

ANGEL ONE LIMITED
Regd. Off: 601, 6th Floor, ACKRUTI STAR, CENTRAL ROAD, MIDC, ANDHERI EAST, MUMBAI -400093
Centralized desk : 18001020 Email id : support@angelone.in
Member of : NSE / BSE / BSE REMISIER / MCX / MCX SX / NCDEX
Member IDs: NSE : 12798, BSE : 612, MCX : 12685,
NCDEX : 00220 SEBI Registration No: INZ000161534

NOTICE

This is to inform all concerned that we have initiated the process of cancellation of registration of our below mentioned Authorised Person (AP) due to regulatory reasons/concerns.

Name Of Authorised Person	Trade Name of AP	Address of AP	AP Registration No.
ASHISH JAISWAL	ASHISH JAISWAL	33, NEW KHULDABAD ROSHAN BAGH ROAD NEAR BANK OF BARODA ALLAHABAD 211003 UTTAR PRADESH	NSE : AP0397190651 BSE: AP0106120179151 MCX Reg. : MCX/AP/118765

Any person dealing with the above-mentioned Authorised Person henceforth shall do so at their own risk. **ANGEL ONE LTD.** shall not be liable for any dealings with the said entity post the issuance of this notice. Investors having any queries or concerns regarding this matter are requested to contact **ANGEL ONE LTD.** within **15 days** from the date of issuing this notice.
Date : 14.06.2025
Place : Uttar Pradesh

For ANGEL ONE LTD
Sd/-, Authorised Signatory

UJJIVAN SMALL FINANCE BANK LTD.
Registered Office: Grape Garden , No. 27 3rd 'A' Cross, 18th Main, 6th Block, Kormangala, Bengaluru-560095
Regional Office :- GMTT Building Plot No. D-7, Sector-3 Noida (UP) - 201301
Branch Office :- Upper Ground floor, Plot No. 3/551, Vivek Khand, Gomti Nagar, Lucknow, Uttar Pradesh-226010

PUBLIC NOTICE GOLD AUCTION CUM BID INVITATION NOTICE
The below mentioned borrowers TARUNA VERMA have failed to repay the loan and redeemed the pledged gold ornaments within the stipulated time in spite of several reminders
The Gold Ornaments pledged by the below listed Borrowers will be sold in Online auction and it will be conducted through Ujjivan Small Finance Bank's approved e-auction service provider M/S. Shriram Auto Mall India Ltd., on 30/06/2025 at 12:30 PM to 3:30 PM. The Bank reserves the right to accept or reject any bid without assigning any reason whatsoever. Please note if the auction does not get completed on the same day, the same will follow the subsequent days on the same terms and conditions. If the customer is deceased, all the conditions pertaining to auction will be applicable to nominee/legal heir. The Borrower are hereby notified to pay the up to date interest and ancillary expenses before the date of auction, failing which the pledged gold ornaments will be sold and balance dues if any will be recovered with interest and cost.

Sr. No.	Name of the Borrower	Name of the branch of the Bank	Description of the Gold Ornaments Pledged	Approximate Gross weight (in gms.)	Approximate Value (INR)
1.	TARUNA VERMA	2402-GOMTI NAGAR	Chain -1 Ear rings -2 Necklace -1	26.86	1,84,505.54/-

Interested parties may visit the above-mentioned Branch address of the Bank with their PAN Card along with a recent passport size photograph, valid photo identity proof and address proof, on the auction date as per time indicated above.
For further details and terms and conditions of sale, the intending bidders is requested to visit our Bank website <https://www.ujjivan.sbi.in/e-auctions> also Bank's e-auction service provider M/S. Shriram Automall India Ltd at <https://gold.saml.in/home> and may also contact our Branch at Ujjivan Small Finance Bank Ltd., Upper Ground floor, Plot No. 3/551, Vivek Khand, Gomti Nagar, Lucknow, Uttar Pradesh-226010-contact person-Gyan Prakash Mishra-Ph.no.-7983163069.

