

APPLICATION FORM



SANCHAY PUBLIC DEPOSIT SCHEME

CRISIL CREDIT RATING FAAA / STABLE

DEPOSIT SCHEMES FOR RESIDENT INDIVIDUALS • NON RESIDENT INDIVIDUALS
CO-OPERATIVE SOCIETIES • ASSOCIATION OF PERSONS • HUFs • TRUSTS
(COMPANY IS ELIGIBLE TO ACCEPT DEPOSITS FROM TRUSTS AS PER SECTION 11(5) (IX) OF INCOME TAX ACT, 1961)
HIGHLIGHTS

One of India's largest housing finance companies providing financial assistance in the construction and purchase of homes since 1989; having nation-wide network - 9 Regional Offices, 22 Back Offices, 249 Marketing Units and Consistent record of dividend payments since 1990.

Interest rates effective from 01.09.2017 on deposits upto ₹ 5 CRORES*
Cumulative / Non - Cumulative scheme

TERM	INTEREST RATE P.A.	₹ 10,000/- WILL BECOME (cumulative scheme)
1 YEAR	7.30%	₹ 10,730/-
18 MONTHS	7.35%	₹ 11,130/-
2 YEARS	7.40%	₹ 11,535/-
3 YEARS	7.45%	₹ 12,406/-
5 YEARS	7.45%	₹ 14,323/-

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 Deposit up to ₹ 50,000/-
2) 0.25% p.a. will be paid on Deposits of ₹ 51,000/- upto ₹ 5 Crs. on all terms.

TERM	SENIOR CITIZENS: DEPOSITS UPTO ₹ 50,000/- ROI P.A.	₹ 10,000/- WILL BECOME (cumulative scheme)	SENIOR CITIZENS: FOR ₹ 51,000/- UPTO ₹ 5 CRS., ROI P.A.	₹ 51,000/- WILL BECOME (cumulative scheme)
1 YEAR	7.40%	₹ 10,740/-	7.55%	₹ 54,851/-
18 MONTHS	7.45%	₹ 11,145/-	7.60%	₹ 56,961/-
2 YEARS	7.50%	₹ 11,556/-	7.65%	₹ 59,101/-
3 YEARS	7.55%	₹ 12,440/-	7.70%	₹ 63,711/-
5 YEARS	7.55%	₹ 14,390/-	7.70%	₹ 73,901/-

Interest rates effective from 01.09.2017 on deposits above ₹ 5 CRORES*
Cumulative / Non - Cumulative scheme

TERM	INTEREST RATE P.A.	₹ 5 CRORES WILL BECOME (cumulative scheme)
1 YEAR	7.20%	₹ 5,36,00,000/-
18 MONTHS	7.20%	₹ 5,55,29,600/-
2 YEARS	7.25%	₹ 5,75,12,813/-
3 YEARS	7.30%	₹ 6,17,68,801/-
5 YEARS	7.30%	₹ 7,11,16,212/-

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.

*Total deposits exceeding ₹ 5 Crores received from single deposit holder/s within a period of 1 calendar 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. : UNIT: LICHFL, C-101, 247 Park, LBS Marg, Vikhroli (West), Mumbai - 400 083.
Tel. No.: +91 22 49186260/266 Fax: +91 22 49186060 • 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, Cuffe Parade, Mumbai - 400 005. Tel.: 2217 8600 • Fax : 2217 8600
Email : pd@lichousing.com • Website : www.lichousing.com • CIN : L65922MH1989PLC052257

Agent (Agency's Name): KARVY STOCK BROKING LTD

Code No. : K070



PUBLIC DEPOSIT APPLICATION FORM

Sr. No.

☐ 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 :

DEPOSITOR'S NAME (in Block Letters)

Gender

Date of Birth / Date of Incorporation

1.

M

F

2.

M

F

3.

