# APPLICATION FORM

LIC HFL
LIC HOUSING FINANCE LTD

# SANCHAY
## PUBLIC DEPOSIT SCHEME

Resident Individuals Can Apply Online.

**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 350 OF INCOME TAX ACT, 2025)

## HIGHLIGHTS

LIC HFL is India's largest housing finance company providing financial assistance in the construction, purchase & renovation of homes since 1989; having nation-wide network - 10 regional offices, 23 back offices, 303 Area offices and Consistent record of dividend payments since 1990.

Interest rates **effective from 01.09.2026** on Public Deposits upto ₹ 3 CRORE:

| TERM | Rates of Interest (% p.a.) on Public Deposit upto Rs. 3 Crores. Non Cumulative (Monthly Option) | Rates of Interest (% p.a.) on Public Deposit upto Rs. 3 Crores. Non Cumulative (Quarterly Option) | Rates of Interest (% p.a.) on Public Deposit upto Rs. 3 Crores. Cumulative & Non Cumulative (Yearly Option) | On Maturity under Cumulative Scheme ₹ 20,000/- will become |
|---|---|---|---|---|
| 1 YEAR | 6.50% | 6.55% | 6.70% | ₹ 21,340/- |
| 15 MONTHS | 6.55% | 6.60% | 6.75% | ₹ 21,710/- |
| 18 MONTHS | 6.65% | 6.65% | 6.85% | ₹ 22,102/- |
| 2 YEARS | 6.75% | 6.75% | 6.95% | ₹ 22,877/- |
| 3 YEARS | 6.95% | 7.00% | 7.20% | ₹ 24,639/- |
| 5 YEARS | 7.10% | 7.15% | 7.35% | ₹ 28,513/- |

| 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 for the month of March | 1st July, 1st October, 1st January and 31st March for the quarter ending March | on 31st March. |

*In Cumulative Deposit, Interest will be compounded annually.

**Senior Citizens: Additional interest @ 0.25% p.a. (for deposits of Rs. 20,000/- & above but upto Rs.3 Crore) on all tenors. Resident individuals applying online will receive an additional 0.05% ROI over physical applications.**

Interest rates **effective from 01.09.2026** on Public Deposits above ₹ 3 CRORE:

| TERM | Rates of Interest (% p.a.) on Public Deposit above Rs. 3 Crores. Non Cumulative (Monthly Option) | Rates of Interest (% p.a.) on Public Deposit above Rs. 3 Crores. Non Cumulative (Quarterly Option) | Rates of Interest (% p.a.) on Public Deposit above Rs. 3 Crores. Cumulative & Non Cumulative (Yearly Option) | On Maturity under Cumulative Scheme ₹3,00,01,000/- will become |
|---|---|---|---|---|
| 1 YEAR | 6.55% | 6.60% | 6.75% | ₹ 3,20,26,068/- |
| 15 MONTHS | 6.60% | 6.65% | 6.80% | ₹ 3,25,85,766/- |
| 18 MONTHS | 6.70% | 6.70% | 6.90% | ₹ 3,31,77,521/- |
| 2 YEARS | 6.80% | 6.80% | 7.00% | ₹ 3,43,48,145/- |
| 3 YEARS | 7.00% | 7.05% | 7.25% | ₹ 3,70,10,728/- |
| 5 YEARS | 7.15% | 7.20% | 7.40% | ₹ 4,28,70,361/- |

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 ₹ 3 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 ₹ 3 Crore in any of the above mentioned period, the interest rates for that period will be the rates applicable for deposits exceeding ₹ 3 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 & Corporate Office :** 131, Maker Tower - F, 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

## GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSITS

1. **Acceptance of Public Deposits: Public Deposits will be accepted from Resident/Non-Resident Individuals, minors through guardians, Association of Persons, Hindu Undivided Families, Co-op. Societies, Proprietary concerns, Partnership Firms, Trusts and others as decided by management.**

2. 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.

3. The Application Form is to be submitted along with cross Cheque in favour of "LIC Housing Finance Limited - Collection A/c" 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.

