Application form for Individual/ NRI/ HUF

■ Individual

■ NRI

■ HUF

(Refer website to download additional forms required for NRI)

Loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit amount, subject to the other terms and conditions prescribed by ICICI Home Finance Company Ltd. from time to time. Interest on such loans will be 2% above the deposit rate. The Loan facility is available only to individuals (other than minors & NRI), HUFs, Corporate and Firms



FAAA/Stable by CRISIL Highest Degree of Safety

MAAA/Stable by ICRA Highest Degree of Safety

AAA/Stable by CAREHighest Degree of Safety

Rates Effective From February 25, 2021

Base Rates for Fixed Deposits < ₹20.0 mn :						
	<u>Cumulativ</u>	e Income Plan	Non-Cı	<u>Plan</u>		
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan	
>=12 to <24	4.30%	4.30%	4.20%	4.25%	4.30%	
>=24 to <36	5.55%	5.70%	5.40%	5.45%	5.55%	
>=36 to <48	5.95%	6.31%	5.80%	5.85%	5.95%	
>=48 to <60	6.20%	6.80%	6.05%	6.10%	6.20%	
>=60 to <72	6.25%	7.08%	6.10%	6.15%	6.25%	
>=72 to <=120	6.45%	7.58%	6.25%	6.30%	6.45%	

0.25% additional interest for senior citizen and ICICI Group employees

Deposits for Senior Citizens

Rate of interest: Rates applicable on the date of deposit and plus additional rate of 0.25% per applying for all special schemes.

Eligibility: Individuals who have completed 60 years of age should be the first applicant/ depositor. One of the following documents must be submitted as a proof of age along with the application form

 Self attested copy of passport, Voter's ID card, Pan card. Aadhar card, Driving Licences, Secondary School Leaving Certificate, Life Insurance Policy, Birth Certificate issued by the competent authority or any other document acceptable to ICICI Home Finance Company Ltd.

Special Scheme Rates for Fixed Deposits < ₹20.0 mn :					
Cumulative Income Plan Non-Cumulative Income Plan					
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
39 mths	6.05%	6.48%	5.90%	5.95%	6.05%
45 mths	6.20%	6.76%	6.05%	6.10%	6.20%
65 mths	6.45%	7.45%	6.25%	6.30%	6.45%
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

^{**}In case of cumulative deposit, interest is compounded before deduction of Tax
For deposits Starting ₹ 2cr., rate would be offered by the Company on a case to case basis
0.25% additional interest for senior citizen and ICICI Group employees

KYC Compliance

Know Your Customer (KYC) Guidelines issued by the National Housing Bank are applicable to Housing Finance Companies. In order to comply with these guidelines, we request you to provide your details as required in the application form.

Please refer clause 12 of Terms & Conditions for Premature Withdrawal

Deposits can be placed for any number of months between 12 & 120. For detailed information on interest rates offered, please visit our website www.icicihfc.com - Fixed Deposit Section.

"INTEREST RATES ARE SUBJECT TO CHANGE AT THE SOLE DISCRETION OF ICICI HOME FINANCE COMPANY LTD. AND AS PRESCRIBED UNDER THE LAWS AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT."

Payment Instruction: Cheque/Demand Draft should be drawn in favour of "ICICI Home Fin-FD A/c" and marked "Account Payee only".

The application form number & name of the applicant should be mentioned on the reverse side of the Cheque/Demand Draft.

For more details, please contact 18002674455 (between 9.30 am. to 6.30 pm Monday to Saturday).

Resident Indians can also apply online on www.icicihfc.com



ICICI Home Finance Company Limited

Regd. Office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.

Corporate Office: ICICI HFC Tower, Andheri -Kurla Road, JB Nagar, Andheri East, Mumbai – 400059.

CIN: U65922MH1999PLC120106

Website: www.icicihfc.com Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671

^{**}The yield mentioned is calculated using the first month of each tenure grid & in case of cumulative deposit, interest is compounded before deduction of tax.

ICICI Home Finance Company Ltd. (the Company) shall, at its discretion, accept Fixed Deposits, under the ICICI Home Finance Fixed Deposit Scheme (the "Scheme") subject to the below mentioned terms and conditions. These deposits solicited by the Company are not insured.