M

F

Status

☐ Resident Individual

☐ Non Resident Individual

☐ Co-op. Societies

☐ Trust

☐ Partnership

☐ Association of Persons

☐ HUF

☐ Others

Citizenship

☐ Indian

☐ Others (Specify country name)

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)

(Present Address of Applicant for all Communications)

City

State

Pin Code

Tel No. (with STD Code)

Mobile

Email id

Amount of Deposit ₹

Mode of payment

☐ Cheque

☐ RTGS/NEFT

☐ Renewal

Rupees (in words)

Cheque / RTGS / NEFT (UTR)

No

Dt.

For ₹

Bank

Branch

If Renewal :

Old Deposit Receipt No.

Maturing On

For ₹

Renewal Amount ₹

Additional Amount ₹

Crossed A/c Payee Cheque/RTGS/NEFT 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

☐ Interest payable Annually on 31st March

DETAILS OF BANK ACCOUNT

Type of Account

☐ Savings

☐ Current

Account No.

Bank

Branch

NACH

☐ Yes

☐ No

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

Occupation

☐ Service

☐ Business

☐ Retired

☐ Housewife

☐ Other

IFSC

Deposit Amount ₹

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

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

[illegible]

Affix a latest
Photograph
here

Full Name of Father / Husband / Guardian
 Mr./Mrs./Miss

[illegible]

Status ☐ Resident Individual ☐ Non Resident Individual ☐

Citizenship ☐ Indian ☐ others (Specify country name) _____

Date of Birth / Incorporation DDMMYYYY Nationality

Income-tax Permanent Account Number (PAN) [] [] [] [] [] [] [] [] (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 ☐ Aadhaar Card

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

[illegible][illegible][illegible]

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

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

☐ Latest Telephone Bill (Land Line)
 ☐ Latest Electricity / Gas Bill
 ☐ Latest Bank/Demat Account Statement
☐ Passport
 ☐ Aadhaar Card
 ☐ Registered Rent Agreement
 ☐ Driving Licence
 ☐ Voter's Identity Card

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

Occupation Type* ☐ S-Service (☐ Private Sector ☐ Public Sector ☐ Govt. Sector)
☐ O-Others (☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student
☐ B-Business
☐ X-Not Categorized)

Others (Please tick wherever is applicable) ☐ Antique Dealers ☐ Dealers in Arms ☐ Bullion Dealers
☐ Conducting Money Service Bureau such as money exchangers ☐ Exports/Imports Activity
☐ Real Estate & Construction Business ☐ Politically Exposed Person

Network (Assets-Liabilities) ☐ Less than Rs. 5 Crore ☐ Rs. 5 Crore or More

Additional requirements for Deposit
**By Charitable / Religious Trusts, AOP, Co-operative Society/
 HUF/Partnership Firm**

- i) Certificate of Registration
- ii) PAN Card
- iii) Governing Deed and/or Rules & Regulations/ Bye Laws/
Partnership Deed
- iv) Resolution of the Managing Committee
- v) Telephone Bill
- vi) List of authorised signatories
- vii) Proof of Identity of Trustees/Beneficiaries/Settlers

DECLARATION

I/We hereby declare that the 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 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.

Place:

Date:

Signature of the Depositor

FOR OFFICE USE ONLY:

Branch: _____ Date of Receipt: _____

Checked by: _____ KYC Verification carried out 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 purpose of construction / purchase of residential houses. The addresses of the Registered Office & Corporate Office of the Company are as under :-

i) Registered Office : Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, MUMbai - 400 001.

ii) Corporate Office : 131, Maker Tower "F Premises" 13th Floor, Cuffe Parade, Mumbai - 400 005.

iii) Subsidiary Companies :

1. 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.
- iv) The Company has Regional Offices/Back Offices at the following places:

Regional 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; Patna – 947287484; Bhopal – (0755) 4063115
Back Offices : Kolkata – (033) 22128628, Lucknow – (0522) 4154120/21; Bhopal (0755) 4063000, New Delhi – (011) 23217067; Jaipur – (0141) 2361153; Bangalore – (080) 22960518/510; Bangalore-2 – (080) 22960521; Hyderabad – (040) 23440500; Chennai–(044) 24351079, 24311140; Coimbatore–(0422) 2221805; Ernakulam–(0484) 2373339; Madurai–(0452), 2601479; Mumbai–(022)22705543; Pune–(020) 25670057; Patna-(0612) 233219; Chandigarh(0172) 5086760; Vijayawada-(0866)2533886, Meerut-(0121) 2670670, Vishakhapatnam (0891) 2570322; Bhubaneshwar – (0674) 2545331/733, Ahmedabad (079) 26576643; Raipur – (0771) 2583819

In addition to above the Company has 249 marketing units 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 V. K. Sharma, Chairman	LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400 021.	Service
2.	Ms. Usha Sangwan, Director	LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400 021.	Service
3.	Shri Vinay Sah, Managing Director & CEO	LIC Housing Finance Ltd., 131, Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005.	Service
4.	Shri Jagdish Capoor, Director	1601, Brooke Ville, 359. Mogul Lane, Mahim, Mumbai - 400 016.	Advisor
5.	Ms. Savita Singh, Director	Khaitan & Co. Advocates, One Indiabulls Centre, 13th Floor, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.	Lawyer
6.	Shri T.V. Rao, Director	Flat No. 402, Block-A, Mahavir Sanctum Apts., 7th Cross Lane, L.B.S. Nagar, Vibhutipura, Hal P O., Bangalore - 560017.	Professional
7.	Shri Dharmendra Bhandari, Director	Flat No. 203, Lodha Grandeur, Sayani Road, Opp. Parel ST Depot., Prabhadevi, Mumbai - 400 025.	Professional
8.	Shri Debabrata Sarkar, Director	Mayfair Boulevard (Narayan Appt.), Flat No. 701, Main Avenue Road, Santacruz (W), Mumbai-400 054.	Professional
9.	Shri V. K. Kukreja, Director	Wing-A, Flat No. 3, Sarvottam Hsg. Soc., Sagar Bldg., Off Releif Rd., Daulat Ngr., Santacruz (W), Mumbai-400 054.	Practising Chartered Accountant
10.	Shri Ameet Patel, Director	Manohar Chowdhry & Associates, C.A., 123, Udyog Mandir No. 1, 7-C, Pitamber Lane, Mahim (West), Mumbai - 400 016.	Practising Chartered Accountant

f) & g) Profit and Dividend

Financial Year Ended	Profit Before Tax (Rs. in Crore)	Profit after Tax (Rs. in Crore)	Dividend
31st March 2017	2955.77	1931.05	310%
31st March 2016	2563.55	1660.79	275%
31st March 2015	2101.94	1386.18	250%

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

Liabilities	As at 31/03/2017 (Rs. in Cr.)	As at 31/03/2016 (Rs. in Cr.)	Assets	As at 31/03/2017 (Rs. in Cr.)	As at 31/03/2016 (Rs. in Cr.)
Share Capital	100.99	100.99	Loans	144534.02	125173.20
Reserves & Surplus	10976.03	9044.98	Fixed Assets	96.52	92.02
Secured Loans	115246.26	103453.36	Investments	3340.92	2774.75
Unsecured Loans	11090.81	7477.81	Current Assets and Loans and Advances	2929.11	2457.80
Current Liabilities & Provisions	12569.21	9609.73	Deferred Tax Asset (Net)	—	—
Deffered Tax Liability (Net)	917.27	810.90	Total	150900.57	130497.77
Total	150900.57	130497.77			

Brief particulars of contingent Liabilities as on 31st March 2017.