Terms and Conditions of Auction Sale :-
1. The intending bidders should submit their bids/quotation in the prescribed form in closed cover along with his/her ID proof, address proof.
2. Bids/ quotation not in the prescribed format will not be accepted. The bids/ quotation along with ID proof & address proof shall be submitted at Ujjivan Small Finance Bank Ltd., Upper Ground floor, Plot No. 3/551, Vivek Khand, Gomti Nagar, Lucknow, Uttar Pradesh-226010 latest by 30/6/2025 at 12:30 PM to 3:30 PM. Bank has every right to reject or accept the quotation.
3. The intending buyers are requested to register their names at Bank's e-auction service provider portal M/S. Shriram Automall India Ltd portal at <https://gold.saml.in/home>.
4. The sealed bids /quotation will be opened by the official who presides over the Auction Sale process, in the presence of the available bidders, at 12:30 PM to 3:30 PM on 30/6/2025.
5. After opening the bids, the intending bidders may be given opportunity, at the discretion of the official who presides over the Auction Sale process, to have intense bidding amongst themselves to enhance the offer price. The incremental amount will be decided by the official who presides over the Auction Sale process, and his/her decision shall be final.
6. The participating bidder who bids for the highest amount will be declared as successful bidder by the official who presides over the Auction Sale process.
7. The successful bidder shall deposit complete Sale Price (viz., the price at which he/she bids the gold ornament) within 3 (Three) working days of completion of the auction sale, in Cash (up to permissible limit) or by Demand Draft. In case of default by the successful bidder in depositing the amount of Sale Price in the above manner, the aggregate of amounts deposited by him/her till then shall be forfeited without any notice and the gold ornaments shall be put for re-auction or sale in any other mode as deemed fit by the Bank. In such case the successful bidder shall forfeit all claims in regard to the gold ornaments or to any part of the sum for which it may be sold subsequently.
8. The successful bidder shall have to get released immediately after payment of complete Sale Price from the Bank the gold ornaments which are bid by him/her, at his/her costs and responsibility. He/she shall also bear the applicable statutory dues/taxes/charges that is required to be paid in order to get the gold ornaments. The successful bidder shall have to execute requisite acknowledgement letter in favour of the Bank.
9. The official who presides over the Auction Sale process has absolute right to accept or reject any or all of the tender/bid/offer and/or adjourn/postpone/cancel the Auction Sale without assigning any reason, and also to modify any or all terms and conditions of the sale without prior notice.
10. The sale is subject to confirmation by the Bank.
11. The gold ornaments are put for sale on "AS IS WHERE IS CONDITION" and "WHATEVER THERE IS BASIS".
For further details the intending bidders may contact Ujjivan Small Finance Bank Ltd., Upper Ground floor, Plot No. 3/551, Vivek Khand, Gomti Nagar, Lucknow, Uttar Pradesh-226010-contact person-Gyan Prakash Mishra-Ph.no.-7983163069.

Place: Lucknow
Date : 14.06.2025

Branch Manager, Gomti Nagar Lucknow Branch
Ujjivan Small Finance Bank Ltd.

Registered Office: 601 & 602, Peninsula Business Park, 6th Floor, Tower A, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013

DCB BANK

PUBLIC NOTICE
JEWELLERY AUCTION CUM INVITATION NOTICE
The below mentioned Borrowers have been issued notices to pay the entire dues in the facilities availed by them from DCB Bank Ltd. against Jewellery pledged with DCB Bank Ltd. (DCB Bank). We are constrained to conduct auction of the pledged Jewellery as they have failed to pay the entire dues. DCB Bank Ltd. has the authority to remove account(s) / change the auction date(s) without any prior notice. The auction will be conducted online through <https://egold.auctiontng.net> on 21.06.2025 from 12:00 Pm to 03:00 Pm.

