

# Application form for Individual/ NRI

# 🗆 Individual

#### (Refer website to download additional forms required for NRI)

"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 Ioan 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. This facility is not available for deposits from minors and Non-Resident Indians (NRIs).

🗆 NRI

FAAA/Stable by CRISIL Highest Degree of Safety

**Bates Effective From August 23, 2021** 

MAAA/Stable by ICRA Highest Degree of Safety

AAA/Stable by CARE Highest Degree of Safety

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Base Rates for Fixed Deposits $< ₹20.0$ mn (Public Deposits)									
1	<u>Cumulativ</u>	e Income Plan	Non-Cumulative Income Plan						
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan				
>=12 to <24	5.25%	5.25%	5.10%	5.15%	5.25%				
>=24 to <36	5.65%	5.81%	5.50%	5.55%	5.65%				
>=36 to <60	5.75%	6.09%	5.60%	5.65%	5.75%				
>=60 to <72	6.45%	7.34%	6.25%	6.30%	6.45%				
>=72 to <=120	6.65%	7.86%	6.45%	6.50%	6.65%				
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-				

## **Deposits for Senior Citizens**

0.25%

Rate of interest: Rates applicable on the date of deposit plus additional rate of 0.25% per annum for all deposit 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

Application of the second s

# Base Rates for other than Public Fixed Deposits < ₹20.0 mn (other than Public Deposits)

	<u>Cumulativ</u>	e Income Plan	Non-Cumulative Income Plan				
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan		
>=12 to <24	3.85%	3.85%	3.75%	3.80%	3.85%		
>=24 to <36	5.45%	5.60%	5.30%	5.35%	5.45%		
>=36 to <60	5.75%	6.09%	5.60%	5.65%	5.75%		
>=60 to <72	6.45%	7.34%	6.25%	6.30%	6.45%		
>=72 to <=120	6.65%	7.86%	6.45%	6.50%	6.65%		
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-		

#### Please refer clause 11 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."

In case of renewal, amount of FD can be minimum of T 5000/- and any additional amount should be in multiples of T1/-

# Special Scheme Rates for Fixed Deposits < ₹20.0 mn (Public & other than Public Deposits)

	<u>Cumulat</u> i	Non-Cumulative Income Plan					
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan		
39 mths	6.00%	6.43%	5.80%	5.85%	6.00%		
45 mths	6.25%	6.82%	6.05%	6.10%	6.25%		
65 mths	6.60%	7.65%	6.40%	6.45%	6.60%		
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 \*\*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.

# **KYC Compliance**

Know Your Customer(KYC) Directions 2016, Reserve Bank of India are applicable to Housing finance Companies.

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 18602674455 (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 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	DETAILS					
	NVESTMENT INTERRMEDIATES LTD	HFC Employee ID : Code No. : 6 7 Sub Broker Code :	or ICICI Bank)				
Customer ID No.:	Appl. No.:	State:	CI HFC SOL ID:				
Documents verified by:          Employee/Broker Name          Employee ID/Broker ID			Signature & Stamp				
	2. LATEST PHOTO	GRAPH					
Affix photo of first Signatory (with cross signatures)	Affix photo of second Signa (with cross signatures)	atory	Affix photo of third Signatory/ guardian (with cross signatures)				
Name of Sole/First Depositor		(IN BLOCK LETTERS)					
Name of Sole/First Depositor         Mr.       Mrs.         Mrs.       Dr.         Other         Name of Second Depositor         Mr.       Mrs.         Mrs.       Dr.         Other         Name of Third Depositor         Mr.       Mrs.         Mrs.       Dr.         Other         Name of Third Depositor         Mr.       Mrs.         Mrs.       Dr.         Other         Name of Guardian         (in case depositor is a minor)         Mr.       Mrs.         Mrs.       Dr.         Other							
	3. FIXED DEPOSITS SCHI	EME DETAILS					
Plans: Cumulative Monthly Income Plan Income Plan (Annualised yield on maturity)		Yearly Income Plan					
4. CATEGOR			OPERATION				
Shareholder of ICICI HFC Director/Rela Promoter of ICICI HFC Public	tive of Director of ICICI HFC	Single Joint	Either/Survivor Former/Survivor				
	6 PAYMENT & REPAYMENT A						
6. PAYMENT & REPAYMENT ACCOUNT DETAILS         (Please refer to the clause on Repayment of deposits & Interest Payments)         Amount of Deposit ₹       (in words)         Mode of Payment       Cheque       RTGS/NEFT (Cheque/ RTGS/ NEFT No :         Bank Name:							
	7. DEPOSIT P	AYABI F TO					
Deposit Payable to:		itor or Survivor					

