**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 ₹ 20,000/- and in multiples of ₹ 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 Collection A/c" and should be marked "Account Payee Only" or by transfer to LICHFL’s below mentioned bank account through RTGS/NEFT. In case of Deposits for above ₹ 20 crore, a prior intimation must be served to LICHFL and amount must be credited before 11 A.M. for interest to accrue from same date.

- **Beneficiary Name**: LIC Housing Finance Limited
- **Bank Name**: Axis Bank
- **Branch Name**: Cuffe Parade Branch

**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.

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

**TERMS AND INTEREST RATES**

<table>
<thead>
<tr>
<th>TERM</th>
<th>INTEREST RATE P.A. FOR YEARLY OPTION</th>
<th>ON MATURITY UNDER CUMULATIVE SCHEME</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cumulative &amp; Non-Cumulative Deposits.</td>
<td>₹ 20,000/- will become</td>
</tr>
<tr>
<td>1 YEAR</td>
<td>5.25%</td>
<td>₹ 21,050/-</td>
</tr>
<tr>
<td>18 MONTHS</td>
<td>5.50%</td>
<td>₹ 21,680/-</td>
</tr>
<tr>
<td>2 YEARS</td>
<td>5.65%</td>
<td>₹ 22,324/-</td>
</tr>
<tr>
<td>3 YEARS</td>
<td>5.75%</td>
<td>₹ 23,652/-</td>
</tr>
<tr>
<td>5 YEARS</td>
<td>5.75%</td>
<td>₹ 26,450/-</td>
</tr>
</tbody>
</table>

*FOR RATE OF INTEREST ON DEPOSITS OF ABOVE ₹ 20 CRORE : PLEASE CONTACT CORPORATE OFFICE.*

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

If the total deposits received from single deposit holder/s within a period of one calendar month exceeds ₹ 20 Crore it shall be treated as single deposit and the interest rate shall be the rate applicable for deposits of exceeding ₹ 20 Crore.
**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 LIC HFL 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 Reserve Bank of India, 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/Guidelines.
- 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 Datamatics Global Services Limited.
- Acceptance of deposits is subject to Mumbai jurisdiction only.
- The deposits solicited of the company are not insured.
- 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.
- 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.
- All the deposit holders placing deposit with the company are compulsorily required to provide LEI Number (Legal Entity Identifier Number) for transaction ₹ 50 Crore & above.
DEPOSIT APPLICATION FORM FOR CORPORATES

PLEASE USE BLOCK LETTERS AND TICK IN APPROPRIATE PLACES (PREFERABLY IN BLACK INK)

Date: ____________________

We apply [ ] placement/ [ ] renewal of a deposit of the value of Rs.__________________at _____________ Branch for a period of _______________ months/years earning interest @_________________% p.a.

CATEGORY [ ] Public Ltd. Company [ ] Corporation [ ] Statutory Boards [ ] Local Authority [ ] Banks & Financial Institutions [ ] Pvt. Ltd. Company [ ] Others

PRODUCT OPTIONS: [ ] Cumulative [ ] Non Cumulative

Name (in Block Letters) as appearing in PAN Card:

Income-tax Permanent Account No. (PAN): ____________________

Tax to be deducted [ ] Yes [ ] No

Tax Status: [ ] Non-exempt [ ] Exempt

Order u/s 197 of I-tax Act, 1961

Order u/s 10 of I-tax act, 1961

New customers are required to submit certified true copy of the following documents to comply with KYC requirements:

2. Resolution passed by the Board of Directors authorizing its personnel to enter into transactions/ agreements and to open and operate bank accounts on its behalf, their names and specimen signature(s).
3. PAN allotment letter/ PAN Card of the company.
4. Latest telephone/ electricity bill or bank account statement and a cancelled cheque.
5. An officially valid document (PAN, passport, driving license, Voter’s Identity Card, Aadhaar Card) identifying the directors, employees and persons authorised for such transactions and their addresses.

PAYMENT DETAILS

Cheque No. ____________________ RTGS/NEFT-UTR No. ____________________ Dated: ____________________ Deposit Amount Rs. ____________________

If Renewal:

Old Deposit Receipt No. ____________________ Maturing On ____________________ For ₹ ____________________

Renewal Amount ₹ ____________________ Additional Amount ₹ ____________________

BANK DETAILS

Name of the Bank: ____________________

If Renewal:

Original Deposit Receipt No. ____________________ Renewal Amount ₹ ____________________ Additional Amount ₹ ____________________

IFSC Code: ____________________ Branch: ____________________

Legal Entity Identifier Number (For deposit of ₹ 50 Crore and above.): ____________________

The above Bank account information must match with the cheque / RTGS / NEFT instructions issued for placing the deposit. Also please note that LIC HFL will credit interest payment, repayment proceeds (including accumulated interest) to the above bank account through NEFT / RTGS upon the depositor submitting discharged receipt for the same.

