

APPLICATION FORM

SANCHAY

PUBLIC DEPOSIT SCHEME

CRISIL CREDIT RATING FAAA/STABLE

DEPOSIT SCHEMES FOR RESIDENT INDIVIDUALS • LIMITED • PRIVATE LIMITED COMPANIES
NON RESIDENT INDIVIDUALS • CO-OPERATIVE SOCIETIES • ASSOCIATION OF PERSONS
(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 companies providing financial assistance in the construction and purchase of homes since 1989; having nation-wide network - 7 Regional Offices, 16 Back Offices, 219 Marketing Units and Consistent record of dividend payments since 1990.

Interest rates effective from 26.10.2015 on retail deposits upto ₹ FIVE CRORES*

Cumulative / Non - Cumulative scheme

TERM	INTEREST RATE P.A.	₹10,000/- WILL BECOME (cumulative scheme)
1 YEAR	8.25%	₹ 10,825/-
18 MONTHS	8.25%	₹ 11,272/-
2 YEARS	8.35%	₹ 11,740/-
3 YEARS	8.40%	₹ 12,738/-
5 YEARS	8.50%	₹ 15,037/-

Minimum Amount of Deposit - ₹10,000/- • Additional Deposit in multiples of ₹1,000/-

Under Non-cumulative Scheme : Interest will be paid annually on 31st March

Under Cumulative Scheme : Interest will be compounded Annually

For Senior Citizens : 1) Additional Interest @ 0.10% p.a. will be paid on Deposits up to ₹50,000/-
2) 0.25% p.a. will be paid on Deposits of ₹51,000/- & above on all terms.

TERM	SENIOR CITIZENS: DEPOSITS UP TO ₹50,000/- ROI P.A.	₹10,000/- WILL BECOME (cumulative scheme)	SENIOR CITIZENS: FOR ₹51,000/- AND ABOVE DEPOSITS, ROI P.A.	₹51,000/- WILL BECOME (cumulative scheme)
1 YEAR	8.35%	₹ 10,835/-	8.50%	₹ 55,335/-
18 MONTHS	8.35%	₹ 11,287/-	8.50%	₹ 57,687/-
2 YEARS	8.45%	₹ 11,761/-	8.60%	₹ 60,149/-
3 YEARS	8.50%	₹ 12,773/-	8.65%	₹ 65,412/-
5 YEARS	8.60%	₹ 15,106/-	8.75%	₹ 77,574/-

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

*Total deposits exceeding ₹5 Crores received from single deposit holder/s within a period of 1 month shall be treated as single deposit and interest rate shall be the rate applicable for deposits exceeding ₹5 Crores.

Application will be accepted at all the offices of the company

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

REGISTRAR TO THE PUBLIC DEPOSIT SCHEME

LINK INTIME INDIA PVT. LTD. : C-13, Pannalal Silk Mills Compound, L.B.S. Marg, Bhandup (W), Mumbai-400 078.

Tel. No.: 2594 6960 • Fax: 2596 2691, 2594 6969 • E-mail: fd@linkintime.co.in

All communications with regards to Public Deposit should be addressed to the Registrar to 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 National Housing Bank. 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, Veer Nariman Road, Fort, Mumbai - 400 001. Tel.: 2204 9799. Fax: 2204 9839

Corporate Office : 131 Maker Tower 'F' Wing, 13th Floor, Cuff Parade, Mumbai - 400 005. Tel.: 2217 8600 Fax: 2217 8600