- 1) DENOMINATION: Deposits under each option shall be accepted subject to a minimum deposit amount under different income plans as specified below for individual investors;
- a) Minimum ₹10,000/- under Annual / Cumulative income plan b) Minimum ₹20,000/- under Ωuarterly income plan c) Minimum ₹40,000/- under Monthly income plan d) Any additional amount should be in multiples of ₹1/- e) In case of renewal, amount of FD can be minimum of ₹5000/- and any additional amount should be in multiples of ₹1/-
- 2) PAYMENT INSTRUCTION: Cheque / Demand Draft (DD) should be drawn in favour of "ICICI Home Fin FD A/c" and marked "Account Payee only". The name of the applicant ("Applicant") should be mentioned on the reverse of the Cheque/DD. Cheque/DD should be payable at the ICICI Bank location, where the Application Form is being submitted. Only local clearing cheques would be accepted. Single and separate Cheque/DD should accompany each application. Outstation depositors can send demand draft after deducting the demand draft charges. DD should be payable at ICICI Bank location only. In respect of payment of interest and redemption proceeds, the Company may, at its discretion, issue at par Cheque/DD. In case applying for the Fixed Deposit through website, the payment will be required to be done through net banking. A payment gateway for the same is available on the website. Further, the customer can also make payment through NEFT/RTGS/FT or through specified payment gateways.
- 3) SUBMISSION OF APPLICATION FORMS: Duly completed Fixed Deposit application form, KYC form, KYC documents (as per KYC policy of the Company) and cheque / DD need to be delivered to the local / nearest branch / corporate office of the Company.
- 4) INTEREST PAYMENTS: For all deposit products interest will be payable from the date of realization of the Cheque/Demand Draft / credit of funds in Company's account. Interest on deposits placed under Monthly Income Plan, Quarterly Income Plan and Annual Income Plan shall be paid on fixed dates. Monthly interest payment dates will be the last day of each month. The standard quarterly interest payment dates are March 31, June 30, September 30; December 31 every year. Under Annual Income Plan, the interest will be paid once a year, after the end of the financial year. Please note that all payments for part periods shall be made on pro-rata basis. If a deposit is made within a period of 20 days prior to a standard interest payment date, the interest for the part period will be paid on the next standard interest payment date. Under the Cumulative Income Plan, interest will accrue on March 31 every year (including interest and tax deducted at source, if any) and the accumulated interest will be paid on maturity amount as calculated on a year on year basis of compounding. Payment of interest will be made to applicants/depositors primarily through ECS/NEFT/RTGS for all locations where ECS/NEFT/RTGS facility is available. Where ECS/NEFT/RTGS facility is not available, payments will be in the form of Cheque/DD/any other mode as the Company may deem fit and would be in favour of the Sole/First applicant/depositor marked "A/c Payee only". ECS/NEFT/RTGS would avoid fraudulent encashment of interest instrument(s). In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the guardian. In all cases where interest has to be paid to any person other than the Sole/First Applicant/Depositor (see Terms & Conditions applicable on joint deposits and succession). All post-dated unencashed interest instrument(s) in the name of the Sole/First Applicant/Depositor, if any, would have to be surrendered to the Company.
- 5) JOINT DEPOSITS: Deposits can be made in joint names with a maximum of three persons. The names of all the depositors and address of the first depositor will be entered in the ledger and register of depositor(s). The interest on deposits in joint names will be paid to the first depositor for the purpose of deduction of tax at source and any discharge given by him/her will be binding on the joint depositor(s).
- 6) DEPOSIT IN THE NAME OF A MINOR: Deposits in the name of a minor will be accepted provided such minor is represented by his natural or legal guardian and the Application Form for the deposit is signed by the natural/legal guardian, on behalf of the minor. All communication in relation to the deposit will be addressed to the guardian.
- 7) NOMINATION: The applicants/depositors, whether singly or jointly, can make only one nomination for each deposit. Holder of Power of Attorney or a guardian applying on behalf of a minor cannot nominate. Applicant(s)/Depositor(s) are advised to provide the specimen signature of the nominee to expedite the transmission of the Deposit(s) to the nominee in the event of demise of the applicant(s)/depositor(s). Name of the nominee shall be given on the deposit receipt.
- 8) SUCCESSION: Where a nomination has not been made or the nominee predeceases the applicant(s)/depositor(s), the provisions of this paragraph will apply. In the event of the demise of the sole/all holder(s) of the Fixed Deposit, the Company will recognize the executor or administrators of the deceased applicants/depositors, or holder of Succession Certificate or any other legal representative as the holder of the title to the Fixed Deposits. The Company shall not be bound to recognize such executor or administrator unless such executor or administrator obtains Probate or Letter of Administration or Succession Certificate or other legal representation, as the case may be, from an appropriate court in India. The Company at its absolute discretion, may in any case, dispense with the production of Probate or Letter of Administration or Succession Certificate or other legal representation.
- 9) FIXED DEPOSIT RECEIPT (FDR): a) The FDR will be forwarded to the address of applicant/depositor given in the application form, by registered post or courier or in any other manner that the Company may deem fit after realization of Cheque/DD/ credit of funds in Company's account. b) Fixed Deposit Receipts are non-transferable famp; not negotiable. It cannot be assigned, transferred, pledged or given as security for any loan/ credit facility in favor of any party except ICICI Home Finance
- 10) LOSS, DESTRUCTION, ETC. OF DOCUMENT: a) Fixed Deposit Receipts, Interest and Refund Cheques/Demand Drafts may be sent by Registered Post or Courier or in any other manner that the Company may deem fit, at the address of the Sole/First Applicant/Depositor given in the Application Form. The Company will not be responsible for any loss or delay in transit due to postal/courier services or any circumstances beyond its control. b) In the event of loss, destruction or mutilation of the Fixed Deposit Receipt, Interest or Refund Cheque/DD, the Company may issue a duplicate Fixed Deposit Receipt, Interest or Refund Cheque/DD, subject to non encashment of the original instrument, upon receipt from the depositor of an indemnity in the prescribed form to its satisfaction and after compliance with such other formalities/documents as may be required by the Company.
- 11) RENEWAL OF DEPOSIT: Subject to the scheme being open, the deposit may be renewed on maturity on such terms and conditions of the scheme as applicable on the maturity date of the old deposit. The deposit can be renewed either by selecting auto renewal option at the time of application or by giving a request letter at least 7 working days prior to maturity date. In the case of renewal of deposit in joint names, application form should be signed as per the mode of operation as mentioned in the application form.
- 12) PREMATURE WITHDRAWAL OF THE DEPOSIT: As per the Housing Finance Companies (NHB) Directions, 2010, no premature withdrawal is allowed for a period of first 3 months from the date of deposit subject to regulatory conditions. In case of premature withdrawal, the following rates shall apply:

Premature Withdrawal*	Rate of interest payable
After 3 months but before 6 months	Maximum interest payable shall be the minimum savings bank interest rate offered by ICICI Bank (not exceeding 4% p.a.) for individual depositors and "No Interest" in case of any other category of depositors
After 6 months but before 12 months	2% lower than the minimum rate at which the public deposits are accepted by ICICI Home Finance.
After 12 months but before the date of maturity	1% lower than the interest rate which ICICI Home Finance Company would have paid had the deposit been accepted for the period for which such deposit has run.

