

APPLICATION FORM



SANCHAY

CORPORATE DEPOSIT SCHEME

CRISIL CREDIT RATING FAAA / STABLE

● ELIGIBILITY

Body Corporates, Public Limited Companies, Private Limited Companies, Corporations. Statutory Board, Local Authorities, Banks, Financial Institutions and other such institutions as may be decided by the management.

● MINIMUM DEPOSIT AMOUNT

Companies can deposit a minimum of Rs. 10,000/- and in multiples of Rs. 1,000/- thereafter with no maximum limit on amount of deposit(s).

● MODE OF ACCEPTANCE

Deposit(s) shall be made by cheque in favour of "LIC Housing Finance Limited" and should be marked "Account Payee Only" or by transfer to LICHFL's below mentioned bank account through RTGS/NEFT. In case of Deposits exceeding Rs. 5 crore, a prior intimation must be served to LICHFL and amount must be credited before 12 noon for interest to accrue from that date.

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

● INTEREST

Interest shall be paid from the date of credit of cheque/RTGS/NEFT. Payment of interest (net of TDS where applicable) will be made on due date through NACH. Wherever NACH facility is not available interest shall be paid by "Account Payee" Interest Warrant drawn in favour of the depositor. Interest will cease to accrue after the maturity date.

Interest rates effective from 01.09.2017 on deposits upto ₹ FIVE 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/-

Under Non-Cumulative Deposit Scheme, Interest will be payable on 31st March & under Cumulative Deposit Scheme, interest will be compounded annually.

*Total Deposits exceeding Rs. 5 Crs. received from a single deposit holder/s within a period of one calendar month shall be treated as a single deposit & interest rate shall be the rate applied for deposits exceeding Rs. 5 Crs. For Deposits above Rs. 5 Crs., please contact our Corporate Office for applicable rates.

REGISTRAR TO THE 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 Deposit should be addressed to the Registrar to Deposit Scheme at the above address.

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



Registered Office : Bombay Life Building, II Floor, Veer Nariman Road, Fort, Mumbai - 400 001.
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● TAX DEDUCTION

Income tax will be deducted at source in accordance with Section 194 A of the Income Tax Act, 1961, from the interest payable when the aggregate amount of interest exceeds Rs. 5,000/- in a financial year. In case of cumulative interest, tax will be deducted on the date of credit/payment whichever is earlier.

● RENEWAL & REPAYMENT

For both renewal and repayment of the deposit the duly discharged deposit receipt must be surrendered to LICHFL Ltd at least 15 days before the due date of maturity. In case of renewal a fresh application form is also required to be submitted along with the discharged deposit receipt & relevant KYC documents.

● KNOW YOUR CUSTOMER (KYC) COMPLIANCE

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC guidelines by submitting the required documents as mentioned on the Application Form.

● MISCELLANEOUS

- ✓ 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.
- ✓ 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/Government Regulations/Guide lines.
- ✓ Brokerage will be paid only to agents appointed by the company. No brokerage will be paid to the Agent for deposits held in their own name.
- ✓ 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 Deposit Receipts / Warrants, relevant legal procedures will have to be complied.
- ✓ Change of address of the depositor should be intimated to Link Intime India Pvt. Ltd.
- ✓ Acceptance of deposits is subject to Mumbai jurisdiction only.
- ✓ The deposits solicited of the company are not insured,
- ✓ Deposit(s) with LICHFL are not transferable. LICHFL reserves the right to change, amend, add, or delete the Terms and Conditions of the scheme without any notice or reject the application without assigning any reason.

