

APPLICATION FORM



SANCHAY PUBLIC DEPOSIT SCHEME

CRISIL CREDIT RATING AAA / 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, 23 Back Offices, 308 Area Offices and Consistent record of dividend payments since 1990.

Interest rates **effective from 01/04/2025** on Public Deposits upto ₹ 20 CRORE :

TERM	INTEREST RATE P.A. FOR MONTHLY OPTION	INTEREST RATE P.A. FOR QUARTERLY OPTION	INTEREST RATE P.A. FOR YEARLY OPTION	ON MATURITY UNDER CUMULATIVE SCHEME
	Non-Cumulative Deposits	Non-Cumulative Deposits	Cumulative & Non-Cumulative Deposits	₹ 20,000/- will become
1 YEAR	7.00%	7.05%	7.25%	₹ 21,450/-
15 MONTHS	7.10%	7.15%	7.35%	₹ 21,865/-
18 MONTHS	7.10%	7.15%	7.35%	₹ 22,259/-
2 YEARS	7.35%	7.40%	7.60%	₹ 23,156/-
3 YEARS	7.50%	7.55%	7.75%	₹ 25,020/-
5 YEARS	7.50%	7.55%	7.75%	₹ 29,048/-

Other Details :	Monthly Option	Quarterly Option	Yearly Option
Minimum Amount of Deposit	Rs. 2,00,000/-	Rs. 2,00,000/-	Rs. 20,000/-
Additional Amount in multiples of	Rs. 10,000/-	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	1st July, 1st October, 1st January and 31st March	on 31st March.
Interest will be compounded	—	—	Annually on Cumulative Deposit

Senior Citizens : Additional interest @ 0.25% p.a. (for deposits of Rs. 20,000/- & above but upto Rs. 2 Crore) on all tenors.

Interest rates **effective from 01/04/2025** on Public Deposits above ₹ 20 CRORE:

TERM	INTEREST RATE P.A. FOR MONTHLY OPTION	INTEREST RATE P.A. FOR QUARTERLY OPTION	INTEREST RATE P.A. FOR YEARLY OPTION	ON MATURITY UNDER CUMULATIVE SCHEME
	Non-Cumulative Deposits	Non-Cumulative Deposits	Cumulative & Non-Cumulative Deposits	₹ 200001000/- will become
1 YEAR	7.00%	7.05%	7.25%	₹ 21,45,01,073/-
15 MONTHS	7.00%	7.05%	7.25%	₹ 21,83,88,904/-
18 MONTHS	7.00%	7.05%	7.25%	₹ 22,22,76,736/-
2 YEARS	7.25%	7.30%	7.50%	₹ 23,11,26,156/-
3 YEARS	7.50%	7.55%	7.75%	₹ 25,01,98,098/-
5 YEARS	7.50%	7.55%	7.75%	₹ 29,04,81,555/-

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 for 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, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.

Tel.: +91 22 22040006, +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, Fax : +91 22 2217 8777

Email: pd@lichousing.com · Website : www.lichousing.com · CIN : L65922MH1989PLC052257

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

Name : Prefix First Name Middle Name Last Name
 (As per PAN)
 Guardian Name: (Incase of Minor)
 Father/Spouse Name :
 Mother Name :
 Maiden Name :
 Marital Status: Unmarried Married Others Gender: M - Male F - Female T - Transgender
 Status: Resident Individual Non Resident Individual Citizenship: Indian others (Specify country name) _____
 Date of Birth: 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 Firm HUF Society Association of Persons Trust Liquidator LLP
 Artificial Liability Partnership Artificial Juridical Person Not Categorised Body of Individuals Others _____
 Date of Incorporation : Date of Commencement of Business:
 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 Number :
 Entity Registration Number :

DETAILS OF RELATED PERSON

Addition of Related Person Deletion of Related Person Updation of 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 :
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)

Individual
 Proof of Identity Proof of Address
 Proof of possession of Aadhaar number Expiry Date
 (Please redact / blackout first 8 digits of aadhaar number)
 Passport No.
 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 -

CONTACT DETAILS (All Communications will be sent to Mobile Number/Email-Id provided)