In the event of the death of the depositor, premature termination of fixed deposits would be allowed; Such premature withdrawal would not attract any penal charge. For other deposits, premature withdrawal is permitted within three months to meet certain expenses of an emergent nature, subject to regulatory conditions. For premature withdrawals of deposits the duly discharged FDR with revenue stamp of requisite value must be surrendered to the Company. Premature withdrawals of single or jointly held fixed deposits shall be processed only after such request is signed by all the depositors along with FDR duly discharged.

13) REPAYMENT OF DEPOSITS: a) Deposits will automatically expire on maturity, unless specified otherwise and the maturity proceeds will be remitted to the designate bank account. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms note on renewal of deposit. b) The Company will send intimation with regard to the details of the maturity of the deposit at least two weeks before the date of maturity of the deposit. You may modify maturity instructions by giving a request letter at least 7 working days prior to the maturity date. c) All redemption payments will be in the form of ECS/NEF/NTGS/CheuqvDD/ any other mode as the Company may deem fit and would be in favour of the Sole/First depositor marked "A/c Payee only". In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the guardian. Direct Credit option may be used if the first/sole holder has an account with ICICI Bank.

14) LOAN AGAINST DEPOSITS: Loan Against Deposit may be availed from Company after 3 months from the date of deposit, which would be given at the discretion of ICICI Home Finance. This loan may be given for up to 75% of the deposit amount, subject to the other terms and conditions as may be specified by the Company from time to time. Interest on such loans will be 2% above the deposit rate. The Loan facility is available only to individuals (other than minors & NRI), HUFs, Corporate and Firms.

15) WAIVER: No failure or delay by the Company in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power or privilege. The rights and remedies of the Company as stated herein shall be cumulative and not exclusive of any rights or remedies provided by law.

16) INDEMNITY: a) The Applicant hereby agrees that the Applicant shall, at his/its own expense, indemnify, defend and hold harmless the Company from and against any and all liability any other loss that may occur, arising from or relating to the operation of fixed deposit or breach, nonperformance or inadequate performance by the Applicant of any of these terms or the acts, errors, representations, misrepresentations, misconduct or negligence of the Applicant in performance of its obligations. b) Under no circumstances shall the Company be liable to the Applicant for any indirect, incidental, consequential, special or exemplary damages in connection with the services. c) The Applicant shall solely be responsible for ensuring full compliance with all the applicable laws and regulations in the relevant jurisdiction in connection with the fixed deposits with the Company and shall indemnify and keep indemnified ICICI Home Finance from all actions, proceedings, claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by ICICI Home Finance in connection with any failure to comply with any such applicable laws/regulations. d) The indemnities as aforesaid shall continue notwithstanding the termination of the fixed deposit.

17) TAX DEDUCTION AT SOURCE (TDS): In accordance with and as per the provisions of section 194A of the Income Tax Act, 1961 (The Act), tax at source would be deducted if interest credited / paid or likely to be credited / paid to resident depositor(s) during the financial year exceeds ₹5,000/- on consolidated amount in case of multiple fixed deposits are placed by the customer. This exemption is not applicable for non-resident depositors where tax at source is deducted under section 195 of the Act. As per section 206AA of the Income Tax Act, 1961 w.e.f. April 01, 2010 applicable to all residents and non-resident FD depositor(s), a valid PAN (Permanent Account Number) is mandatory where Tax at source is deductible. Otherwise, tax at source shall be deducted at higher of the prescribed rate or at the rate of 20%. However, the deduction of tax at source under section 194A of the Act shall be made at Nil Lower rate, as the case may be, if the Resident applicant/ depositor submits a self-declaration, in duplicate, specified under section 197A of the Act, with a proper and valid PAN disclosure, in prescribed Form - 15G (for persons other than Company and Firm) or Form 15H (for senior citizens who have attained the age of 60 years during the financial year) as the case may be or any other documentary evidence specified under section 194A of the Act for TDS exemption or any other documentary evidence specified under any guidelines/circular/notification issued by the CBDT in this regard. For exemption in terms of section 197A of the Act, Form 15G will not be taken cognizance of for the purpose of TDS Exemption, in case total income likely to be credited / paid exceeds maximum amount which is not chargeable to tax. Whereas Form 15H can be furnished by the Resident Senior Citizen for claiming TDS exemption even if the total interest likely to be credited / paid exceeds maximum amount which is not chargeable to tax. The Resident/Non Resident applicant/depositor can also provide exemption certificate issued by the Income Ta

- Recognized Provident Fund/Approved Superannuation/Gratuity Fund exempts u/s 10(25) of the Act;