Sr. No.	Customer ID	Customer Name	Location / Place	Sr. No.	Customer ID	Customer Name	Location / Place
1	101609807	PRABHAKER MISHRA	Lucknow	59	106488249	RITESH KEDIA	Gorakhpur
2	102781872	POOJA SHRMA	Lucknow	60	107691134	KUSUM MISHRA	Gorakhpur
3	102762816	SUMIT YADAV	Lucknow	61	107708695	MANSHA YADAV	Gorakhpur
4	101624802	ASHOK KUMAR SRIVASTAVA	Lucknow	62	105284447	ALOK MISHRA	Gorakhpur
5	107786973	ARZOO KHAN	Lucknow	63	103360215	RAVISH CHAND RAI	Gorakhpur
6	107817906	RISHI KASHYAP	Lucknow	64	106049227	MAMTA DEVI	Gorakhpur
7	107724164	AKASH PRATAP CHAUHAN	Lucknow	65	103317751	AVINASH KUMAR JAISWAL	Gorakhpur
8	107825646	KEERTI GAUTAM	Lucknow	66	102931376	PRAMOD	Gorakhpur
9	101258378	PAWAN KUMAR SAHU	Lucknow	67	104171339	SATISH PASWAN	Gorakhpur
10	106982367	ALOK DIXIT	Lucknow	68	103518032	KM BITTU PASWAN	Gorakhpur
11	106260643	MADHURI	Lucknow	69	106005183	RAHUL	Gorakhpur
12	107857422	NIHARIKA	Lucknow	70	105650307	OMESHWARI SAHANI	Gorakhpur
13	102900931	MANOJ KUMAR SRIVASTAVA	Lucknow	71	103070948	ALOK KUMAR MISHRA	Gorakhpur
14	101018758	AJEET KUMAR PANDEY	Lucknow	72	106235808	ASHA DEVI	VARANASI
15	105417855	AMIT KUMAR TIWARI	Lucknow	73	102879543	BHAGWAN DAS BIND	VARANASI
16	107394881	BHEEM SEN SONI	Lucknow	74	106030828	SHWETA MISHRA	VARANASI
17	106346885	PRITIKA SRIVASTAVA	Lucknow	75	104284935	AJIT YADAV	VARANASI
18	107614217	BHGAUTI SINGH	Lucknow	76	107169953	SANTOSH KUMAR DUBEY	VARANASI
19	107140913	JAMIRUN NISHA	Lucknow	77	102446277	AMAN PANDEY	VARANASI
20	107444584	SANGRAM RAUVANSHI	Lucknow	78	103342565	SATYAPRAKASH MAURYA	VARANASI
21	106215692	YASMEEN BANO	Lucknow	79	103103210	NAVIN KUMAR CHAUDHARY	VARANASI
22	102869088	DEWENDRA KUMAR SINGH	Lucknow	80	106372091	ARVIND KUMAR	VARANASI
23	103266511	ARPIT PRATAP SINGH	Lucknow	81	103844220	SUNIL RAI	VARANASI
24	107174125	SHAILENDRA YADAV	Lucknow	82	107813015	SARITA DEVI	Lucknow
25	101987736	ANURAG SINGH	Lucknow	83	101223951	RAGHVENDRA GAUTAM MISHRA	Lucknow
26	101419960	ROHITASHAWA SINGH	Lucknow	84	107821413	AKASH JAISWAL	Lucknow
27	106146396	DEEPAK SINGH	Lucknow	85	106315796	SHAWEZ HUSAIN	Lucknow
28	106984487	ANUP KUMAR NIGAM	Lucknow	86	107597264	NOOR ALAM	Lucknow
29	10481116	MOHD KALEEM	Lucknow	87	107148845	VIKASH YADAV	Lucknow
30	107338357	SONAM JAIN	Kanpur	88	107636137	ANNU AWASTHI	Lucknow
31	106139568	RAHAMATUN NISHA	Kanpur	89	106437252	KIRTI TIWARI	Lucknow
32	107306862	SHIVAM MISHRA	Kanpur	90	101691537	AJAY YADAV	Lucknow
33	105500177	NIRBHAY MISHRA	Kanpur	91	103415647	VIVEK KUMAR SHUKLA	Lucknow
34	107275175	MOHAMMAD IRSHAD	Kanpur	92	107439653	SHRIKANT KUMAR	Lucknow
35	106690261	ASHU SONKAR	Kanpur	93	103995990	SAGAR SHARMA	Lucknow
36	106668298	RASHMI SRIVASTAVA	Kanpur	94	102830448	MUKESH KUMAR TIWARI	Lucknow
37	107733775	MUBARK ALI	Kanpur	95	106263815	HAIDER ALI	Lucknow
38	102483207	SUCHIT KUMAR BAJPAI	Kanpur	96	106771887	PRABHAKAR KUMAR SINGH	VARANASI
39	107023083	LIYAQAT ALI	Kanpur	97	107703931	PRASHANT KUMAR	VARANASI
40	105596416	RAJNI	Kanpur	98	107813175	RITA DEVI	VARANASI
41	106835668	ANIL SINGH CHANDEL	Kanpur	99	107614981	ASHISH TRIPATHI	VARANASI
42	106917669	ASHISH KUMAR YADAV	Kanpur	100	105080778	INDU PRAKASH VARMA	VARANASI
43	102841281	SURESH SINGH YADAV	Kanpur	101	105040945	VEENA GUPTA	VARANASI
44	106321505	POONAM KUKREJA	Kanpur	102	107650720	VIBHU NARAYAN UPADHYAY	VARANASI
45	106847567	SUDHIR DUBEY	Gorakhpur	103	105531389	RANJIT CHANDRAPANDEY	VARANASI
46	107161808	NAVNEET SINGH	Gorakhpur	104	107002541	REETA DEVI	PRAYAGRAJ
47	106541174	ANEES	Gorakhpur	105	107148998	DINESH KUMAR	PRAYAGRAJ
48	103402709	DEEPAK NISHAD	Gorakhpur	106	107086102	MOHAMMAD AFZAL	PRAYAGRAJ
49	107677119	VARUN SINGH	Gorakhpur	107	106124754	SALIMUDDIN	PRAYAGRAJ
50	105210154	UMESH KUMAR PANDEY	Gorakhpur	108	104466606	NAVANEET KUMAR SINGH	PRAYAGRAJ
51	105920562	ASHUTOSH SINGH	Gorakhpur	109	105958048	MOHAMMAD SHANOO	PRAYAGRAJ
52	105885919	NAMITA SINGH	Gorakhpur	110	105533642	HIFZUR RAHMAN	PRAYAGRAJ
53	106282945	SHALU TIWARI	Gorakhpur	111	104779468	NAQI ZULFEGAR MIRZA	PRAYAGRAJ
54	105716343	PAWAN KUMAR	Gorakhpur	112	106722387	APOORVA KUMAR	PRAYAGRAJ
55	106479633	SHAMBHU	Gorakhpur	113	106746945	MOHAMMAD TAUSEEF	PRAYAGRAJ
56	106425157	PUNAM	Gorakhpur	114	106691193	MOHD UMAIR	PRAYAGRAJ
57	104454090	ARVIND YADAV	Gorakhpur	115	103659667	SRIJAN DUBEY	PRAYAGRAJ
58	103289947	PREETI SINGH	Gorakhpur				