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) _____

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 purposes 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. LICHL Care Homes Limited
 The company is engaged in the business to establish and operate assisted living community centres for the senior citizens.
 2. LICHL Financial Services Limited
 The company is engaged in the business for marketing of housing loan, insurance products (Life & General Insurance), Mutual Funds, Fixed Deposits, Credit Cards.
 3. LICHL 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. LICHL Trustee Company Private Limited
 The company is undertaking the business of trusteeship services for Venture Capital Fund and Alternative Investment Funds (AIF).
 iv) The Company has Regional Offices/Back Offices at the following places:

Regional Offices : Eastern Region Tel: 033 - 22128043, 22126738, **East Central Region** Tel: 061 - 22216023, 22216024, **Central Region** Tel: 0755 - 4910983, **Northern Region** Tel: 011 - 28844271, 28844277, **North Central Region** Tel: 0522-4063261, 4242660, **Southern Region** Tel: 044-24319282, **South Central Region** Tel: 080-49771427, 49771431, **South Eastern Region** Tel: 040-40165304, **Western Region** Tel: 022-41897316.

Back Offices : Ahmedabad Tel : 09829134162, **Bangalore** Tel : 07330781166, **Bhopal** Tel : 0755-4063107, **Bhubaneswar** Tel : 0674-2540611, **Chandigarh** Tel : 0172-5076391, **Chennai** Tel : 044-24319223, 24319224, **Coimbatore** Tel : 0422-4540301, **Ernakulam** Tel : 0484-2910613, **Guwahati** Tel : 0361-2910225, **Hyderabad** Tel : 040-40052221, **Jaipur** Tel : 09414097092, **Kolkata** Tel : 033-22124107, **Lucknow** Tel : 0522-4154144, **Madurai** Tel : 0452-2601479, 2603162, **Meerut** Tel : 0121-2768851, **Mumbai** Tel : 09789066008, **New Delhi** Tel : 07876978989, **Pune** Tel : 09972304918, **Patna** Tel : 0612-2332127, **Raipur** Tel : 0771-4912305, **Varanasi** Tel : 05422450115, **Vijayawada** Tel : 0866-2533884, **Vishakhapatnam** Tel : 0891-2570322.

In addition to above the Company has 308 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 Siddhartha Mohanty, Chairman	LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400 021.	Service
2.	Shri Jagannath Mukkavilli, Director	LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400 021.	Service
3.	Shri T. Adhikari, MD & CEO	LIC Housing Finance Ltd., 131, Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.	Service
4.	Dr. Dharmendra Bhandari, Director	Jade Apartment, Seven Bungalows, Opposite Raheja Gardens, Andheri(West), Mumbai - 400 053.	Professional
5.	Shri V. K. Kukreja, Director	C-804 Godrej Tranquil Lokhandwala Complex, Kandivali East, Mumbai - 400101.	Practising Chartered Accountant
6.	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
7.	Shri P. Koteswara Rao, Director	Flat No. 52, Block No. 1B, Kalpataru Estate, Near Majas Bus Depot, Jageshwari-Vikhroli Link Road, Andheri (East), Mumbai - 400 093.	Professional
8.	Shri Kashi Prasad Khandelwal, Director	Flat No. 91, Parjaat, 9th Floor, 24-A, Shakespear Sarani, Kolkata - 700 017.	Practising Chartered Accountant
9.	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
10.	Shri Akshay Kumar Rout, Director	5/702, Vipul Belmonte, Golf Course Road, Parsvnath Exotica, DLF Phase 5, Sector 53, Gurugram, Haryana - 122 003	Former Civil Servant
11.	Ms. Jagannath Jayanthi, Director	12, G1, Navins Apartments, Jaishankar Street, West Mambalam Chennai, Tamilnadu - 600 033.	Independent Director
12.	Shri Ravi Krishan Takkar, Director	2/103, Sunder Vihar, Outer Ring Road, New Delhi - 110 087.	Consultancy and Independent Director
13.	Shri Ramesh Lakshman Adige, Director	B-7 Extension/118, Second Floor, Safdarjung Enclave, South West, Delhi-110029	Professional
14.	Shri Anil Kaul, Director	B-305, Ashok Towers, Dr. Babasaheb Ambedkar Road, Parel, Near ITC Grand Central Hotel, Mumbai - 400012.	Professional

f) & g) Profit and Dividend

Financial Year Ended	Profit Before Tax (Rs. in Crore)	Profit After Tax (Rs. in Crore)	Dividend
31st March 2024	6,053.92	4,765.41	425%
31st March 2023	3,557.00	2,891.03	425%
31st March 2022	2,778.15	2,287.28	425%