- Regimental Fund or Non Public Fund established by the armed forces of the Union referred to u/s 10(23AA) of the Act. - University/Education Institution/ Hospital/ Other Institutions exempt u/s 10(23C)(iiiab) of the Act or 10(23C)(iiiac). In case of Non Resident applicants/depositors, tax at source shall be deducted as per the prevailing provisions of section 195 of the Act and relevant guidelines/ Circular/Notification issued by the CBDT in this regard. The benefit of DTAA rates shall be provided to the depositors subject to submission of documentary evidence of the tax residency certificate/any other certificate for tax residency issued by the competent authority along with any other documents

certificate/any other certificate for tax residency issued by the competent authority along with any other documents specified in this regard by the Company/CBDT. As per the provisions of section 139A(5A) of the Income Tax Act, every person receiving any sum from which tax has been deducted at source, is required to intimate his/Permanent Account Number (PAN) to the person responsible for deducting such tax. Hence, the depositors are requested to indicate their PAN in the application form. According to a press release of September 29, 2007 issued by CBDT, the deductee (depositor) is advised to provide his / her correct PAN to the deductor (ICICI Home Finance Company Limited) failing which the deductee (depositor) would face penal proceedings under the Income Tax Act, 1961. As per section 206AA of the Income Tax Act, 1961 w.e.f. April 01, 2010 applicable for all residents and non-residents, PAN (Permanent Account Number) details are mandatory for FD Customers where Tax at source is deductible. Otherwise, tax at source shall be deducted at higher of the prescribed rates or at the rate of 20%.

18) TAX BENEFITS: There is no specific tax benefit available on this Fixed Deposit under the prevailing provisions of the Income Tax Act, 1961.

- 19) BROKERAGE: Empanelled brokers are eligible for brokerage/commission on the amount of Fixed Deposits mobilized by them as prescribed for this scheme.
- 20) NON-RESIDENT INDIANS (NRIs): Deposits from Non-Resident Indians and Persons of Indian Origin resident outside India would be accepted in accordance with regulations governing the acceptance of deposits from NRIs. Deposits would be accepted for a maximum period of 3 years. Payment of interest as also the repayment of deposit shall be made only by credit to NRO Account. Income tax at source will be deducted as applicable to Non-Residents.

21) PARTICULAR TO BE SPECIFIED UNDER PARAGRAPH 6 OF THE HOUSING FINANCE COMPANIES (NHB) DIRECTIONS, 2010 $\,$

a) In case of any deficiency of the Company in servicing its deposits, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum for relief. b) In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the applicant/depositor may make an application to the authorized officer of the National Housing Bank. c) The financial position of the Company as disclosed and the representations made in the application form are true and correct. Further the Company and its Board of Directors are responsible for the correctness and veracity thereof. d) The Company is within the regulatory framework of the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinions expressed by the Company, and for repayment of deposit/discharge of liabilities by the Company.

22) GENERAL:

a) The Company reserves the right to reject any application for deposit or renewal of deposit without assigning any reason thereof. b) Interest rates are subject to change and the rate applicable will be the rate prevalent as on the date of Deposit. c) The terms and conditions mentioned herein are to be read in conjunction with and in addition to all other terms and conditions as specified elsewhere in this document. d) The company has the right to change, amend, add or delete any of the terms and conditions governing the fixed deposit and the company shall give notice of the same to the applicant/depositio, in accordance with the applicable guidelines. Disputes, if any, arising in connection with the fixed deposit scheme, will be subject to the jurisdiction of Courts at Mumbai.

NOTE: Brokers are not permitted to accept cash with the Application Form. Brokers are not permitted to issue a receipt. The Company will in no way be responsible for such or other wrong tenders

1. SOURCING D	DETAILS				
HFC Employee Name : :	HFC Employee ID: Code No. : C 1 1 0 4 0 8 Sub Broker Code : Branch SOL ID (applicable only for ICICI Bank) State:				
Customer ID No.: Appl. No.:	ICICI HFC SOL ID:				
Documents verified by: Employee/Broker Name Employee ID/Broker ID	Signature & Stamp				
2. LATEST PHOTOGR	RAPH				
Affix photo of first Signatory (with cross signatures) Affix photo of second Signator (with cross signatures)	Affix photo of third Signatory/ guardian (with cross signatures)				
	(IN BLOCK LETTERS)				
Name of Sole/First Depositor Mr. Mrs. Ms. Dr. Other Name of Second Depositor Mr. Mrs. Ms. Dr. Other Name of Third Depositor Mr. Mrs. Ms. Dr. Other Name of Guardian (in case depositor is a minor) Mr. Mrs. Ms. Dr. Other					
3. FIXED DEPOSITS SCHEN	ME DETAILS				
Cumulative Monthly Quarterly Yearly Income Plan Income Plan Renew (Appulation of the Company of	Note: The FD shall be opened under auto maturity mode unless specified otherwise. In case of renewal, the FD shall be renewed for the same tenor as mentioned above till such time closure instructions is given by the depositor.				
4. CATEGORY	5. MODE OF OPERATION				
Shareholder of ICICI HFC Director/Relative of Director of ICICI HFC Promoter of ICICI HFC Public	Single Either/Survivor Joint Former/Survivor				
6. PAYMENT & REPAYMENT ACCOUNT DETAILS					
(Please refer to the clause on Repayment of deposits & Interest Payments) Amount of Deposit ₹					
7. DEPOSIT PA	YABLE TO				
Deposit Payable to: First Depositor First Depositor					