By way of this publication, the concerned Borrowers/Pledgers are hereby given final notice and last opportunity to pay the facility recalled amount in full, with all interest and charges forthwith or anyhow before the scheduled auction date failing which the Jewellery will be auctioned. Items not auctioned to the highest bidder on the scheduled auctioned date shall be auctioned on any other day(s) without further notice. Participation in the auction and acceptance of bids shall be at the sole discretion of DCB Bank.
Please note that the auction shall be on an "as is where is basis", "as is what is basis", "whatever there is basis" and "no recourse basis" and DCB Bank shall not be responsible and liable in any manner for any claims, disputes, objections related to the Jewellery or the auction thereof. Bidders may kindly visit <https://egold.auctiontng.net> for detailed terms & conditions for participation in the auctions.
Sd/-
Authorised Officer
DCB Bank Limited
Date: 14.06.2025

MAHINDRA RURAL HOUSING FINANCE LIMITED
Corporate Office:- Mahindra Rural Housing Finance Ltd. Sadhana House, 2nd Floor, 570, P.B.Marg Worli, Mumbai 400 018 India;Tel: +91 22 66523500 Fax: +91 22 24972741
Regional Office: 2nd floor, Ashoka Raj Tower, Plot no. CP-162, Sector D-1, LDA Colony, Near Power House Choraha, Aashiyana, Lucknow, UP-226012 , **Branch Office :** 111A/6, 2ND Floor, Above Panjab & Sind Bank, GT Road, Ashok Nagar, Kanpur, UP – 208012.

Possession Notice

(For Immovable Property) (Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the authorized officer of M/S Mahindra Rural Housing Finance Ltd. (hereinafter referred to as "MRHFL"), Having its registered office at **LUCKNOW** and Branch office at **KANPUR** under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice being within 60 days from the date of receipt of the said notice.

The borrower mentioned herein above having failed to repay the amount, notice is hereby given to the borrowers mentioned herein above and to the public in general that undersigned has taken **possession** of the property described herein below in exercise of powers conferred on me under sub section (4) of section 13 of the Act read with the Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the **09.06.2025**

The borrowers mentioned herein above in particular and the public in general are hereby cautioned not to deal with the said property and any dealings with the property will be subject to the Charge of M/S Mahindra Rural Housing Finance Ltd. for an amount and interest thereon.

