

# APPLICATION FORM

## SANCHAY PUBLIC DEPOSIT SCHEME

CRISIL CREDIT RATING AAA / STABLE

- DEPOSIT SCHEME FOR RESIDENT INDIVIDUALS ● NON-RESIDENT INDIVIDUALS ● HUFs ● PARTNERSHIP FIRMS ● CO-OPERATIVE SOCIETIES
  - ASSOCIATION OF PERSONS ● 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 company providing financial assistance in the construction, purchase & renovation of homes since 1989; having nation-wide network - 9 Regional Offices, 23 Back Offices, 308 Area Offices and Consistent record of dividend payments since 1990.

Interest rates **effective from 19.06.2025** on Public Deposits upto ₹ 3 CRORE:

TERM	INTEREST RATE P.A. FOR MONTHLY OPTION	INTEREST RATE P.A. FOR QUARTERLY OPTION	INTEREST RATE P.A. FOR YEARLY OPTION	ON MATURITY UNDER CUMULATIVE SCHEME
	Non-Cumulative Deposits	Non-Cumulative Deposits	Cumulative & Non-Cumulative Deposits	₹ 20,000/- will become
1 YEAR	6.50%	6.55%	6.70%	₹ 21,340/-
15 MONTHS	6.55%	6.60%	6.75%	₹ 21,710/-
18 MONTHS	6.55%	6.60%	6.75%	₹ 22,071/-
2 YEARS	6.60%	6.65%	6.80%	₹ 22,812/-
3 YEARS	6.65%	6.70%	6.85%	₹ 24,398/-
5 YEARS	6.70%	6.75%	6.90%	₹ 27,920/-

Other Details :	Monthly Option	Quarterly Option	Yearly Option
Minimum Amount of Deposit	Rs. 2,00,000/-	Rs. 2,00,000/-	Rs. 20,000/-
Additional Amount in multiples of	Rs. 10,000/-	Rs. 10,000/-	Rs. 1,000/-
Interest will be paid on Non-Cumulative Scheme	1st day of the month & on 31st for the month of March	1st July, 1st October, 1st January and 31st March for the quarter ending March	on 31st March.

\*In Cumulative Deposit, Interest will be compounded annually.

**Senior Citizens : Additional interest @ 0.25% p.a. (for deposits of Rs. 20,000/- & above but upto Rs.3 Crore) on all tenors.**

Interest rates **effective from 19.06.2025** on Public Deposits above ₹ 3 CRORE:

TERM	INTEREST RATE P.A. FOR MONTHLY OPTION	INTEREST RATE P.A. FOR QUARTERLY OPTION	INTEREST RATE P.A. FOR YEARLY OPTION	ON MATURITY UNDER CUMULATIVE SCHEME
	Non-Cumulative Deposits	Non-Cumulative Deposits	Cumulative & Non-Cumulative Deposits	₹ 3,00,01,000/- will become
1 YEAR	6.40%	6.45%	6.60%	₹ 3,19,81,066/-
15 MONTHS	6.45%	6.50%	6.65%	₹ 3,25,28,001/-
18 MONTHS	6.45%	6.50%	6.65%	₹ 3,30,59,936/-
2 YEARS	6.60%	6.65%	6.80%	₹ 3,42,19,861/-
3 YEARS	6.65%	6.70%	6.85%	₹ 3,65,98,165/-
5 YEARS	6.70%	6.75%	6.90%	₹ 4,18,81,696/-

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.

**A Depositor can deposit upto ₹ 3 Crore in each of the period between 1st to 15th and 16th to the last day of a month at the applicable card rates. If the total deposit amount exceeds ₹ 3 Crore in any of the above mentioned period, the interest rates for that period will be the rates applicable for deposits exceeding ₹ 3 Crore.**

Application will be accepted at all the offices of the Company

For detailed addresses please visit our website: [www.lichousing.com](http://www.lichousing.com)

### SERVICE PROVIDER TO SANCHAY PUBLIC DEPOSIT SCHEME

**DATAMATICS GLOBAL SERVICES LIMITED** : Unit: LIC Housing Finance Ltd., Knowledge Centre, Plot No. 58, Street No. 17,

MIDC, Andheri (East), Mumbai - 400 093, India. Contact No.: 022 - 6102 5381 / 6102 0201 • E-mail: [lichfdeposits@datamatics.com](mailto:lichfdeposits@datamatics.com)

All communications with regards to Public Deposit should be addressed to the Service Provider for Sanchay 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 Reserve Bank of India & provisions of Prevention of Money Laundering Act, 2002 & the rules notified thereunder. 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, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai - 400 001.

Tel.: +91 22 2204 9919, +91 22 2202 6661.

**Corporate Office :** 131 Maker Tower 'F' Premises, 13th Floor, Cuffe Parade, Mumbai - 400 005. Tel.: +91 22 2217 8600, +91 22 2217 8700,

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