4. 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-rata 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 National Automated Clearing House (NACH) in respect of the places where such facility has been offered by the company.

   Interest on Non- Cumulative Deposits (Quarterly Option) will be paid on 1st July, 1st October, 1st January and on 31st March for the quarter ending March every year.

   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/Quarterly 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/next quarter. 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/Quarterly 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.

5. Deduction of Tax at Source: In case where the interest amount exceeds 10,000/-(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 393(1) [table Sl. No. 5(ii)/(iii)/Section 393 (2) of the Income Tax Act, 2025 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 121 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, 2025 - Senior Citizens may submit a declaration for non-deduction in Form 121.

   TAX DEDUCTED DUE TO NON-COMPLIANCE WITH THIS CONDITION WILL NOT BE REFUNDED. Income-tax Act, 2025 requires every person receiving any sum or income from which tax has been deducted to intimate his/her Permanent Account Number (PAN) to the person responsible for deducting such tax. Further Income Tax Act, 2025 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: (i) Prescribed rate as per section applicable (ii) 20%

6. 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 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.

7. 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.

8. 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.

   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.

9. 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 unless opted for Auto Renewal.If the date of maturity falls on any day on which LICHFL'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 be automatically remitted to depositor's designated bank account mentioned on the application form on maturity of the deposit.

11. Premature Withdrawal.

a) No premature withdrawal will be allowed before the completion of three months from the date of realization subject to the Reserve Bank of India (Non Banking Financial Company) Directions, 2025 as applicable from time to time. In case of request for premature withdrawal, the rates given in the table below shall 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.

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 the date of deposit | Rate of Interest payable (% p.a.) |
|---|---|
| Within 3 months subject to lock-in period requirements | No interest [subject to the Reserve Bank of India (Non Banking financial company) Directions, 2025] |
| 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. |

12. **Loan against Deposits:** Loan 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 deposit 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.

13. 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.

14. **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.

15. The Company is an approved Housing Finance Company eligible to accept deposits from trusts, and fully complies with the requirements specified under Schedule XVI, read with Section 350, of the Income-tax Act, 2025.

16. **Know Your Customer (KYC):** Every depositor is required to comply with the KYC Guidelines issued by the Reserve Bank of India and provisions of Prevention of Money Laundering Act, 2002 and the rules notified thereunder.

17. **General:**

(i) Deposits will be subject to the Rules/Guidelines issued from time to time by RBI / NHB or any other statutory authority and/or Central/State Government in connection with acceptance of Public Deposits by Housing Finance Companies.

ii) These Terms and Conditions form part of the prescribed Application Form.

iii) 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 RBI / NHB regulations/guide lines.

iv) 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.

v) The Company has Public Deposit Desk at the Corporate Office to look into any investor grievance regarding deficiencies, if any, in the services.

vi) Public Deposit Receipts 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.

vii) In case of loss/misplacement of Public Deposit Receipts / Warrants, relevant legal procedures will have to be complied.

viii) Change of address of the first depositor should be intimated to Datamatics Global Services Ltd.

ix) Acceptance of deposits is subject to Mumbai jurisdiction only.

x) The deposits solicited by the company are not insured.

xi) 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.

xii) All the deposit holders placing deposits with the company are compulsorily required to mention PAN.

xiii) All the deposit holders placing deposit with the company are compulsorily required to provide LEI Number (Legal Entity Identifier Number) for transaction of Rs. 50 Crore and above.

xiv) The Company has been assigned a rating of AAA/STABLE by CRISIL for its Public Deposits.

xv) In case of any deficiency of the Company in servicing its deposits, the depositor may approach RBI / NHB, the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum for relief.

xvi) In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Eastern / Western / Northern / Southern Bench of Company Law Board (as applicable) or NCLT

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.

xviii) As required by RBI / 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 RBI / 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 Finance Company and for repayment of deposit/discharge of liabilities by the Housing Finance Company.

xx) The aggregate dues from the facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and/or the housing finance company are/is holding substantial interest is Rs. 4.20 crores (includes due from subsidiary and financial lease receivable) and the total amount of exposure to such entities is Rs. 201.87 crores (includes due from subsidiary, financial lease receivable and investment in shares) as on 31st March, 2026.