Contingent liabilities in respect of:

- a. Claims against the company not acknowledged as debts Rs. 51.01 Lakhs (Previous Year Rs. 130.19 Lakhs).
- b. On completion of income tax assessment, the Company had received a demand of Rs. 347.76 Lacs (including interest of Rs. 20.39 Lacs) for A.Y. 2003-04, Rs. 2,217.31 Lacs [including interest of Rs. 721.90 Lacs) for A.Y 2004-05 against which the Company received refund of Rs. 220.38 Lacs, Rs. 3,571.94 Lacs (including interest of Rs. 667.94 Lacs) against which Rs. 1,951.62 Lacs was paid under protest for A.Y. 2005-06, Rs. 2,385.58 Lacs (including interest of Rs. 138.71 Lacs against which the Company received refund of Rs. 137.47 lacs for A.Y. 2006-07 and Rs. 1,503.40 Lacs (including interest of Rs. 633.94 Lacs) for A.Y. 2007 -08. The said amounts are disputed and the Company has preferred an appeal against the same. The amounts for the respective years have been paid to the credit of the Central Govt. under protest.
- 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 which as on 31st March 2017 was Rs.11,073.38 crore, and therefore the Company can accept deposit up to Rs, 55,366.90 crore. The Company has Rs.6312.38 crore as public deposit till 31st March, 2017.
- j) There are no over due 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 Corporation are unsecured and rank 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,
- 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 and through NACH as requested by the depositors. Interest will be paid on fixed date i.e., 31st March.
- m) 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 shall apply:-

Period completed from the date of deposit	Rate of interest payable (% p.a.)
3 months but before 6 months	4% simple interest for the period during which the deposit amount was held.
6 months but before the 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.

- 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.
- 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 paid to the authorized agents is for the entire period of deposit and in case of premature withdrawal, the brokerage paid for the unexpired period of deposit will be recovered from the deposit amount.
- 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 & KYC documents should be submitted for renewal.
- o) **Know Your Customer (KYC) :**
Every depositor is required to comply with the KYC guidelines issued by the National Housing Bank and the provisions of Prevention of Money Laundering Act, 2002 and the rules notified thereunder.
- p) **Tax Deducted at Source :**
No tax deduction at Source on interest patd/credited upto Rs. 5,000/- in a financial year. Income tax will be deducted at source under Section 194A/195 of the Income Tax Act, 1961, at the rates in force. If the depositor is not liable to pay income tax and the interest to be paid/ credited in a financial year does not exceed the maximum amount which is not chargeable to income tax, the depositor may submit a declaration in Form No. 15G so that income tax is not deducted at source. In such cases, PAN (Permanent Account Number) must be quoted in Form 15G, else the form is invalid. Senior Citizens (60 years and above) may submit a declaration in Form No. 15H. Further, in case of a Non-resident Indian (NRI)/Foreign Company wherever there exists a Double Taxation Avoidance Agreement (DTAA) between Government of India and Government of other Countries (country of Residence of respective NRI), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which IDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate and Form 10F. Where income tax is deducted at source on the monthly interest a consolidated TDS certificate may be issued for the financial year.
- q) **PAN mandatory:**
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 his PAN to the person responsible for deducting such tax. Further, 139A(5B) requires the person deducting such tax to Indicate the PAN on the TDS certificate. All the depositors should mention the PAN number in the application form in the space provided for the same. In case PAN is not mentioned, the rate of TDS would be 20% as per section 206AA(1) of the Income-Tax Act, 1961.
Interest rates are subject to change and the rate applicable will be the rate prevalent 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, 2017 was Rs 849.82 crore.
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 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.

Date : 18th August, 2017

Place : Mumbai

By Order of the Board,
LIC Housing Finance Limited

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

Status ☐ Resident Individual ☐ Non - Resident Individual ☐ Others (specify) _____

Mandatory In case of NRI :

Country of Residence for Tax Purpose _____ Tax Reference Number (TIN): _____ Country of Issue : _____

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"/> NACH <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 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

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 _____

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 deposits with LIC Housing Finance Ltd.

I/We 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

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 (ONLY IN CASE OF THUMB IMPRESSION) _____

Witnesses-1 _____

Witnesses-2 _____

Sign. 1 _____

Sign. 2 _____

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