of Business:
(Individual / Legal Entity) Line 1 -
Line 2 -
Line 3 -
City / Town / Village - District - Pin/Post Code -
State / UT Code - Country - Country -
CONTACT DETAILS (All Communications will be sent to Mobile Number/Email-Id provided may be used)
Tel.(R) STD Code Fax Mobile
Tel.(O) Extn. No. Email Id
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

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Correspondence Address/Local Address	3-	++	+	+	++	+	++	+	+	+	+	+		\vdash	Н	\dashv	\dashv	+	+	+	+	+	+	+	+	+
Line 2 -	+++	++	+	+	++	-	++	+	+	+	+	+		\vdash	Н	\dashv	\dashv	+	+	+	+	+	+	+	+	+
Line 2 -	+++	++	++	+	++	+	++	+	++	+	+	+	\vdash	\vdash	Н	\dashv	\dashv	+	+	+	+	+	+	+	+	+
	+++	+	+	+	+			+	+	\dashv	\dashv	<u> </u>	<u> </u>	\perp	닏	┰┦			_			+	+	+	+	+
City / Town / Village -				\perp	ш	Dis	trict -	\Box				4	4	_	\perp	<u> </u>	in/l	Post	Co	ode	; L					
State / UT Code -						Cou	ıntry -																			
Mandatory In case of NRI :																										
Country of Residence for Tax Purpose*Tax Identification No. (TIN): Country of Issue :																										
Country of Birth Nationality Citizenship Occupation Type																										
	*Functional equivalent of TIN: Social Security/Insurance No./Citizen/Personal Identification/Service Code/National Identification No./Resident No.																									
Foreign Residence Address			,		,					,			/								,					
										Г																=
Occupation Type : Service: Priva	te Sector	Pu	blic Se	ector		Govt	Secto	r				lition														
Employee Id :						_						ligiou					-				пог	-		-		
Others: Proffessional Self	Employed	Ret	tired	H	Housev	wife	s	tuden	nt			Ce									- - -				Ca	ra
Business Nature of Business_											_	Go					-			-					/	
Others (Please tick wherever is applicable)										ш	Bve	e La	WS/	/Pa	rtne	ersh) i ic] air	ию Эеє	ed/ŀ	HUF	De	ed	1113/	′	
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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

c) Business carried on by the Company and its subsidiaries with details of offices: 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. : 131, Maker Tower "F" Premises 13th Floor, Cuffe Parade, Mumbai - 400 005. ii)Corporate Office iii)Subsidiary Companies

ii)Corporate Office
iii)Subsidiary Companies

131, Maker Tower "F" Premises 13th Floor, Cuffe Parade, Mumbai - 400 005.

131, 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 – (052) 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 - (075) 4063000, Bhubaneshwar - (0674) 2545331/733, Chandigarh - (0172) 5086760, Chennai - (044) 24351079, 24311140, Coimbatore - (042) 2221805, Ernakulam - (0484) 2373339, Guwahatt - (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

d	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.)
Share Capital	100.99	100.99
Reserves & Surplus	20420.32	18092.10
Secured Loans	174038.38	169598.56
Unsecured Loans	33823.12	21733.13
Current Liabilities & Provisions	7250.52	7280.81
Deffered Tax Liability (Net)	NIL	NIL
Total	235633.32	216805.59

Assets	As at 31/03/2021 (Rs. in Crs.)) As at 31/03/2020 (Rs. in Crs.)
Loans	228114.27	207987.97
Fixed Assets	132.61	136.93
Investments	4635.61	5496.37
Current Assets and Loans and Advances	1837.90	2664.28
Deferred Tax Asset (Net)	912.93	520.04
Misc. Expenditure, Profit & Loss Account	NIL	NIL
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).

 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 There are no overdue deposits other than unclaimed deposits. 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 298 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.

 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
- m)
 - 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.
	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.

Renewal of deposits:
The deposit may be rnewed 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.

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.

Tax Deducted at Source:

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

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.

Sd/-

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

Date: 27th September, 2021 Place : Mumbai