**Mode of Acceptance:**

a) **By issuing an account payee cheque favouring "LIC Housing Finance Limited-Collection A/C."**

b) **By remitting funds through NEFT/RTGS or fund transfer. A Depositor can deposit upto Rs. 3 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. 3 Crore in any of the above mentioned period, the interest rates for that period will be the rates applicable for deposits exceeding Rs. 3 Crore.**

**Bank Account details**

| | | | |
|---|---|---|---|
| Beneficiary Name | : LIC Housing Finance Limited | Branch | : Cuffe Parade Branch |
| Account Number | : 919020003182009 | IFSC Code | : UTIB0000447 |
| Bank Name | : Axis Bank Ltd. | MICR Code | : 400211039 |

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# LIC HOUSING FINANCE LIMITED

**Acknowledgement Slip (To be filled in by the Applicant)**

Application No./URN____________________ Date :

Received from Mr./Mrs./Miss/M/s.

(Name of the first/sole applicant)

Address

Pin Code

An application for a public deposit together with Cheque/RTGS/NEFT/Public deposit Receipt No.

Dated

Drawn on

for ₹

being public deposit amount for a period of 1/2/3/5 years/15 Months/18 Months (Cumulative/Non-Cumulative)

**For LIC HOUSING FINANCE LIMITED**

**Authorised Signatory**

URN : ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

स्वगृहाय अर्थसहाय:
LIC HFL
LIC HOUSING FINANCE LTD

**Please select one :**

☐ **Direct** ☐ **Agent Name :** SHINE CAPITAL PRIVATE LIMITED **Agent Code :** 2760

# 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** 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 ☐ Resident Individual ☐ Non Resident Individual ☐ Co-op. Society ☐ Trust ☐ Partnership Firm ☐ Association of Persons ☐ HUF ☐ Others ____________

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

Relation with First/Sole Depositor ____________

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 ₹ ____________ Mode of payment ☐ Cheque ☐ RTGS/NEFT ☐ Renewal

Rupees (in words) ____________

Cheque / RTGS / NEFT (UTR)

No. ____________ Dt. D D M M Y Y Y Y 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.**

**2nd Depositor :** Bank Account No. ____________ MICR Code ____________

IFSC Code ____________ Bank Name ____________ Branch ____________

**3rd Depositor :** Bank Account No. ____________ MICR Code ____________

IFSC Code ____________ Bank Name ____________ Branch ____________

If Renewal : Old Deposit Receipt No. ____________ Maturing On D D M M Y Y Y Y For ₹ ____________

Renewal Amount ₹ ____________ Additional Amount ₹ ____________

Legal Entity Identifier Number (For deposit of Rs. 50 Crore & above) : ____________

☐ **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 |
|---|---|
| ☐ **CUMULATIVE : Interest Compounded Annually.** | ☐ **1 yr** ☐ **15 months** ☐ **18 months** ☐ **2 yrs** ☐ **3 yrs** ☐ **5 yrs** |
| ☐ **NON-CUMULATIVE: Interest payable Annually on 31st March.** | **ROI :** ☐☐☐☐ |
| ☐ **NON-CUMULATIVE: Interest Payable Quarterly.** | |
| ☐ **NON-CUMULATIVE: Interest Payable Monthly .** | |

**Deposit Payable to** ☐ First Depositor ☐ First Depositor or survivor/s

**Category** ☐ Public ☐ Director/Relative of a Director ☐ Promoter ☐ Employee ☐ Shareholder (DP Client ID____________)

| Tax Status | | Interest Payable By | |
|---|---|---|---|
| ☐ Exempt | ☐ Non - Exempt | ☐ NACH | ☐ Warrants |
| ☐ Form 121 Enclosed (In Triplicate) | | | |
| ☐ Order u/s. 395(1) | ☐ Order u/s. 11 | | |