				8. T	AX STAT	US								
Tax to be exempted: Yes	No	Form 1	5H For	m 15G 📃	Any other	Tax Exen	nption	Certifica	te (For 60 years	of age	and above	:)		
If yes, proof submitted Yes	No				Fixed Dep	osit Rece	ipt No.	of othe	r ICICI Home Fir	nance	FD(s), i	fany:		
9. NOMINATION	Yes 📃 No							Pleas	e tick if nominee's na	ame sho	ould not be	printed on	Deposit R	eceipt
I/We							(nai	me(s) &	address(es) of	the d	epositor	(s)) nom	inate th	e
following person (details pr returned by ICICI Home Fin					the amount h (name an	of depos d address	t in the of bra	e accour nch in w	nt, particulars w /hich deposit is	hereo held)	f are giv	en belov	v, may l	be
Name of Nominee														
House/ Flat No.	Bldg. N	lame												
Street														
Area							City							
Pin		STD Code				Res	i No.							
State								lfn	iominee is a mii	nor				
Relationship with depositor	, if any					Age			his date of birt					
Below details required or		ninee is a min	or:			Ū								
As the nominee is a minor								(name,	address and ag	e) to i	eceive 1	he amou	int of th	е
deposit on behalf of the nor				n during the	minority of	the nom		. ,	0	,				
Place:			Date:											
Name of witness									Signature	of wit	ness			
Address(es) of witness(es)														
()														
Delivery mode: Courier	Self Pickup	o* ( ICICI HFC	Branch 🗌	ICICI Ba	nk Branch	🗌 Br	oker	])						
,		,		Only incase app	lied through ICI	CI Bank Brand	h	,						
<ul> <li>I/we hereby agree and undertak may be irretrievably lost, I/we h</li> </ul>														
			, , , , , , , , , , , , , , , , , , ,									annoa age		,.
	10. C	OMMUNIC	ATION AD	DRESS (I	N BLOCK I	ETTERS-	for a	ll futur	e communio	catio	ns)			
House/ Flat No.	Bldg. I	Vame												
Street														
Area							City							
Pin		STD Code				Resi N	lo.							
State						State	e/UT Co	ode**	Countr	y Coc	le**			
DECLARATIONS BY DEPOS														
We have read and understood and here understand that the terms and condition Home Finance / or as required under app	is are subject to chance	es/revision from tim	pplicable to my ac e to time at the sc	count set forth. le discretion of l	CICI directl	rther declare / / indirectly a iny law.	that the de ny procee	eposit made ds of sched	under the deposit app ule of offence and / or i	lication i s not de:	s through le signed for th	gitimate so le purpose o	irces and d f contraven	bes not inc tion or eva
I/We hereby declare that the first name but, on demise of the first depositor, t beneficial owner should be treated as	l depositor mentioned he deposit may be na	in my/our application wable to the survive	n is the beneficial of or or the nominee	wner of this dep , as applicable.	osit 8. This a The custor	count shall b ner at the time			l in case of joint acco	unts ope	rated "joint	ly" unless c	therwise s	pecified by
beneficial owner should be treated as a Income Tax Act, 1961. I/We agree, un exchange, share and part with all inf	he payee for the purp idertake and authoris	ose of tax deduction e ICICI Home Financ	at source under e Company, its (	Section 194A of Group companie	the s to 9. I/We I				Finance, its Group Co nd services provided b	mpanie	s, Brokers	Representa	tives to pr	ovide me
exchange, share and part with all inf information to ICICI Bank Ltd./ICICI Grou as may be required and shall not hold IC	ip Companies/ Financi	al Institutions/ Credit	: Bureaus/ Agenci	es/ Statutory Bo	dies mode	including tel	ephone ca he above	alls / SMS , purpose: YE	/ emails) and authoris SNO	e ICICI	Home Fina	nce, its Gro	up Company	nies, Broke
for use of this information.					10.I/We c	eclare that v	e are cor	npetent an	d fully authorised to i n Form for the purpos	ssue su	ch declarat	ions, confir	nations, ad	reements
<ul> <li>I/We further declare that, we are author be kept in the deposit has been acqui proceeds of a scheduled offence under purpose of contravening or evading any</li> </ul>	red to make this depo red through legitimate the Prevention of Mo	sit in the above-men e sources and does nev Laundering Act	not involve direc 2002 and / or is	a that the amoun tly or indirectly not designed for	any require	d by ICICI Hor	ne Financ	e or such pu	rpose.					
rules, regulations, notifications, guidelin	ies or directions made	e there under and as	amended from tir	ne to time. We s	shall with the	Finance woul	d constitu	te legal and	validly executed by us I valid obligations that Ie initials on this applic	are bind	lina on and	enforceable	against us	in accorda
provide any further information and fu accordance with the applicable Law.	lly co-operate in any	investigation as an	d when required	by the Compan	y in shall n	ot be disputed	by us.							
I/We shall inform the Company regardin	any change in employ	ment, residential sta	tus, address and t	o provide any fur	ther 12.I/We h	ereby declare	and affirr	n that I/We	have not made any p	ayment	s/deposits i	n cash. Add	itional decl	aration by