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

Liabilities	As at 31/03/2024 (Rs. in Cr.)	As at 31/03/2023 (Rs. in Cr.)	Assets	As at 31/03/2024 (Rs. in Cr.)	As at 31/03/2023 (Rs. in Cr.)
Share Capital	110.08	110.08	Loans	280589.79	267834.80
Reserves & Surplus	31284.55	26990.26	Fixed Assets	360.99	196.05
Secured Loans	228945.20	217838.65	Investments	6277.03	6976.41
Unsecured Loans	23551.59	26935.57	Current Assets, Loans and Advances	2337.67	1516.29
Current Liabilities & Provisions	7313.21	6537.45	Deferred Tax Asset (Net)	1639.15	1888.46
Deferred Tax Liability (Net)	NIL	NIL	Misc. Expenditure, Profit & Loss Account	NIL	NIL
Total	291204.63	278412.01	Total	291204.63	278412.01

Brief particulars of Contingent Liabilities as on 31st March, 2024.

Contingent liabilities in respect of:

● Claims against the Company not acknowledged as debts Rs. 1.06 Crore (Previous year Rs. 0.99 Crore).

● The Company under Direct Tax Vivad Se Vishwas act, 2020 (3 of 2020) entered into Vivad Se Vishwas Scheme for settling its tax dispute in respect of A.Y. 2004-05 to A.Y. 2017-18 & accordingly, received confirmation from Income Tax authorities i.e. in Form 5 which is order for full and final settlement of Tax arrears under Section 5(2) read with Section 6 of under Direct Tax Vivad Se Vishwas Act, 2020 (3 of 2020) the Direct Tax Vivad Se Vishwas Rules, 2020 for all those assessment years and thereby the Company has taken conscious and practical call for settling its tax disputes resulting into finality of outcome in the above aforesaid assessment years. However, refunds for the period under VVS is still pending.

On completion of income tax assessment, the Company had received a demand of Rs. 10.64 Crore for A.Y. 2018-19 and Rs. 30.12 Crore (including interest of Rs. 1.17 Crore) for A.Y. 2019-20 respectively. For A.Y. 2018-19, the demand of Rs. 10.64 Crore has been adjusted against the refund claimed whereas for A.Y. 2019-20 the demand of Rs. 30.12 Crore is unpaid. The aforesaid demands for A.Y. 2018-19 and A.Y. 2019-20 are disputed and the Company has preferred an appeal at the Appellate Authority.

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 2024 was Rs.29226.51 Crore and therefore the Company can accept public deposits upto Rs.87679.53 Crore. The Company has Rs. 3949.81 Crore as Public Deposits and Rs. 5948.75 Crore as Corporate Deposits as on 31st March 2024. Whereas aggregate deposits as on 31st March 2024 was Rs.9898.56 Crore.

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-section (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 or the rate applicable for the immediately lower prescribed period, as applicable. 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.

n) Renewal of deposits:

The deposit may be renewed from the date of 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 (wherever applicable) 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 be remitted to depositor's designated Bank Account 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 is Rs.1.54 Crore (includes due from subsidiary and financial lease receivable) and the total amount of exposure to such entities is Rs.107.65 Crore (includes due from subsidiary, financial lease receivable and investment in shares) as on 31st March, 2024.

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 the 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 on August 02, 2024 and is being issued on the authority and in the name of the Board of Directors of the Company. A copy signed by all the Directors of the Company has been filed with the National Housing Bank, New Delhi.

By Order of the Board
LIC Housing Finance Ltd.

Sd/-

Varsha Hardasani
Company Secretary & Compliance Officer

Date : 02nd August, 2024

Place : Mumbai