**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

☐ Job card by NREGA signed by State government officer ☐ Letter from National population Register

I/We the applicant(s) hereby apply for the placement/renewal of Public Deposit as pe 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 393 (1) of the income Tax Act 2025. I/We have gone through the financial & other statements / particulars/ representations furnished / made by the LICHFL and after careful consideration, I/We are placing deposit with the LICHFL 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-oprate in any investigation as and when required by the LIC HFL 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/We also consent to the Company for sharing, accessing, receiving, and processing my/our Deposit and financial information through an RBI-regulated NBFC-Account Aggregator (AA) framework, in accordance with applicable RBI regulations and for purposes permitted under law.

**I hereby give my explicit consent to LICHFL to duly ☐ renew principal / ☐ renew principal and interest / ☐ repay, 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

**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.**

LIC HFL
स्वगृहाय अर्थसहाय:
LIC HOUSING FINANCE LTD

**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

Affix a latest Photograph here

Prefix | First Name | Middle Name | Last Name

Name : (As per PAN)
Guardian Name: (Incase of Minor)
Father/Spouse Name :
Mother Name :
Maiden Name :

Marital Status: ☐ Unmarried ☐ Married ☐ Others Gender: ☐ Male ☐ Female ☐ Transgender ● CKYC

Status: ☐ Resident Individual ☐ Non Resident Individual ● Citizenship: ☐ Indian ☐ 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 Firm ☐ HUF ☐ Society ☐ Association of Persons ☐ Trust ☐ Liquidator ☐ LLP
☐ Artificial Liability Partnership ☐ Artificial Juridical Person ☐ Not Categorised ☐ Body of Individuals ☐ Others______

Date of Incorporation : D D M M Y Y Y Y Date of Commencement of Business: D D M M 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 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 :** (In case of Individual/HUF) ☐ Guardian of Minor ☐ Assignee ☐ Authorised Representative Relation to Minor : (In case of Guardian) ______

**Citizenship :** ☐ Indian ☐ Others (Specify Country Name)______

**Number of Related Person :**

**Related Person Type :** (In case of Legal Entity) ☐ Promoter ☐ Karta ☐ Trustee ☐ Partner ☐ Court Appointment Official ☐ Proprietor ☐ Beneficiary
☐ 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**
1. PROOF OF IDENTITY - PAN
2. PROOF OF ADDRESS

☐ Proof of possession of Aadhaar number (Please redact / blackout first 8 digits of aadhaar number) X X X X X X X X
☐ Passport No. Expiry Date D D M M Y Y Y Y
☐ Driving Licence No. D D M M Y Y Y Y
☐ Voter ID Card No.
☐ Job card by NREGA signed by State government officer.
☐ Letter from National population Register.

**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 LIC HFL. ) ______

Correspondence Address/Local Address -
Line 1 -
Line 2 -
Line 3 -
City / Town / Village - District - Pin/Post Code -
State / UT Code - Country -

**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______
- Self Attested copy of Tax Residency Certificate

*Functional equivalent of TIN : Social Security/Insurance No./Citizen/Personal Identification/Service Code/National Identification No./Resident No.
Foreign Residence Address ______

**Occupation Type :** Service: ☐ Private Sector ☐ Public Sector ☐ Govt Sector
**Employee Id :** ______
Others: ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student
☐ Business : Nature of Business ______
**Others** (Please tick wherever is applicable)
☐ Antique Dealers ☐ Dealers in Arms ☐ Bullion Dealers ☐ Exports/Imports Activity
☐ Conducting Money Service Bureau such as money exchangers
☐ Real Estate & Construction Business ☐ Politically Exposed Person
**Networth (Assets-Liabilities) :** ☐ Less than Rs. 5 Crore ☐ Rs. 5 Crore or More
**Household Income :**
☐ upto Rs. 1 Lakh p.a. ☐ upto Rs. 3 Lakh p.a. ☐ upto Rs. 5 Lakh p.a. ☐ Above Rs. 5 Lakh p.a.
Source of Funds :______ Purpose of Opening Account :______