		8. TAX STATUS		
Tax to be exempted: Yes No	Form 15H Form		tion Certificate (For 60 years of age and ab	hove)
If yes, proof submitted Yes No			t No. of other ICICI Home Finance FD(s	
17 you, proof outstituted 100				,, ,
	9 NON	INATION Yes No		
I/We	J. 1401V		(name(s) & address(es) of the deposi	itor(s)) nominato tho
following person (details provided he returned by ICICI Home Finance Com		my death the amount of deposit in	n the account, particulars whereof are	given below, may be
Name of Nominee				
House/ Flat No.	Bldg. Name			
Street				
Area		Ci	ity	
Pin	STD Code	Resi N	lo.	
State			If nominee is a minor,	
Relationship with depositor, if any		Age	his date of birth	
Below details required only in cas				
As the nominee is a minor on this da deposit on behalf of the nominee in t		during the minority of the nomine	(name, address and age) to receive.	ve the amount of the
Place:	· ·	D D M M Y Y Y Y	•	
			Signature of witness	
Address(es) of witness(es)			oignataro or marcos	
Delivery mode: Courier Self	Pickup* (ICICI HFC Branch 🗆	ICICI Bank Branch Broke	er 🗌)	
* I/we hereby agree and undertake that in co			me/we in person and separate instructions ha	ave been given for delivery, which
			the Entity may sustain or incur or which may b	
1	O. COMMUNICATION ADD	DRESS (IN BLOCK LETTERS- fo	or all future communications)	
House/ Flat No.	Bldg. Name			
Street Street	Diag. Ivanio			
Area		С	ity	
Pin	STD Code	Resi No.		
State		State/U	JT Code** Country Code**	
DECLARATIONS BY DEPOSITOR/S 1. We have read and understood and hereby agree to t understand that the terms and conditions are subject Home Finance / or as required under applicable laws /r	to changes/revision from time to time at the sole	ount set forth. We 7. I/We further declare that directly/indirectly any punder any law.	nt the deposit made under the deposit application is throu proceeds of schedule of offence and/or is not designed	
I/We hereby declare that the first named depositor multiple but, on demise of the first depositor, the deposit multiple and the first depositor.	entioned in my/our application is the beneficial ov	vner of this deposit 8. This account shall be o	perated singly and in case of joint accounts operated	"jointly" unless otherwise specified by the
beneficial owner should be treated as the payee for Income Tax Act, 1961, I/We agree, undertake and	the purpose of tax deduction at source under Sauthorise ICICI Home Finance Company, its Gr	ection 194A of the oup companies to 9. I/We have no objection	n to ICICI Home Finance, its Group Companies, Brol products, offers and services provided by ICICI Home I	kers /Representatives to provide me / us
exchange, share and part with all information rela information to ICICI Bank Ltd./ICICI Group Companies as may be required and shall not hold ICICI Home Fina	/ Financial Institutions/ Credit Bureaus/ Agencies	s/ Statutory Bodies mode (including teleph	none calls / SMS / emails) and authorise ICICI Home above purpose: YES. NO.	Finance, its Group Companies, Brokers /
for use of this information. 3. I/We further declare that, we are authorised to make	this deposit in the above-mentioned scheme and	that the amount to undertakings and subm	are competent and fully authorised to issue such dec nit this Application Form for the purposes of this dep	clarations, confirmations, agreements and posit, and to execute all other documents
be kept in the deposit has been acquired through proceeds of a scheduled offence under the Preventi purpose of contravening or evading any of the provis	legitimate sources and does not involve directlon of Money Laundering Act, 2002 and / or is not sign of the Prevention of Money Laundering Act	y or indirectly any required by ICICI Home in the state of the case of the cas	Finance or such purpose. nas been duly and validly executed by us or on our beh	alf and when accepted/acted upon by ICICI
rules, regulations, notifications, guidelines or direction provide any further information and fully co-operat accordance with the applicable Law.	ons made there under and as amended from time	e to time. We shall with the Torms hereof \	onstitute legal and valid obligations that are binding on We confirm that the initials on this application form are us.	nand enforceable against us in accordance made by us and the validity of such initials
I/We shall inform the Company regarding any change information / documents that ICICI Home Finance / Gro	in employment, residential status, address and to	Customers: I hereby de	nd affirm that I/We have not made any payments/depo eclare that the deposit done by me is through NRO a	account & the amount of deposit does not
ICICI Home Finance against any fraud or any loss or da providing of any incorrect communication address an my/our communication address or any details supplie	amage suffered by ICICI Home Finance / Group Co d / or failure on my / our part to communicate the c	mpanies due to our hange/alteration in I/We have gone throug	mittance or transfer of funds from NRE/FCNR(B) accour gh the financial and other statements/particulars/repr able on www.icicihfc.com and after careful considerati	resentation furnished/made by ICICI Home
5. ICICI Home Finance reserves the right to reject any ap the right to retain the application forms and documen same to us.	plication without providing any reason. ICICI Hom ts provided therewith, including photographs, and	e Finance reserves d will not return the 14. I/We hereby give my ex	ny/our own risk and volition. cplicit consent to the housing finance company to duly r	renew principal/ renew principal & interest/
I/We hereby declare that all particulars and information provided therewith) are true, correct, complete and up		uments referred or	ipal & interest to my designated bank account mentione	d herein on maturity of the deposit.
ADDITIONAL DECLARATION	no dato in un respecto ure to the Dest of our Kilowie	ago and polici.		
I hereby declare that the details furnished above and or In case any of the above information is found to be false.			ınder take to inform you of any changes therein, immedia	ately.
If further declare that the deposit made under the depos I hereby consent to receiving information from Central	it application is through legitimate source and doe	es not include directly/indirectly any proceeds of s	schedule of offence and/or is not designed for the purpos	se of contravention or evasion under any law
• I/We hereby submit that I am / We are providing the pro-			rare that certain other documents can also be submitted	as KYC documents.
Signature of Depositor/s				
	Sole/ First	Guardian	Second	Third
	Depositor	(if applicable)	Depositor	Depositor