The Borrower's attention is invited to provisions of sub section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

S.N.	Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Possession
1.	(LC No: 560209/ XSEMKNP00483633 KANPUR Branch) REENA VERMA (Borrower) SURESH CHANDRA VERMA (Co Borrower)	½ SOUTHERN PART OF H. NO.76 C(1-A), KARRAHI, KANPUR NAGAR, UP-208021, East : HOUSE OF BAJPAI JJ, West: 3.66 METER WIDE ROAD, North :PART OF HOUSE OF GANGA RAM, South : HOUSE OF KRISHNA KISHORE BAJPAI	26-12-2022 Rs. 11,53,648/-	09-06-2025 Physical Possession

Place :- KANPUR Date:-14.06.2025 Sd/- Authorised Officer Mahindra Rural Housing Finance Limited

CRISIL CREDIT RATING AAA/STABLE
This abridged advertisement appears further to the statutory advertisement published by the Company on 08th August, 2024.

REVISED RATE OF INTEREST WILL BE APPLICABLE FOR SANCHAY PUBLIC DEPOSIT, GREEN DEPOSIT & CORPORATE DEPOSIT SCHEME W.E.F. 19/06/2025

PUBLIC DEPOSIT

TERM	Revised rate of interest p.a. on Public Deposit upto Rs. 3 Crores			Revised rate of interest p.a. on Public Deposit above Rs. 3 Crores		
	Non-Cumulative (Monthly Option)	Non-Cumulative (Quarterly Option)	Cumulative & Non-Cumulative (Yearly Option)	Non-Cumulative (Monthly Option)	Non-Cumulative (Quarterly Option)	Cumulative & Non-Cumulative (Yearly Option)
1 YEAR	6.50%	6.55%	6.70%	6.40%	6.45%	6.60%
15 MONTHS	6.55%	6.60%	6.75%	6.45%	6.50%	6.65%
18 MONTHS	6.55%	6.60%	6.75%	6.45%	6.50%	6.65%
2 YEARS	6.60%	6.65%	6.80%	6.60%	6.65%	6.80%
3 YEARS	6.65%	6.70%	6.85%	6.65%	6.70%	6.85%
5 YEARS	6.70%	6.75%	6.90%	6.70%	6.75%	6.90%

CORPORATE DEPOSIT

TERM	Revised rate of interest p.a. on Corporate Deposit upto Rs.5 Crores		Revised rate of interest p.a. on Corporate Deposit above Rs.5 Crores upto Rs.10 Crores		Revised rate of interest p.a. on Corporate Deposit above Rs.10 Crores upto Rs.20 Crores	
	Non-Cumulative (Quarterly Option)	Cumulative & Non-Cumulative (Yearly Option)	Non-Cumulative (Quarterly Option)	Cumulative & Non-Cumulative (Yearly Option)	Non-Cumulative (Quarterly Option)	Cumulative & Non-Cumulative (Yearly Option)
1 YEAR	6.45%	6.60%	6.50%	6.65%	6.55%	6.70%
15 MONTHS	6.50%	6.65%	6.55%	6.70%	6.60%	6.75%
18 MONTHS	6.50%	6.65%	6.55%	6.70%	6.60%	6.75%
2 YEARS	6.65%	6.80%	6.65%	6.80%	6.65%	6.80%
3 YEARS	6.65%	6.80%	6.65%	6.80%	6.65%	6.80%
5 YEARS	6.65%	6.80%	6.65%	6.80%	6.65%	6.80%

GREEN DEPOSIT

TERM	Revised rate of interest p.a. on Green Deposit upto Rs. 3 Crores		Revised rate of interest p.a. on Green Deposit above Rs. 3 Crores	
	Non-Cumulative (Monthly Option)	Cumulative & Non-Cumulative (Yearly Option)	Non-Cumulative (Monthly Option)	Cumulative & Non-Cumulative (Yearly Option)
1 YEAR	6.40%	6.60%	6.30%	6.50%
18 MONTHS	6.45%	6.65%	6.35%	6.55%
2 YEARS	6.50%	6.70%	6.50%	6.70%
3 YEARS	6.55%	6.75%	6.55%	6.75%
5 YEARS	6.60%	6.80%	6.60%	6.80%