Email : lichousing@lichousing.com • Website: www.lichousing.com

A. GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSITS

- Acceptance of Public Deposits: Public Deposits will be accepted from Public Ltd./Pvt./Ltd. Companies/ Resident/Non-Resident Individuals, minors through guardians, Association of Persons, Hindu Undivided Families, Co-op. Societies, Proprietary concerns and Partnership Firms.
- Non-Resident Indians (NRI): Deposits from Non-Resident Indians and persons of Indian origin resident 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.
- Application Form: The Application Form along with other Cheque/Demand Draft in favour of "LIC Housing Finance Limited – Public Deposit A/c" and marked "Account Payee Only" payable locally at all places of Demand Draft charges. LIC Housing Finance Limited will pay interest from the date of credit of the Cheque/Demand Draft 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.
- 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. 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 for the part period will be paid on the next interest payment date. Payment of interest will be made through interest warrant or through Electronic Clearing Service (ECS) in respect of the places where such facility has been offered by the company. In respect of Cumulative scheme, interest will be accumulated with principal with annually rest and payment of 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 as per section 194A 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 Registrar namely Link Intime India Pvt. 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.

TAX DEDUCTED DUE TO NON-COMPLIANCE WITH THIS CONDITION WILL NOT BE REFUNDED. Section 139A (5A) of the Income-tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate this 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 is 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:

 - Prescribed rate as per section applicable
 - 20%
- 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. Any discharge given by first name depositor will be valid amount and binding on all the joint depositors unless expressly intimated to the company at the time of making deposit.

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 depositor 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 to 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 prescribe 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 LICHL'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/DD to company's Bank A/c.
- Premature Withdrawal.
 - No premature withdrawal will be allowed before the completion of three months from the date of receipt as per National Housing Bank (NHB) guidelines. In case of request for premature withdrawal after the expiry of three months, the rates given in the table below shall apply
 - 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.
 - 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.

- d) Outstanding post-dated interest warrants in the custody of the depositor, if any, should be surrendered to LIC Housing Finance Limited.

Period completed from date of deposit	Rate of Interest payable (% p.a.)
After 3 Months but before 6 Months	4% simple interest for the period during which the deposit amount was held
After 6 Months but before date of maturity	Interest Payable will be 1% less than the 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

11. Loan against Deposits:

Loans may be granted against Public Deposits upto 75% of the deposit amount, carrying interest at the rate of 2% per annum (annually rests) 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 annually 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.

13. Electronic Clearing Service (ECS):

This facility is provided to depositors in select centers whereby the interest will be credited directly to the depositors' bank account. The depositor would receive credit entry "ECS LICHL" in passbook/ bank statement. Intimation of interest credited would be sent to the depositors. Your Bank will not levy any charge for this facility. However, the interest for the broken period on maturity as well as repayment of deposit amount will be made through warrants.

14. 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 Tax Act, 1961.

15. General:

- 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/guidelines.
- 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 regarding 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 Link Intime India Pvt. Ltd.
- Acceptance of deposits is subject to Mumbai jurisdiction only.
- The deposits solicited of the company are not insured.
- All the deposit holders placing deposits with the company are compulsorily required to mention PAN/GIR No.
- The Company has been assigned a rating of AAAA/STABLE by CRISIL for its Public Deposits.
- In case of any deficiency of the Company in servicing its deposits, the depositor may approach 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.
- 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.
- The Company is within the regulatory framework of the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinions expressed by the Company and for repayment of deposit/discharge of liabilities by the Company.

Mode of Acceptance:

- By issuing an account payee cheque favouring "LIC Housing Finance Limited-Public Deposit A/C"
- By remitting funds through NEFT/RTGS or fund transfer. In case the deposit is exceeding Rs. 5 Cr. from single deposit holder/s within a period of 1 month, the deposit rates should confirmed from the company before placing the deposit.

Bank Account details:

Beneficiary Name : LIC Housing Finance Limited
 Account Number : 002400201012141
 Bank Name : Corporation Bank
 Branch : Fort Branch
 IFSC Code : CORP0000024
 MICR Code : 400017008

LIC HOUSING FINANCE LIMITED

Acknowledgment Slip [To be filled in by the Applicant]

Application No. 10025811

Received from

Mr./Mrs./Miss/M/s.

