

# SPA Merchant Bankers Ltd.

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## RATE ON INTEREST ON PUBLIC DEPOSITS W.E.F 01.10.2009

### Fixed Deposit Program :: LIC HOUSING FINANCE LTD.

<b><u>Borrower Credentials</u></b>	A) LIC Housing Finance Ltd. is one of the largest Housing Finance company in India, "FAAA/Stable rating form CRISIL". B) The Authorized Capital of the Company is Rs.1500 Million and its paid up Capital is Rs.850 Millions. C) No tax deduction at source on interest from deposits upto Rs. 5,000/- in a Financial Year.				
<b><u>Option</u></b>	1) <b><u>Cumulative</u></b> :: Interest Compounded half yearly. 2) <b><u>Non-Cumulative</u></b> :: Interest payment will be half yearly on 30th September and 31st March.				
<b><u>Tenure</u></b>	<b>1 yr</b>	<b>18 months</b>	<b>2yr</b>	<b>3yr</b>	<b>5yr</b>
<b><u>General Public</u></b>					
<b>Interest rate up to Rs.1 Crore.</b>	6.75%	6.80%	7.25%	7.50%	8.00%
<b><u>Senior Citizen</u></b>					
<b>Interest rate up to Rs.50,000/-</b>	6.85%	6.90%	7.35%	7.60%	8.10%
<b>Interest rate for Rs.51,000/- and above deposits.</b>	6.50%	7.05%	7.50%	7.75%	8.25%

**FOR DEPOSIT MORE THAN RS. 1 CRORE** :: In case any investor intends to make a public deposit for more than Rs. 1 crore , he has to get the rate of interest and brokerage rate, if applicable, confirmed from the Company in writing before depositing the cheque. **Splitting of deposit/s is/are not allowed.**

Please Contact the undernamed for further information or Clarification.:

#### **Institutional Desk**

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#### **Retail & Broker Network**

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