



LIC HFL

LIC HOUSING FINANCE LTD

PUBLIC DEPOSIT SCHEME

TRANSPARENCY & TRUST BUILD LASTING RELATIONSHIPS

DEPOSIT SCHEMES FOR RESIDENT INDIVIDUALS/ LIMITED/PRIVATE LIMITED COMPANIES/
NON RESIDENT INDIVIDUALS/ CO-OPERATIVE SOCIETIES / ASSOCIATION OF PERSONS

CRISIL CREDIT RATING FAAA / STABLE

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, 13 Back Offices, 188 Marketing Units and 1 Customer service point. Consistent record of dividend payments since 1990.

INTEREST RATES EFFECTIVE FROM 24.02.2011 ON RETAIL DEPOSITS UPTO RS. FIVE CRORES *

CUMULATIVE / NON-CUMULATIVE SCHEME

TERM	INTEREST RATE P.A.	RS. 10,000/- WILL BECOME (cumulative scheme)
1 YEAR	9.00%	Rs. 10,920/-
18 MONTHS	9.00%	Rs. 11,412/-
2 YEARS	9.25%	Rs. 11,982/-
3 YEARS	9.50%	Rs. 13,211/-
5 YEARS	9.50%	Rs. 15,905/-

○ Minimum Amount of Deposit - Rs. 10,000 /- ○ Additional Deposit in multiples of Rs. 1,000 /-
Under Non-cumulative Scheme : Interest will be paid Half Yearly on 30th September and 31st March.
Under Cumulative Scheme : Interest will be compounded Half Yearly .

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

TERM	SENIOR CITIZENS: DEPOSITS UP TO RS. 50,000/- ROI P.A.	Rs. 10,000/- WILL BECOME (CUMULATIVE SCHEME)	SENIOR CITIZENS : FOR RS. 51,000/- AND ABOVE DEPOSITS, ROI P.A.	Rs. 51,000/- WILL BECOME (CUMULATIVE SCHEME)
1 YEAR	9.10%	Rs. 10,931/-	9.25%	Rs. 55,827/-
18 MONTHS	9.10%	Rs. 11,4287/-	9.25%	Rs. 58,409/-
2 YEARS	9.35%	Rs. 12,005/-	9.50%	Rs. 61,403/-
3 YEARS	9.60%	Rs. 13,249/-	9.75%	Rs. 67,858/-
5 YEARS	9.60%	Rs. 15,981/-	9.75%	Rs. 82,090/-

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 Rs. Five Crores received from single deposit holder/s within a period of 2 months shall be treated as single deposit and interest rate shall be the rate applicable for deposits exceeding Rs. Five 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.: 25963838 • Fax:25962691, 25946969. • E-mail : helpline@linkintime.co.in

• Contact Person: Mr. Kailas Godambe

All communications with regard 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 here with 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, Customer 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:

Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400001 • Phones: 2204 0006, 2204 9799 • Fax: 2204 9839

• 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 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 offices of the Company. Investors at other locations can send Demand Drafts after deducting the 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 investor's bank account. Interest on deposit will start from the date of credit in company's bank account. Interest on deposit (Non Cumulative) will be paid on 30th September and 31st March. 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 any of 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 half yearly 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 Rs.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 depositors, who are not liable to pay income tax and the interest to be paid / credited in the financial year does not exceed the maximum amount exempt from tax, 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 in Form 15H.
TAX DEDUCTED DUE TO NON-COMPLIANCE WITH THIS CONDITION WILL NOT BE REFUNDED. Section 139A(SA) of the Income-tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his Permanent Account Number (PAN) to the person responsible for deducting such tax. Further section 139A(SB) 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 shall be deducted at source at the higher of the following rates:
(I) Prescribed rate as per section applicable (II) 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 named depositor and payment of interest and repayment of principal amount shall be made to the first named depositor. Any discharge given by first named 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.
- Nomination: Individual depositors can, singly or jointly, nominate other person under this facility. The nominee shall be recognized 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 cannot 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 may at its sole discretion issue a duplicate receipt upon receiving an indemnity from the depositor in the form prescribed by the Company.
The deposit receipt is not transferable. The Company will not recognize any lien or assignment of the deposit or interest thereof. In case of any discrepancy found in the deposit receipt, the same may be brought to the notice of the company within 15 days of the date of receipt.
- Renewal and Repayment of Deposits: In case of renewal of Public Deposit, a fresh application form duly filled should accompany the 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.
No part repayment or renewal will be permitted.
Interest rates are subject to change and the rate applicable will 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 authorized agents is for the period completed and excess brokerage paid as a result of pre payment of the deposit will be recovered.
- 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	No interest
6 months but before date of maturity	Interest shall be 2% less than the rate applicable to the period for which deposit remained with the Company, if interest rate has not been prescribed for such period, then 3% lower than the minimum rate at which public deposits are accepted by the company.