**Additional requirements/Proof of Identity for Deposit By Charitable/ Religious Trusts, AOP, Co-operative Society, HUF, Partnership Firm.**
☐ Certificate of Registration
☐ Certificate of Incorporation / Formation
☐ Governing Deed &/or Rules & Regulations/ Bye Laws/Partnership Deed/HUF Deed
☐ PAN Card ☐ Trust Deed ☐ Telephone Bill
☐ Resolution of Board/Managing Committee
☐ Power of Attorney granted to its Manager, Officer's or Employees to transact on its behalf
☐ List of authorised signatories
☐ Proof of Identity of Trustees/Beneficiaries/Settlors
☐ Cancelled Cheque(as additional requirements)
☐ Activity Proof - 1 (for Sole Proprietorship only)
☐ Activity Proof - 2 (for Sole Proprietorship only)

## DECLARATION

I hereby declare that the details furnished in above KYC compliance application form are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. Incase any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I maybe held liable for it.

I/We further declare that the deposit made under the deposit application is through legitimate source and does not include directly/indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion under any law of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions there under, as amended from time to time.

I hereby declare consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.
I hereby authorise LIC HFL to conduct online/offline verification of KYC.

Date: D D – M M – Y Y Y Y Place:______ Signature of the Depositor / Related Person

## ATTESTATION / FOR OFFICE USE ONLY

**Documents Received** ☐ Certified Copies **Application type** ☐ New ☐ Update

**KYC VERIFICATION CARRIED OUT BY** **KYC Number**

Date : – –
Emp. Name :
Emp. Code :
Emp. Desig. :
Emp. Branch :

**INSTITUTION DETAILS**
Name
Code

[Employee Signature] [Institution Stamp]

## FORM DA 1 : NOMINATION

Nomination under Section 36B of the National Housing Bank Act, 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect of deposit with LIC Housing Finance Ltd.

I/We______Address(es)______

Nominate the following person to whom in the event of my / our / minor's death the amount of this deposit may be returned by LIC Housing Finance Ltd.
Name of Nominee:
Date of Birth D D M M Y Y Y Y Age Relationship of Nominee with First/SoleDepositor Gender M F T
*As the nominee is a minor on this date, I/We appoint Shri/Smt/Kum.______Address______
______ Date of Birth D D M M Y Y Y Y
to receive the amount of the deposit on behalf of the nominee in the event my/our/minor's death during the minority of the nominee.
Address of Nominee:______
Mobile: Pin Code KYC No.(If KYC is already complied)______
Email id:
*Strike out if nominee is not minor.
# Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.
# Name and Address of witness (ONLY IN CASE OF THUMB IMPRESSION)
Witnesses-1 ______
Witnesses-2 ______
Sign. 1 ______ Sign. 2 ______
Place and Date: ______

☐ Please tick if nominee's name should not be printed on Deposit Receipt/Renewal of Deposit. (Nominee name will be printed accordingly on the Deposit Receipt)

**# Signature of Depositor(s) for Nomination**
**(First/Sole/Guardian)** **(Second)** **(Third)**

**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 & Corporate Office : 131, Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400005.

ii) Subsidiary Companies :

1. LICHFL Care Homes Limited
The Company is engaged in the business to establish & operate assisted living community centres for the senior citizens.

2. LICHFL Financial Services Limited
The Company is engaged in the business for Marketing of housing loan, insurance products (Life and General Insurance), mutual funds, fixed deposits, credit cards.

3. LICHFL Asset Management Company Limited
The Company is in the business of managing, advising, administrating Private Equity Funds including Venture capital Fund and Alternative Investment Fund (AIF).

4.LICHFL Trustee Company Private Limited
The Company is undertaking the business of trusteeship services for Venture Capital Funds and Alternative Investment Funds.

iii) The Company has Regional Offices/Back Offices at the following Places:

**Regional Offices: Eastern Region** Tel: 033-2212 9199, **East Central Region** Tel: 0612-2216023, 2216024, **Central Region** Tel: 0755-4910983, **Northern Region** Tel: 011-23369779, **North Central Region** Tel: 0522-4063261, **Southern Region** Tel: 044-24319240, **South Central Region** Tel: 080-40368582, **South Eastern Region** Tel: 040-40165302, **Western Region** Tel: 022-41897307, **East Coast Region** Tel: 0674-2544011.