Other Details :	Monthly Option (Public Deposit & Green Deposit Only)	Quarterly Option (Public Deposit & Corporate Deposit only)	Yearly Option (Public Deposit, Green Deposit & Corporate Deposit)	♦ For Senior Citizens additional interest @ 0.25% p.a. will be paid on deposit upto Rs. 3 Crores on all tenors. Card rates will be applicable as per the amount of deposit mentioned in the Sanchay deposit application form.
Scheme Type:	Non-Cumulative	Non-Cumulative	Cumulative & Non-Cumulative	
Minimum Amount of Deposit:	Rs. 2,00,000/-	Rs. 2,00,000/-	Rs. 20,000/-	
Additional Deposit in multiples of :	Rs. 10,000/-	Rs. 10,000/-	Rs. 1,000/-	
Interest will be paid on Non-Cumulative Scheme:	1 st Day of the Month & on 31 st for the month of March.	1 st July, 1 st October, 1 st January & on 31 st March for the quarter ending March.	On 31 st March	
• In Cumulative Deposit, Interest will be compounded annually.				

FOR CORPORATE DEPOSIT ABOVE RS 20 CRORES: PLEASE CONTACT OUR CORPORATE OFFICE FOR APPLICABLE RATES.
No deposit through the cheque would be accepted from 15/06/2025 to 18/06/2025 (Both days inclusive).
A depositor can deposit upto Rs. 3 crores (in public/green deposits) or upto Rs. 20 crores (in corporate deposits) in each of the period between 1st to 15th & 16th to the last day of a month at the applicable card rates. If the total deposit amount exceeds Rs. 3 crores (in public/green deposits) or Rs. 20 crores (in corporate deposits) in any of the above-mentioned period, the interest rates for that period will be the rates applicable for deposits exceeding Rs. 3 crores / 20 crores respectively for public/green and corporate deposits. Other terms and conditions remain unchanged.
Registered Office: Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai – 400 001.Contact Numbers: +91 22 22049919, +91 22 22026661.
Corporate Office:131, Maker Tower,"F" Premises, 13th Floor, Cuffe Parade, Mumbai 400005. Contact Numbers: +91 22 22178600, +91 22 22178700, Fax: +91 22 22178777
We would encourage you to use the NEFT/RTGS facility for making fresh deposit. Details are available in the Sanchay deposit application form & website.

Mode of repayment to the Depositors:
Repayment of deposit will be made by crossed account payee cheque, RTGS, or NEFT (as per the request of the depositor) and payment of interest will be made through warrants or NACH as requested by the depositors for Yearly option and only through NACH for Monthly & Quarterly Option. Interest will be paid on fixed date i.e. 31st March for Yearly option, for Quarterly option on 1st July, 1st October, 1st January and on 31st March for the quarter ending March & for Monthly option on 1st day of the month and on 31st for the month of March.

Premature withdrawal:
No premature withdrawal will be allowed before the completion of three months from the date of realization subject to the Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions 2021, as applicable from time to time. In case of request for premature withdrawal, the rates given in the table shall apply:

Period completed from the date of deposit	Rate of interest payable (% p.a.)
Within three months subject to lock-in period requirements	No interest [subject to the Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions, 2021]
After 3 months but before or up to 6 months	The interest payable shall be 3% p.a. for individual depositor, and no interest in case of other category of depositor.
After 6 months but before the date of maturity	Interest Payable will be 1% lower than the interest rate applicable to the deposit for which deposit remained with the company. If the interest rate has not been prescribed for such period, then interest payable will be 2% lower than the lowest rate at which respective category of deposit is accepted by the company or the rate applicable for the immediately lower prescribed period, as applicable.

In the event of the deposit holder already 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. Outstanding post-dated interest warrants in custody of the depositor, if any, should be surrendered to the LIC Housing Finance Limited. The brokerage payable to the authorized agents is for the period completed and excess brokerage paid as a result of pre-payment of the deposit will be recovered from deposit amount.

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. In Public Deposit & Green Deposit, the depositor has the option to choose Auto-renewal on maturity of the deposit. In such case the deposit would be automatically renewed on maturity under the similar product and for the same period at the rate of interest prevailing on the date of maturity of the deposit. In case the similar product/period option is not available on the maturity date, deposit will be renewed for a period which is closest to the original period. The auto renewal facility is available only once.

In cases of Public Deposit & Green Deposit, if the depositor does not choose any option, the maturity amount will be automatically remitted to the depositor's designated bank account on maturity of the deposit.

The Company is having a valid Certificate of Registration dated 31-07-2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However,