- 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 (Half Yearly 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 shall be settled in one lump sum by the depositor or shall be adjusted on maturity of the deposit. However, the granting of loan will be at the sole discretion of the Company. This facility will not be available for deposit in the name of minors.
- Agents are not authorized to accept cash or issue receipts 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.
- 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.
- 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 to the Agent (appointed by the company) other than deposit holders.
 - 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 followed.
 - Change of address of the first depositor should be intimated to Link Intime India Pvt. Ltd. ix) Acceptance of deposits is subject to Mumbai jurisdiction only.
 - All the deposit holders placing deposit in excess of Rs.20,000/- must mention PAN / GIR No. along with jurisdiction.
 - The Company has been assigned a rating of FAAA/STABLE by CRISIL for its Public Deposits.
 - In case of any deficiency of the Company in servicing its deposits, the depositor may approach 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.

LIC HOUSING FINANCE LIMITED

Acknowledgment Slip [To be filled in by the Applicant]

Application No. _____

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/Draft/Public Deposit Receipt

No. _____ Dated _____

d d - m m - y y y y

Drawn on _____

for Rs _____

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



LIC HFL

LIC HOUSING FINANCE LTD

KNOW YOUR CUSTOMER (KYC) COMPLIANCE APPLICATION FORM (Individual)
PLEASE FILL THE INFORMATION IN BLOCK LETTERS AND TICK [X] IN APPROPRIATE PLACES

The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and NHB's guidelines on Anti Money Laundering.

Affix a latest photograph here

Name of the Applicant (As appearing in supporting identification document)

Mr./Mrs./Miss/ M/s. [Grid]

Full Name of the Father / Husband / Guardian

Mr./Mrs./Miss [Grid]

Status [] Resident Individual [] Non Resident Individual [] Co-Operative Societies [] Persons of Indian Origin (PIO) [] PVT. LTD. COMPANY (Attach copy of PIO Card)

Date of Birth / Formation [Grid] [] LTD. COMPANY

Nationality [Grid]

Income-tax Permanent Account Number (PAN) [Grid] (Attach a copy of PAN Card)

Proof of Identity to be provided by Applicant. (Please submit ANY ONE of the following certified documents)

[] Passport [] Photo Pan Card [] Driving Licence [] Voter's Identity Card [] Photo Debit/Credit Card issued by Bank

Any other Identification with Photograph (Subject to satisfaction of the Company) _____

Present Address of Applicant for all communications

Company Name / Flat No. & Bldg. Name [Grid]

Road No. / Name [Grid] City [Grid] Pin Code [Grid]

State [Grid] Country [Grid]

Tel. (R) [Grid] STD Code [Grid] Fax [Grid] Mobile [Grid]

Tel. (O) [Grid] Extn. No. [Grid] Email id [Grid]

Proof of Address to be provided by Applicant (Please submit ANY ONE of the following certified documents)

[] Latest Telephone Bill of Land Line / Mobile [] Latest Electricity / Gas Bill [] Latest Bank Account Statement [] Latest Demat Account Statement [] Registered Rent Agreement [] Ration Card

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

Other Details

Education

[] SSC/HSC [] Graduate [] Post-Graduate

Occupation

[] Service [] Retired [] Business [] Professional [] Housewife [] Student

Marital Status [] Single [] Married

Number of Children: [] Son/s [] Daughter/s

Accommodation [] Own [] Rented [] No. of years at current address

Household income (Optional) [] Less than Rs. 1 lakhs p.a. [] Rs. 1-3 lakhs p.a. [] Rs. 3-5 lakhs p.a. [] Rs. 5-10 lakhs p.a. [] Above Rs. 10 Lakhs p.a.

DECLARATION

I/We hereby declare that above information is true to the best of my /our knowledge and belief.

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 contravention or evasion under any law.