**Back Offices: Ahmedabad** Tel: 09829134162, 07949217755, **Bangalore** Tel: 080-43003642, **Bhopal** Tel: 0755-4063107, **Bhubaneshwar** Tel: 0674-2540211, **Chandigarh** Tel: 0172-5072813, **Chennai** Tel: 044-24319208, **Coimbatore** Tel: 0422-4540302, **Ernakulam** Tel: 0484-2910603, **Guwahati** Tel: 0361-2910225, **Hyderabad** Tel: 040-40052221, **Jaipur** Tel: 0141-3668834, **Kolkata** Tel: 033-22124107, **Lucknow** Tel: 0522-4154123 **Madurai** Tel: 0452-2603162, **Meerut** Tel: 0121-4224930, **Mumbai** Tel: 09789066008, **New Delhi** Tel: 09434115454, **Pune** Tel: 09820571256, **Patna** Tel: 0612-2332127, 2332128, **Raipur** Tel: 0771-4912305, **Varanasi** Tel: 07757005811, **Vijayawada** Tel: 0866-2533883, 2533884 **Vishakhapatnam** Tel: 0891-2746480.

In addition to above the Company has 303 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 Doraiswamy Ramchandran, Chairman and Non - Executive (Nominee) Director | LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400021. | Service |
| 2. | Shri Ratnakar Patnaik, Non - Executive (Nominee) Director | LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400021. | Service |
| 3. | Shri T Adhikari, MD & CEO | LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400021. | Service |
| 4. | Shri P. Koteswara Rao, Non – Executive Director | Flat No.52, Block no.1B, Kalpataru Estate, Near Majas Bus Depot, Jogeshwari-Vikhroli Link Road, Andheri East, Mumbai –400093. | Professional |
| 5. | Shri Kashi Prasad Khandelwal, Independent Director | Flat No 91, Parijaat 9th floor, 24-A Shakespeare Sarani, Kolkata-700017. | Practising Chartered Accountant |
| 6. | Shri Sanjay Kumar Khemani, Independent Director | M M Nissim & Co. LLP HO: Barodawala Mansion, B Wing, 3rd Floor, 81, Dr. A B Road, Worli, Mumbai – 400018. | Practising Chartered Accountant |
| 7. | Shri Akshay Kumar Rout, Non – Executive Director | 5/702, Vipul Belmonte, Golf Course Road, Parsvnath Exotica, DLF Phase 5, Sector 53, Gurugram, Haryana- 122003. | Former Civil Servant |
| 8. | Ms. Jagennath Jayanthi, Independent Director | 12, G1 Navins Apartments, Jaishankar Street, West Mambalam Chennai,Tamilnadu – 600033. | Independent Director |
| 9. | Shri Ravi Krishan Takkar, Independent Director | 2/103, Sunder Vihar, Outer Ring Road, New Delhi-110087. | Consultancy and Independent Director |
| 10. | Shri Ramesh Lakshman Adige, Independent Director | B-7 Extension/118, Second Floor, Safdarjung Enclave, South West, Delhi-110029. | Professional |
| 11. | Shri Anil Kaul, Independent Director | B-305, Ashok Towers, Dr. Babasaheb Ambedkar Road, Parel, Near ITC Grand Central Hotel, Mumbai, Maharashtra-400012. | Professional |
| 12. | Shri T C Suseel Kumar, Independent Director | Sreeragam, Palace Road, Puzhavathu, Changanaseri, Kerala 686101 | Retired Managing Director, LIC of India |
| 13. | Shri Masil Jeya Mohan, Independent Director | H2, Arihant Shloka Apartments, Ak Swamy Nagar 1st Street Kilpauk Chennai-600010 | Retired |

f) & g) Profit and Dividend

| Financial Year Ended | Profit Before Tax (Rs. in Crore) | Profit After Tax (Rs. in Crore) | Dividend |
|---|---|---|---|
| 31st March 2026 | 7080.62 | 5595.15 | 500% |
| 31st March 2025 | 6855.81 | 5429.02 | 450% |
| 31st March 2024 | 6053.92 | 4765.41 | 450% |