KNOW YOUR CUSTOMER (KYC) FORM*					
guidelines on "Anti Money Laundering Standards". For existin		For office use only Application Type □ New	□ Updated		
the information available in the records of ICICI Home Finance Important Instructions: A) Fields marked with '*' are mandator	ry fields.B) Please fill the form in English and in BLOCK Letters J.T code as per Indian Motor Vehicle Act. 1988 is available on	KYC Number	(First applicant)		
the web site. E) List of two character ISO 3166 country code	es is available on the web site. F) KYC Number of applicant is pdate, please tick (🗸) in the box available before the section		(Third applicant/ Guardian)		
number and strike off the sections not required to be updated.	, , ,	(To be filled by financial Institution) (Man Account Type □ Normal	datory for KYC update request) Simplified (for low risk customers) Small		
	Sole/First Mr./Mrs./Ms./Dr.	Second Mr./Mrs./Ms./Dr.	Third/ Guardian Mr./Mrs./Ms./Dr.		
NAME (IN BLOCK LETTERS)					
Gender	Male Female Third gender	Male Female Third gender	Male Female Third gender		
Date of Birth					
Place/City of Birth					
Maiden Name					
Father's Name					
Mother/ Spouse Name (not mandatory)					
Name of Guardian (in case of Minor)					
Citizenship	Indian/ Country Code** (Only in case of Other Citizenship)	Indian/ Country Code** (Only in case of Other Citizenship)	Indian/ Country Code** (Only in case of Other Citizenship)		
Permanent Account Number (PAN*)	(Only in case of other oldzensinp)	(Only in case of other officerising)	(Only in case of other orderiship)		
(Attach self-attested copy of PAN Card/ Form 60*) Mobile No					
Email ID					
Primary Document : Proof of Identity to be provided	Passport PAN Card	Passport PAN Card	Passport PAN Card		
by Applicant (Please submit copy	Aadhar Card Voter's ID Card Driving License Others	Aadhar Card Voter's ID Card Driving License Others	Aadhar Card Voter's ID Card Driving License Others		
of ANY ONE of the following self- attested documents)	Secondary Document: Letter from existing bank	er (restricted to a scheduled bank). Letter has to be	e obtained in original on Bank's letter head bearing		
	the authorizing officer's name, signature & design address of an individual.	nation along with the stamp of the bank. The verifca	tion done should be for the name, photograph and		
Marital Status	Married Unmarried Others	Married Unmarried Others	Married Unmarried Others		
Occupation Type	S-Service	S-Service	S-Service		
	(Private Sector Public Sector Govt. Sector) 0-Others	Private Sector Public Sector Govt. Sector 0-Others	(Private Sector Public Sector Govt. Sector) 0-Others		
	(Professional Self Employed Retired Housewife Student)	Professional Self Employed Retired Housewife Student)	(Professional Self Employed Retired Housewife Student)		
	B-Business	B-Business	B-Business		
	X- Not Categorised	X- Not Categorised	X- Not Categorised		
Gross Household Income ₹	or ☐ Less than ₹1 lakh	or ☐ Less than ₹1 lakh	or _ Less than ₹1 lakh		
		 ☐ ₹1-3 Lakh ☐ ₹3-5 lakh ☐ ₹5-10lakhs ☐ ₹10 lakhs + 			
Permanent Address	CO-TOTAKTIS CONTROL TO TAKTIS +	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	\\ \tau_0-10\lak\lak\lak\lak\lak\lak\lak\lak\lak\lak		
House No/ Building Name					
Street Name					
Area		Ella			
Landmark			<u>ance</u>		
City					
State					
Pin code					
0. ((4))	December 1		Downer		
Proof of Address to be provided by Applicant (Please submit copy of ANY ONE of the	Passport Job card by NREGA Aadhar Card Voter's ID Card	Passport Job card by NREGA Aadhar Card Voter's ID Card	Passport Job card by NREGA Aadhar Card Voter's ID Card		
following self-attested documents)	Aadhar Card Voter's ID Card Driving License Banker's Letter@	Aadhar Card Voter's ID Card Driving License Banker's Letter@	Aadhar Card Voter's ID Card Driving License Banker's Letter@		
		e not accepted as a proof of address for the state of			
Status	Resident Individual(s) HUF	Resident Individual(s) HUF	Resident Individual(s) HUF		
Status	NRI POI Foreign National	NRI POI Foreign National	NRI POI Foreign National		
	Other (Please specify)	Other (Please specify)	Other (Please specify)		
			bank). Letter has to be obtained in original on Bank's		
	ignature & designation along with the stamp of the b ocument is submitted, one of the primary document w		shotograph and address of an individual. In case such on this.		
Signature of Depositor/s					
	Sole/ First Depositor	Second Depositor	Third Depositor/ Guardian		



ICICI Home Finance Company Limited

Regd. Office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai - 400 051.

Corporate Office: ICICI HFC Tower, Andheri Kurla Road, JB Nagar, Andheri East, Mumbai – 400059

PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES 1977

- a) Name of the Company: ICICI Home Finance Company Limited.
- b) Date of Incorporation: May 28, 1999
- c) (i) Business carried on by the Company: The Company's principal business is to provide financial assistance to any person or persons to acquire houses, buildings and any form of real estate and also for the purpose of construction, renovation, development or repair of such houses or buildings or any form of real estate. The Company has no subsidiary company.
 - (ii) Major branches / service centers: Locations

