

**Fixed Deposit Schemes:**

Period in Months	Interest Rate (%p.a.)			
	Min. Amt	Mthly	Min. Amt	Yrly
12	Rs. 2,00,000	5.10	Rs. 20,000	5.25
18		5.35		5.50
24		5.50		5.65
36		5.60		5.75
60		5.60		5.75

\*0.25% extra interest for Senior Citizen on deposits from Rs.10,000 upto Rs.20 Cr.;

**Rating: FAAA/Stable by CRISIL**

**About Company:**

LIC Housing Finance Ltd. is one of the largest Housing Finance company in India. Incorporated on 19th June 1989 under the Companies Act, 1956, the company was promoted by LIC of India and went public in the year 1994. The Company launched its maiden GDR issue in 2004. The Authorized Capital of the Company is Rs.1500 Million (Rs.150 Crores) and its paid up Capital is Rs.850 Millions (Rs.85 Crores).

The main objective of the Company is providing long term finance to individuals for purchase/construction/repair and renovation of new/existing flats/houses. The Company also provides finance on existing property for business/personal needs and gives loans to professionals for purchase/construction of Clinics/ Nursing Homes/Diagnostic Centres/Office Space and also for purchase of equipments.

The Company possesses one of the industry's most extensive marketing network in India : Registered and Corporate Office at Mumbai, 7 Regional Offices, 13 Back Offices and 190 marketing units across India. In addition the company has appointed over 1241 Direct Sales Agents (DSAs), 6535 Home Loan Agents (HLAs) and 782 Customer Relationship Associates (CRAs) to extend its marketing reach. Back Offices spread across the country conduct the credit appraisal and administrative functions.

**Financials (Standalone):**
**(in Rs. Crores)**

	31 <sup>st</sup> March, 2019	31 <sup>st</sup> March, 2018
Total Revenue	17,392.59	14,874.87
Profit After Tax	2,434.37	2,008.16

Who Can Invest	Resident Individuals	Corporate	Trust	NRI
	Yes	Yes	Yes	Yes

Cheque/ DD in Favor of '**LIC HOUSING FINANCE LIMITED-COLLECTION A/C**' and marked "Account Payee only" payable at the city in which selected offices of the Company are located.