DECLARATION

We hereby declare that name of company/institution mentioned in our application is the beneficial owner of this deposit and the company/institution should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. We hereby agree to abide by the terms and conditions governing this deposit plan.

We have gone through the financial and other statements/particulars/representations furnished/made by the Corporation and after careful consideration we are making the deposit with the Corporation at our own risk and volition.

We further declare that, we are authorized to make this deposit and that 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 provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. We shall provide any further information and fully cooperate in any investigation as and when required by the Corporation in accordance to the applicable Law. We further affirm that the information/details provided by us are true and correct in all respect and nothing has been concealed.

FOR OFFICE USE ONLY

Agent/Agency’s Name: ____________________ Code No.: ____________________

Date of Receipt: ____________________ Deposit Receipt No.: ____________________

Date of Deposit: ____________________ Checked by: ____________________ Authorised by: ____________________
**ENTITY DETAILS**

<table>
<thead>
<tr>
<th>Name:</th>
<th>[As per PAN]</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Birth / Incorporation:</td>
<td>D/M/Y</td>
</tr>
<tr>
<td>Date of Commencement of Business:</td>
<td>D/M/Y</td>
</tr>
<tr>
<td>Place of Incorporation / Formation:</td>
<td></td>
</tr>
<tr>
<td>Country of Incorporation / Formation:</td>
<td></td>
</tr>
<tr>
<td>TIN or Equivalent Issuing Country:</td>
<td></td>
</tr>
</tbody>
</table>

**PROOF OF IDENTITY**

- [ ] Officially Valid Document(s):
  - Certificate of Incorporation / Formation
  - Registration Certificate
  - Memorandum and Articles of Association
  - Resolution of Board
  - Power of Attorney granted by its Manager, officers or employees to transact on its behalf

**ADDRESS**

- Registered Office Address / Place of Business:
  - Line 1:
  - Line 2:
  - Line 3:
  - City / Town / Village:
  - District:
  - Pin / Post Code:
  - State / UT Code:
  - Country:

**LOCAL ADDRESS IN INDIA (If different from above)**

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

**CONTACT DETAILS**

- Tel. (O):
- STD Code:
- Fax:
- Mobile:
- Email Id:

**REMARKS**

**APPLICANT DECLARATION**

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. I also declare that in the event of any false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

I hereby declare consent to receiving information from Central KYC Registry through SMS / Email on the above registered number / email address.

**APPLICATION FOR OFFICE USE ONLY**

- [ ] KYC Verification Carried Out by
- [ ] Certified Copies

**INSTITUTION DETAILS**

<table>
<thead>
<tr>
<th>Name:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Code:</td>
<td></td>
</tr>
</tbody>
</table>

[Employee Signature]

[Institution Stamps]
## Personal Details

<table>
<thead>
<tr>
<th>Prefix</th>
<th>First Name</th>
<th>Middle Name</th>
<th>Last Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Father/Spouse Name</th>
<th>Mother Name</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
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</table>

<table>
<thead>
<tr>
<th>Date of Birth</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M - Male</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nationality</th>
<th>PAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>IN - Indian</td>
<td></td>
</tr>
<tr>
<td>Others (ISO 3166 Country Code)</td>
<td></td>
</tr>
</tbody>
</table>

## Identity & Address Details

### Permanent/Registered Address

<table>
<thead>
<tr>
<th>Line 1</th>
<th>Line 2</th>
<th>District</th>
<th>Pin/Post Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>City / Town / Village</th>
<th>State / UT Code</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>

### Proof of Identity & Permanent Address

- Proof of possession of Aadhaar number [Please detach / blackout first 8 digits of Aadhaar number]
- Passport No.
- Driving Licence No.
- Voter ID Card No.

### Correspondence Address Details

- Same as above mentioned address (in such cases address details as below need not be provided)

### Contact Details (All Communications will be sent to Mobile Number/Email-ID provided may be used)

<table>
<thead>
<tr>
<th>Tel.(O)</th>
<th>Tel.(Resi)</th>
<th>Mobile</th>
<th>Email Id</th>
</tr>
</thead>
<tbody>
<tr>
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## Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

- I/we hereby consent to receiving information from central KYC Registry through SMS/email on the above registered number/email address

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</table>

## Attestation / For Office Use Only

- Certified Copies
- Application type

<table>
<thead>
<tr>
<th>KNYC Verification Carried Out By</th>
</tr>
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<table>
<thead>
<tr>
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<th>Name</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| [Employee Signature] | [Institution Stamp] |