Branch	State	Branch	State	Branch	State	Branch	State	Branch	State
Visakhapatnam	Andhra Pradesh	Thane	Maharashtra	Ranchi	Jharkhand	Bhilwara	Rajasthan	Kollam	Kerala
Vijayawada	Andhra Pradesh	Dombivali	Maharashtra	Jamshedpur	Jharkhand	Bikaner	Rajasthan	Thrissur	Kerala
Guntur	Andhra Pradesh	Panchkula	Haryana	Bhubaneswar	Orissa	Alwar	Rajasthan	Palakkad	Kerala
Nellore	Andhra Pradesh	Ludhiana	Punjab	Kolkata-AJCBoseRoad	West Bengal	Pali	Rajasthan	Kottayam	Kerala
Kurnool	Andhra Pradesh	Amritsar	Punjab	Sirsa	Haryana	Bhiwadi	Rajasthan	Indore Main - MG road	Madhya Pradesh
Rajahmundry	Andhra Pradesh	Patiala	Punjab	Rewari	Haryana	Goa	Goa	Indore - Navlakha	Madhya Pradesh
Kakinada	Andhra Pradesh	Bhatinda	Punjab	Bangalore-Yeshwantpur	Karnataka	Meerut	Uttar Pradesh	Bhopal	Madhya Pradesh
Tirupati	Andhra Pradesh	Jalandhar	Punjab	Bangalore-Whitefield	Karnataka	Allahabad-Prayagraj	Uttar Pradesh	West Delhi – Janakpuri	Delhi
Hyderabad - Kukatpally	Telangana	Hoshiarpur	Punjab	Bangalore-JPNagar	Karnataka	Dehradun	Uttarakhand	North Delhi – Pitampura	Delhi
Hyderabad - Secunderabad	Telangana	SriGanganagar	Rajasthan	Mysore	Karnataka	Latur	Maharashtra	Nagpur	Maharashtra
Surendranagar	Gujarat	Jaipur	Rajasthan	Mangalore	Karnataka	Sikar	Rajasthan	Nashik	Maharashtra
Bharuch	Gujarat	Jaipur - Main	Rajasthan	Hubballi	Karnataka	Mohali	Punjab	Aurangabad	Maharashtra
Vapi	Gujarat	Coimbatore	Tamil Nadu	Belgaum	Karnataka	Siliguri	West Bengal	Amravati	Maharashtra
Rohtak	Haryana	Madurai	Tamil Nadu	Gulbarga	Karnataka	Kanpur	Uttar Pradesh	Jalgaon	Maharashtra
Hissar	Haryana	Trichy	Tamil Nadu	Vashi	Maharashtra	Bareilly	Uttar Pradesh	Ahmednagar	Maharashtra
Ambala	Haryana	Salem	Tamil Nadu	Boisar	Maharashtra	Kolkata-Suburban	West Bengal	Akola	Maharashtra
Panipat	Haryana	Chennai-Tambaram	Tamil Nadu	Panvel	Maharashtra	Howrah	West Bengal	Chandigarh	Chandigarh
Karnal	Haryana	Tirunelveli	Tamil Nadu	Badlapur	Maharashtra	Ahmedabad – West	Gujarat	Pune-Main	Maharashtra
Sonepat	Haryana	Tiruppur	Tamil Nadu	Ghaziabad (Kaushambi)	Uttar Pradesh	Ahmedabad – Nikol	Gujarat	Pune - Wakad	Maharashtra
Yamunanagar	Haryana	Vellore	Tamil Nadu	Faridabad	Haryana	Surat	Gujarat	Solapur	Maharashtra
Gwalior	Madhya Pradesh	Agra	Uttar Pradesh	Gurgaon 1 - Sec 29	Haryana	Vadodara	Gujarat	Kolhapur	Maharashtra
Jabalpur	Madhya Pradesh	Lucknow	Uttar Pradesh	Noida	Uttar Pradesh	Rajkot	Gujarat	Sangli	Maharashtra
Hoshangabad	Madhya Pradesh	Hyderabad - Dilsukhnagar	Telangana	Central Delhi - Karol Bagh	Delhi	Mehsana	Gujarat	Satara	Maharashtra
Mumbai-Andheri	Maharashtra	Warangal	Telangana	East Delhi – Laxmi Nagar	Delhi	Bhavnagar	Gujarat	Ratnagiri	Maharashtra
Mira Road	Maharashtra	Khammam	Telangana	Jodhpur	Rajasthan	Gandhidham	Gujarat	Puducherry	Puducherry
Vasai	Maharashtra	Patna	Bihar	Kota	Rajasthan	Anand	Gujarat	Chennai - T Nagar	Tamil Nadu
Mumbai – Borivali	Maharashtra	Raipur	Chhattisgarh	Ajmer	Rajasthan	Thiruvananthapuram	Kerala	Chennai – Annanagar	Tamil Nadu
Mumbai-Bhandup	Maharashtra	Bilaspur	Chhattisgarh	Udaipur	Rajasthan	KochiKozhikode (Calicut)	Kerala	ž	

For any details or queries, you can contact us at below numbers: Existing Customer: 1860 120 7777, New Customer: 1800 267 4455

d) Brief particulars of the management of the Company: The Board of Directors of the Company has the ultimate responsibility for the management of its business. Mr. Anup Bagchi is the non-executive Chairman of the Board. Mr. Anirudh Kamani , MD & CEO has the overall responsibility fo the business of the Company.

e) Name, Address and Occupation of the Directors:

e) Name, Address and Occupation of the Directors.				
Name, Occupation	Address			
Mr. Anup Bagchi :	ICICI Bank Towers, Bandra-Kurla Complex,			
Service	Mumbai 400 051.			
Mr. N. R. Narayanan :	ICICI Bank Towers, Bandra-Kurla Complex,			
Service	Mumbai 400 051.			
Ms. Supritha Shetty : Service	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.			
CA Mr. S. Santhanakrishnan :	New No. 24, Unnamalai Ammal Street, T Nagar,			
Chartered Accountant	Chennai 600 017.			
Mr. Vinod Kumar Dhall : Advocate	Dewan Manohar House, B-88, Sector 51, Noida (U.P.) - 201301			
Mr. G Gopalakrishna	B 301 – 302, Lady Ratan Tower, Danik Shivner			
Retired Executive	Marg, Gandhinagar, Worli, Mumbai – 400018			
Mr. Anirudh Kamani	ICICI Bank Towers, Bandra Kurla Complex,			
Managing Director & CEO	Mumbai – 400 051.			