(Name of the first/sole applicant)

Address

Pin Code

Date:

An application for a public deposit together with Cheque/Draft/Public Deposit Receipt

No. Dated

Drawn on

for ₹

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

For LIC HOUSING FINANCE LIMITED

Authorised Signatory

Agent (Agency's Name): ICICI SECURITIES LIMITED

Code No. : I004

PUBLIC DEPOSIT APPLICATION FORM
 Individual Others

Date: _____

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

PAN No. _____

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

I/We apply for placement/renewal of deposit for a period of _____ months/years and at the interest rate _____ % p.a.

The necessary details are as under:

DEPOSITER'S NAME (in Block Letters)

Gender

Date of Birth / Date of Incorporation

1. _____	M F	D D M M Y Y Y Y
2. _____	M F	D D M M Y Y Y Y
3. _____	M F	D D M M Y Y Y Y

In case First/Sole Applicant is Minor (Guardian's Name):

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 _____

ADDRESS (First/Sole Depositor)

 _____ City _____ Pin Code _____
 Email id _____ Tel No. (with STD Code) _____

 Amount of Deposit ₹ _____ Mode of payment Cheque DD/PO Renewal

Rupees (in words) _____

If Cheque / DD / PO

No _____ Dt. D D M M Y Y Y Y For ₹ _____

Bank _____ Branch _____

If Renewal:

Old Deposit Receipt No _____ Maturing On D D M M Y Y Y Y For ₹ _____

Renewal Amount ₹ _____ Additional Amount ₹ _____

Crossed A/c Payee Cheques/DD should be payable to 'LIC Housing Finance Limited – Public Deposit A/c'
OPTION
PERIOD
 CUMULATIVE: Interest Compounded Annually.
 1 yr 2 yrs 3 yrs 5 yrs

 **NON CUMULATIVE:
Interest payable Annually on 31st March**
 18 months

DETAILS OF BANK ACCOUNT

 Type of Account Savings Current

Account No. _____

Bank _____ Branch _____

 ECS Yes No _____ 9 Digit Code No. (as appearing on MICR cheque issued by your Bank)

 Occupation Service Business Retired Housewife Other

Additional Amount ₹ _____

Status Resident Individual Non - Resident Individual Others (specify)

Category Public Shareholder Director/Relative of a Director Promoter Employee

Deposit Repayable to First Depositor First Depositor Or Survivor/s

Tax Status	Interest Payable By	Other Details
<input type="checkbox"/> Exempt <input type="checkbox"/> Non - Exempt	<input type="checkbox"/> ECS <input type="checkbox"/> Warrants	Occupation <input type="checkbox"/> Service <input type="checkbox"/> Professional <input type="checkbox"/> Others
<input type="checkbox"/> 15G/15H Enclosed (In Triplicate)		Household Income <input type="checkbox"/> ₹1 Lac p.a. <input type="checkbox"/> ₹3 Lac p.a.
<input type="checkbox"/> Order u/s. 197 <input type="checkbox"/> Order u/s. 10		<input type="checkbox"/> ₹3-5 Lac p.a. <input type="checkbox"/> Above ₹5 Lac p.a.

IDENTIFICATION OF NEW DEPOSITOR [MANDATORY]

A photocopy of any one of the following for the first depositor:

PAN Card Election Identity Card Passport/Ration Card Document evidencing creation/registration of the trust company

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 194 A of the Income Tax Act 1961, I/We have gone through the financial & other statements/particulars/representation furnish/made by the Company and after careful consideration, I/We are placing deposit with the 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.

Signature of depositor/s :

- 1) First / Sole / Guardian _____
- 2) Second _____
- 3) Third _____

NOMINATION

Name of Nominee: _____

Date of Birth / Formation

Relationship of nominee with first depositor: _____

Guardian's Name (if nominee is minor): _____

Address of Nominee: _____

Email id: _____ Pin Code _____

Name and Address of witness: _____

Signature of witness

Place and Date: _____

Signature of Depositor(s) for Nomination

FOR OFFICE USE ONLY:

Public Deposit Receipt No. _____

Date of Deposit

Rate Of Interest _____ %p.a.

Amount of Deposit ₹ _____

Maturity Date

Authorised By

Checked By