

PUBLIC DEPOSIT SCHEME



LIC HOUSING FINANCE LTD.

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 AAA/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 and 181 Marketing Units. Consistent record of dividend payments since 1990.

INTEREST RATES EFFECTIVE FROM 29.11.2010 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	7.60%	Rs. 10,774/-
18 MONTHS	7.70%	Rs. 11,200/-
2 YEARS	7.80%	Rs. 11,654/-
3 YEARS	7.85%	Rs. 12,599/-
5 YEARS	8.10%	Rs. 14,874/-

○ 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	7.70%	Rs. 10,785/-	7.85%	Rs. 55,082/-
18 MONTHS	7.80%	Rs. 11,216/-	7.95%	Rs. 57,327/-
2 YEARS	7.90%	Rs. 11,676/-	8.05%	Rs. 59,720/-
3 YEARS	7.95%	Rs. 12,635/-	8.10%	Rs. 64,718/-
5 YEARS	8.20%	Rs. 14,945/-	8.35%	Rs. 76,772/-

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.: 25946960 • 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 alongwith 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



KNOW YOUR CUSTOMER (KYC) COMPLIANCE APPLICATION FORM (Individual)

PLEASE FILL THE INFORMATION IN BLOCK LETTERS AND TICK 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/ Ms. [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) (Attach copy of PIO Card) PVT. LTD. COMPANY LTD. COMPANY

Date of Birth / Formation: [Grid] d d - m m - y y y y

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 [Grid] 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 Private 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.

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

Regional Offices :	Back Offices :
Kolkata - (033) 22128043, 22126738; Lucknow - (0522) 2394358, 2396949; New Delhi - (011) 28844271, 28844277; Bangalore - (080) 22960502, 22960504; Chennai - (044) 24313907, 24313908; 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 181 marketing units 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. T. S. Vijayan, Chairman	LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400 021.	Service
2.	Shri D. K. Mehrotra, Managing Director	LIC of India, Central Office, "Yogakshema", Jeevan Bima Marg, Mumbai - 400 021.	Service
3.	Shri Y.B. Desai, Director	321/322, Raheja Crest - 3, Off New Link Road, Lokhandwala, Andheri - (West), Mumbai - 400053.	Retired Banker
4.	Shri Dhananjay Mungale, Director	309, Tulsiani Chambers, Nariman Point, Free Press Journal Marg, Mumbai - 400 021.	Professional
5.	Shri S. Ravi, Director	Ravi Rajan & Co., Chartered Accountants, 505A, 5th Floor, Rectangle-1, District Centre, Saket, New Delhi-110012.	Professional
6.	Shri K. Narasimha Murthy, Director	3-6-365, 104, Pavani Estate, Himayatnagar, Hyderabad - 500 029.	Professional
7.	Shri B.N. Shukla, Director	"Siddharth", 2H/71, T. V. Tower Road, Mahatma Gandhi Nagar, P.O. Lohia Nagar, Patna - 800 020.	University Professor
8.	Shri A.S. Narayanaamorthy, Director	R.G. N. Price & Co. G234, Panampally Nagar, Cochin - 682036	Professional
9.	Shri R.R. Nair, 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 2010	911.27	662.18	150%
31st March 2009	726.42	531.62	130%
31st March 2008	532.30	387.19	100%

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

Liabilities	As at 31.3.2010 (Rs. in Crores)	As at 31.3.2009 (Rs. in Crores)	Assets	As at 31.3.2010 (Rs. in Crores)	As at 31.3.2009 (Rs. in Crores)
Share Capital	95.00	85.00	Housing Loans	38081.38	27679.28
Reserves & Surplus	3292.68	2149.10	Fixed Assets	35.62	34.52
Secured Loans	31014.98	23523.95	Investments	1388.70	1129.35
Unsecured Loans	3743.17	1897.70	Deferred Tax Asset	89.05	94.75
Current Liability	2096.04	1726.55	Current Assets	647.12	444.60
Total	40241.87	29382.30	Total	40241.87	29382.30

Brief particulars of contingent Liabilities as on 31.03.2010.

Contingent liabilities in respect of:

- a. Corporate Undertaking of Rs. 143,500,000/- (Previous year Rs. 143,500,000/-) for securitization transactions.
 b. Claims against the Company not acknowledged as debts Rs 620.367 (Previous year Rs.755.367)
 c. The Company has received a demand of Rs.31,396,990 towards interest payable, Rs.119,077,050 (including interest of Rs.66,761,297) and Rs.233,801,201 (including interest of Rs.13,871,157) and Rs.331,050,489 (including interest of Rs.71,936,695) on completion of income tax assessment for the assessment year 2001-02, 2002-03, 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, 2001 (the directions) is equivalent to 5 (Five) times of the net owned fund i.e., Rs.16852.50 crores. The Company has collected Rs. 326.19 crore as public deposit till 31/03/2010.
 ii) 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.
 ii) 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, the interest rate applicable will be 5% p.a.

- (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, 2010 was Rs. 416.61 crores.

The above text has been approved by the Board of Directors at its meeting held on 15th July, 2010 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
 R. R. Nair
 Director & Chief Executive

Date : July 15, 2010
 Place : Mumbai

STATUS Resident Individual Non- Resident Individual Others (specify) _____

CATEGORY Public Shareholder Director/Relative of a Director Promoter

DEPOSIT REPAYABLE TO First Depositor First Depositor or Survivor/s

TAX STATUS	INTEREST PAYABLE BY	PAN / GIR :
<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 _____ RATE OF INTEREST _____ %p.a.
d d : m m : y y y y

AMOUNT OF DEPOSIT (RS.) _____

MATURITY DATE _____
d d : m m : y y y y

AUTHORISED BY

CHECKED BY