f) PROFITS & DIVIDENDS:

Years ending	Profit before tax (₹ in million)	Profit after tax (₹ in million)	Equity Dividend Declared (%)*
March 31, 2020	258.9	2.8	-
March 31, 2019	630.9	440.9	0.4%
March 31, 2018	1,567.1	1,058.4	3.15%

^{*} Including final dividend, proposed as at the end of respective financial year

g) Summarised financial position of the Company as appearing in the two latest audited Balance Sheets: (₹ in million)

		(*
Liabilities #	31 March, 2020	31 March, 2019
Share Capital	10,987.5	10,987.5
Reserves & Surplus	5,690.3	5,840.7
Secured Borrowings	-	-
Unsecured Borrowings	101,718.3	82,028.6
Current Liabilities	35,256.4	40,385.6
Secured Borrowings	-	4000.0
Unsecured Borrowings	26,938.2	32,406.0
Others (incl. interest accrued on borrowings)	8,318.2	3,979.6
Deferred Tax Liabilities (Net)	-	
Provisions	49.7	41.1
Short term	18.2	25.9
Long term	31.5	15.5
Total	153,702.2	139,283.8

(₹ in million)

Assets #	31 March, 2020	31 March, 2019
Fixed Assets	1,596.2	1,128.8
Investments	5,943.6	989.7
Deferred Tax Assets Loans	977.5	1,145.5
Loans	140923.5	133,330.7
Current Assets & Other Loans & Advances	4,261.4	2,689.1
Misc. Expenses (to the extent not written off)	-	-
Total	153,702.2	139,283.8

 $^{{\}it 1. \ \ } Fixed\ assets\ include\ intangible\ assets.$

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(₹ in million)

Contingent Liabilities	At March 31, 2020	At March 31, 2019
Income Tax matters in appeals	416.3	416.3
Service Tax matters	-	-
Claims filed against Company but not acknowledged as debt.	9.3	11.2

(₹ in million)

		(\ 111 1111111011)
Facility	Fund based at 31 March, 2020	Non-fund based at 31 March, 2020
Loan to group companies	·-	-
Total		-
Loan from group companies	5,000.0	
Derivatives with group companies		24,329.5
Total	5,000.0	24329.5
Total exposure to group companies/ related parties	-	-
Total exposure of group companies/ related parties	5,000.0	24,329.5

h) In terms of Housing Finance Companies (NHB) Directions, 2010, the Company can borrow up to fourteen times of the net owned funds, i.e. ₹ 195,936.9 million, out of which, not more than three times the net owned funds can be by way of public deposits, i.e. ₹41,986.5 million. At March 31, 2020, the public deposits held by the Company was ₹17,302.5 million. There are no overdue deposits other than unclaimed deposits.

i) We declare that: (1) the Company has complied with the provisions of the Directions applicable to it, (2) the compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank; and (3) the deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities of the Company.

The above text has been approved by the Board of Directors at its meeting held on May 02, 2020 and is being issued on authority and in the name of the Board of Directors of the Company. A copy of the text of advertisement signed by majority of Directors of the Company has been filed with the National Housing Bank.

Date: May 2, 2020 Place: Mumbai By order of the Board of Directors

Pratap Salian
Company Secretary

[#] Previous year figures have been regrouped / reclassified wherever necessary to correspond with current year classifications / disclosures.

Details of Related Person*

☐ DETAILS (DETAILS OF RELATED PERSON (Applicable for PoA/ authorized representative only, other than guardian)											
Addition of Ro			Related Person			Number of Related		ile)				
Related Person	Type	Guardian Prefix	of Minor		Assignee		Authorized Re	presentative		Last Name		
Name		FIEIIX		First Name			Iviluale ivalile			Last Name		
PROOF OF IDENTITY [Pol] OF RELATED PERSON												
☐ A- Passpo		ELAILD I Elison				Pa	ssport Expiry (Date		M M — Y Y	ТүТү	
☐ B- Voter IE							ooport Expiry I	5410				
☐ C- PAN Ca	rd											
☐ D- Driving	Licence					Dr	iving Licence E	xpiry Date	D D —	M M — Y Y	YY	
E- UID (Aa												
☐ F- NREGA		4:6: - d b 4b	4-1	<u> </u>				4: N h				
Z- Others (any document notified by the central government) S- Simplified Measures Account - Document Type code Identification Number												
•												
REMARKS	(If any)											
										* Mandatory	if applicable	
For office use only Date of Receipt:												
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}<												
ICICI Home Finance Company Limited												
Date of depos	sit with the ICICI	Centre :			ACKNOWLEDG	EMENT SLIP	Аррііс	ation Serial No		Fixed Denseit	otion with	
Received from										ixed Deposit application	ation with	
a) Cheque / DI Drawn on B					Dated			for ₹				
b) FDR No.		n figures)			Dated			for ₹				
Rupees Ru												
for a period of: Months @ % per annum In the following Income Plan: Monthly Income Plan Quarterly Income Plan Cumulative (Annualised Yield on maturity)												
						(Valid subject	to Realization of (Cheque / Demand	Draft)	Stamp		