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

| Liabilities | As at 31.3.2026 (Rs. In Crore) | As at 31.3.2024 (Rs. In Crore) |
|---|---|---|
| Share Capital | 110.08 | 110.08 |
| Reserves & Surplus | 41215.46 | 36146.70 |
| Secured Loans | 257103.98 | 247707.58 |
| Unsecured Loans | 20318.52 | 22889.64 |
| Other Liabilities & Provisions | 6357.69 | 7051.96 |
| Deferred Tax Liability (Net) | NIL | NIL |
| **Total** | **325105.73** | **313905.96** |

| Assets | As at 31.3.2026 (Rs. In Crore) | As at 31.3.2025 (Rs. In Crore) |
|---|---|---|
| Loans | 316167.84 | 302856.63 |
| Fixed Assets | 384.14 | 402.01 |
| Investments | 5050.33 | 6872.01 |
| Other Assets, Loans & Advance | 2441.48 | 2476.46 |
| Deferred Tax Asset (Net) | 1061.94 | 1298.85 |
| Misc. Expenditure,Profit & Loss Account | NIL | NIL |
| **Total** | **325105.73** | **313905.96** |

Brief particulars of contingent Liabilities as on 31st March, 2026.

Contingent liabilities in respect of:

- Claims against the Company not acknowledged as debts Rs. 2.99 Crore (Previous Year Rs. 1.50 Crore).
- Contingent liabilities in respect of income-tax of Rs. 9.93 crore (Previous year Rs. 6.43 crore) is disputed and are under appeals. The Company expects the demands to be set aside by the Appellate authority; hence no provision is considered necessary.
- Contingent liabilities in respect of Goods and Service Tax of Rs. 08.83 crore (Previous year Rs. 34.22 crore) is disputed and are under appeals. The Company expects the demands to be set aside by the appellate authority; hence no provision is considered necessary.

i) The amount of Public Deposits which the Company can raise under the Rererve Bank of India (Housing Finance Companies) Directions, 2025 is equivalent to 1.5 (One and a half) times of the net owned fund which as on 31st March 2026 was Rs. 39365.59 Crore and therefore the Company can accept public deposits upto Rs.59048.39 Crore. The Company has Rs. 5522.56 Crore as Public Deposits and Rs. 5866.88 Crore as Corporate Deposits as on 31st March 2026. Whereas aggregate deposits as on 31st March 2026 was Rs. 11389.44 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-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 National Automated Clearing House (NACH) as requested by the depositors for Yearly option and only through NACH for Quarterly/Monthly Option. Interest will be paid on fixed date i.e.31st March for Yearly option, for Quarterly option on 1st July, 1st October, 1st January and 31st for the quarter ending March, for Monthly option on 1st day of the month and on 31st 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 Reserve Bank of India (Housing Finance Companies) Directions 2025, 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 Reserve Bank of India (Housing Finance Companies) Directions 2025, |
| 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 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 option is 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 be automatically remitted to the depositor's designated bank account mentioned in the application form, 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, 2025, 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. 4.20 crore (includes due from subsidiary and financial lease receivable) and the total amount of exposure to such entities is Rs. 201.87 crore (includes due from subsidiary, financial lease receivable and investment in shares) as on 31st March 2026.
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 July 30, 2026, and is being issued on the authority and in the name of the Board of Directors of the Company. A copy signed by all Directors of the Company has been filed with the National Housing Bank/Reserve Bank of India for record purpose.

By Order of the Board
LIC Housing Finance Ltd.
Sd/-
**Varsha Hardasani**
Company Secretary & Compliance Officer

Date : 30th July, 2026
Place: Mumbai