Place:

Date: _____ Signature of the Depositor

For Office use only :

Branch : _____ Date of Receipt : _____

Checked by: _____

Authorised by: _____ Customer No. _____

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 of residential houses. The addresses of the Registered Office and offices of the Company are as under :-
 i) Registered & Corporate Office : Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai 400001.
 ii) Subsidiary Companies : 1) LICHFL Care Homes Limited Engaged in the business of providing shelter to elderly people.
 2) LICHFL Financial Services Limited Engaged in the business of marketing various financial products and services on own account and on behalf of others.
 3) LICHFL Asset Management Company Limited Incorporated to carry on the business of managing, advising, administering mutual funds, investment trust.
 4) LICHFL Trustee Company Private Limited Incorporated to carry on the activities of trustees to venture capital trust and funds whether onshore or offshore.

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

Regional Offices :	Back Office :
Kolkata – (033) 22128043, 22126738; Lucknow – (0522) 2394358, 2396949; New Delhi – (011) 28844271, 28844277; Bangalore – (080) 22960502, 22960504; Chennai – (044) 24313907, 24313906; Mumbai – (022) 22693675, 22610286; Hyderabad – (040) 23440507, 23440508	Kolkata - (033) 22129986, 22129419; Lucknow - (0522) 2231108, 2201116; Bhopal (0755) 2574124, 4245979; New Delhi - (011) 23234933, 23233908; Jaipur - (0141) 2360139, 2360495; Bangalore - (080) 22960516, 22960513; Hyderabad - (040) 23440507, 23440508; Chennai - (044) 24313911, 24313912; Coimbatore - (0422) 2220693, 2221805; Ernakulam- (0484) 2370606, 2373338; Madurai - (0452) 2603162, 4382336; Mumbai-(022) 22693165, 22693166; Pune-(020) 25650508, 25676684.

In addition to above the Company has 188 marketing units and 1 customer service point all over India.

- d) Brief Particulars of the Company : The Company is managed by the Managing Director and Director and Chief Executive 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 D. K. Mehrotra, Chairman	LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400 021.	Service
2.	Shri Sushobhan Sarker, Managing Director	LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400 021.	Service
3.	Shri Dhananjay Mungale, Director	309, Tulsiani Chambers, Nariman Point, Free Press Journal Marg, Mumbai - 400 021.	Professional
4.	Shri S. Ravi, Director	Ravi Rajan & Co, Chartered Accountants, 505A, 5th Floor, Rectangle-1, District Centre, Saket, New Delhi-110012.	Professional
5.	Shri K. Narasimha Murthy, Director	3-6-365, 104, Pavani Estate, Himayatnagar, Hyderabad – 500 029.	Professional
6.	Shri B.N. Shukla, Director	'Siddharth', 2H/71, T. V. Tower Road, Mahatma Gandhi Nagar, P.O. Lohia Nagar, Patna – 800 020.	University Professor
7.	Shri Jagdish Capoor, Director	1601, Brooke Ville, 359, Mogul Lane, Mahim, Mumbai 400016.	Retired from Service
8.	Ms Savita Singh, Director	One Indiabulls Centre, 13th Floor, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013.	Professional
9.	Shri V K Sharma, Director & Chief Executive	LIC Housing Finance Ltd., Bombay Life Building, 2nd Floor, 45 / 47 Veer Nariman Road, Mumbai – 400 001.	Service

f) & g) Profit and Dividend	Financial Year ended	Profit Before Tax(Rs. in Crores)	Profit after tax (Rs. in Crores)	Dividend
	31st March 2012	1230.91	914.20	180%
	31st March 2011	1294.16	974.49	175%
	31st March 2010	911.27	662.18	150%

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

Liabilities	As at 31.3.2012 (Rs. in Crores)	As at 31.3.2011 (Rs. in Crores)	Assets	As at 31.3.2012 (Rs. in Crores)	As at 31.3.2011 (Rs. in Crores)
Share Capital	100.99	95.00	Housing Loans	63080.15	51089.84
Reserves & Surplus	5581.21	4074.11	Fixed Assets	76.76	47.43
Secured Loans	50851.53	40700.61	Investments	1375.06	1403.15
Unsecured Loans	5235.74	4462.22	Deferred Tax Asset	220.83	169.83
Current Liability	3986.00	4298.03	Current Assets	1002.67	919.72
Total	65755.47	53629.97	Total	65755.47	53629.97

Brief particulars of contingent Liabilities as on 31.03.2012:

Contingent liabilities in respect of:

- a. Corporate Undertaking of Rs. 1435.00 lacs (Previous year Rs. 1435.00 lacs) for securitization transactions.
 b. Claims against the Company not acknowledged as debts Rs.5.93 lacs (Previous year Rs.8.38 lacs)
 c. The Company has received a demand of Rs. 1145.56 lacs, Rs. 1122.06 lacs (including interest of Rs. 88.99 lacs), Rs. 347.76 lacs (including interest of Rs. 20.39 lacs), Rs. 2217.31 lacs (including interest of Rs. 721.90 lacs), Rs. 3571.94 lacs (including interest of Rs. 667.94 lacs), Rs. 2385.58 lacs (including interest of Rs. 138.71 lacs) and Rs. 1503.40 lacs (including interest of Rs. 633.94 lacs) on completion of income tax assessment for the assessment year 2001-02, 2002-03, 2003-04, 2004-05, 2005-06, 2006-07 and 2007-08 respectively. The said amounts are disputed and the Company has preferred an appeal against the same. The amounts for the respective years have been paid under protest to the credit of the Central government.
 i) The amount of Public Deposits which the Company can raise under the Housing Finance Companies (NHB) Directions, 2010 (the directions) is equivalent to 5 (Five) times of the net owned fund i.e., Rs.27280.00 crores. The Company has collected Rs. 269.22 crore as public deposit till 31/03/2012.
 j) There are no overdue deposits other than unclaimed deposits.
 k) We declare that:
 I. The Company has complied with the provisions of the Directions applicable to it.
 II. The compliance with these directions does not imply that the repayments of deposits are guaranteed by the Reserve Bank of India / National Housing Bank.
 III. The Company has created a floating charge on the assets invested by it in terms of Sub-section 1 & 2 of Section 29B of the National Housing Bank Act, 1987 in favour of its depositors.
 l) Mode of payment to the Depositors.

Repayment of deposit and payment of interest will be made by crossed account payee cheque payable at the city/town where the deposit was placed. Interest may also be paid through ECS on request of depositors.

m) Premature withdrawal

(a) 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 shall apply:-

Period completed from the date of deposit	Rate of interest payable (% p.a.)
3 months but before 6 months	No interest
6 months but before the date of maturity	Interest shall be 2% less than the rate applicable to the period for which deposit remained with the Company, if interest rate has not been prescribed for such period, then 3% lower than the minimum rate at which the public deposits are accepted by that Housing Finance Company

(b) In the event of the deposit holder already having received interest at a higher rate, the difference in the total interest paid and the revised interest payable would be adjusted against the interest/principal amount

(c) Outstanding post-dated interest cheques/warrants in the custody of the depositor, if any, should be surrendered to the LIC Housing Finance Ltd. The brokerage payable to the authorized agents is for the period completed and excess brokerage paid will be recovered from the depositor.

n) Renewal of deposits. : The deposit may be renewed on maturity on the terms and conditions applicable to deposits on the maturity date. A duly completed prescribed application form along with the discharged deposit receipt should be submitted for renewal.

Interest rates are subject to change and the rate applicable will be the prevalent rate on the date of placing the deposit.

The total amount of exposure, other than investment in share including the non-fund based facilities to companies in same group or other entities or business ventures in which director and / or the company is holding substantial interest as on March 31st, 2012 was Rs. 12,514 crores.

The above text has been approved by the Board of Directors at its meeting held on 24th July, 2012 and is being issued on the authority and in the name of Board of Directors of the Company. A copy signed by the majority of Directors of the Company has been filed with the Registrar of Companies, Maharashtra, National Housing Bank, New Delhi and the Department of Non Banking Companies of the Reserve Bank of India, Mumbai.

By Order of the Board,
LIC Housing Finance Limited
 V K Sharma
 Director & Chief Executive

Date: July 24, 2012
 Place: Mumbai

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	PAN / GIR : <input type="text"/>
<input type="checkbox"/> Exempt <input type="checkbox"/> Non- Exempt	<input type="checkbox"/> ECS <input type="checkbox"/> Warrants	<input type="checkbox"/> Applied for (photo copy of application to be attached)
<input type="checkbox"/> 15G/15H Enclosed (In Triplicate)		<input type="checkbox"/> Not Applicable
<input type="checkbox"/> Order u/s. 197 <input type="checkbox"/> Order u/s. 10		

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 named 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 furnished /made by the Company and after careful consideration, I/we are placing deposit with the company at my / our own risk and violation. 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 true 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 :
d d - m m - y y y y

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
d d - m m - y y y y

RATE OF INTEREST %p.a.

AMOUNT OF DEPOSIT (RS.)

MATURITY DATE
d d - m m - y y y y

AUTHORISED BY

CHECKED BY