- I/We shall inform the Company regarding any change in employment, residential status, address and to provide any rurner information/documents that ICICI Home Finance against any fraud or any loss or damage suffered by ICICI Home Finance against any fraud or any loss or damage suffered by ICICI Home Finance against any fraud or any loss or damage suffered by ICICI Home Finance against any invest reministration address and / or failure on my / our part to communicate the change /alteration in my /our communication address or any details supplied.
  Customers: I hereby declare that the deposit done up rule is unough rule is unough rule or unough rule or transfer of funds from NRE/FCINR(B) account in to the NRO account.
  I/We have gone through the financei al and other statements/particulars/representation furnished/made by ICICI Home Finance exervise.
  I/We have gone through the financei al and other statements/particulars/representation furnished/made by ICICI Home Finance exervise.
- imy/our communication address or any details supplied.
  5. ICICI Home Finance reserves the right to reject any application without providing any reason. ICICI Home Finance reserves the right to retain the application forms and documents provided therewith, including photographs, and will not return the same to us.
  ICICI Home Finance at my/our own risk and volution.
  14. Declaration by Joint Depositor. We hereby give our explicit consent to the Housing Finance Company to pay in entirity, the principal and interest to the repayment bank account of the first named depositor as mentioned in 'Payment & Re-payment Account Detail' section.
- 6. I/We hereby declare that all particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and upto date in all respects are to the best of our knowledge and belief.

- ADDITIONAL DECLARATION • I hereby declare that the details furnished above and on Know Your Customer (KYC) form are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein, immediately.
- In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I further declare that the deposit made under the deposit application is through legitimate source and does not include directly/indirectly any proceeds of schedule of offence and/or is not designed for the purpose of contravention or evasion under any law. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address
- I/We hereby submit that I am / We are providing the proof of possession of Aadhar as KYC document voluntarily at my/ our own discretion and I/We are aware that certain other documents can also be submitted as KYC documents.

On Maturity of the deposit, I/We hereby give my/our explicit consent to ICICI HFC to 🗌 Renew principal and interest 👘 Renew principal Pay the principal and interest to my/our designated Bank Account mentioned in this form

Signature or thumb impression of Depositor/s		
	Sole/ First Depositor	Guardian (if applicable)

Second

Third Depositor

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MAME (IN BLOCK LETTERS AS PER ID PROOF)       Mr./Mrs./Ms./Dr.       Mr./Mrs./Ms./Dr.       Mr./Mrs./Ms./Ms./Dr.         MAME (IN BLOCK LETTERS AS PER ID PROOF)       Male Female Transgender       Male Female Transgender       Male Female Male Female         Date of Birth       DD M M Y Y Y Y         Place/City of Birth       DD M M Y Y Y Y         Place/City of Birth       DD M M Y Y Y Y         Place of Birth       DD M M Y Y Y Y         Place of Birth       DD M M Y Y Y Y         Mate of Burdian (in case of Mino)       Country Code**       Indian/ Cou	applicant) nd applicant) l applicant/ Guardian) <b>10n face to face mode</b> !						
MAME (IN BLOCK LETTERS AS PER ID PROOF)       Male Female Transgender       Male Female Transgender         Date of Birth       D D M M Y Y Y Y       D D M M Y Y Y Y         Place/City of Birth       D D M M Y Y Y Y       D D M M Y Y Y Y         Maide Name							
Gender       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C       C <td></td>							
Place/City of Birth         Maiden Name         Father's Name         Mother/ Spouse Name (not mandatory)         Name of Guardian (in case of Minor)         Citizenship         Permanent Account Number (PAN*)         (Andria Sati-attested copy of PAN Card From 60*)         Mobile No         Email ID         Primary Document :         Proof of Identify to be provided by Applicant (Please submit copy of AAA Card Tom 60*)         Marital Status         Married Unmarried Others         Driving License         Married Unmarried Others         S-Service         Professional Self Employed         Retired Statust         Occupation Type	Transgender						
Maiden Name         Father's Name         Mother/ Spouse Name (not mandatory)         Name of Guardian (in case of Minor)         Citizenship         Permanent Account Number (PAN*)         (Indy in case of Other Citizenship)         Permanent Account Number (PAN*)         Maiden Name         Primary Document :         Proof of Identify to be provided by Applicant (Please submit copy of ANY ONE of the following self- attested documents)         Marital Status         Marital Status         Occupation Type         Private Sector _ Rubic Sector _ Govt. Sector Private Sector _ Rubic Sector _ Govt. Sector Private Sector _ Public Sector _ Cheres Professional _ Self Employed Neusewrite _ Student)         B-Business X Not Categorised       X- Not Categorised							
Father's Name         Mother/ Spouse Name (not mandatory)         Name of Guardian (in case of Mino)         Citizenship         Permanent Account Number (PAN*)         Mother/ Selectated copy of PAN Card/ Form 60*)         Mobile No         Email ID         Primary Document : Proof of Identify to be provided by Applicant (Please submit copy of ANY ONE of the following self- attested documents)         Married       Unmarried         Married       Unmarried         Occupation Type       Self Employed         Protessional_Self Employed       Reired         Protessional_Self Employed       Reired         Protessional_Self Employed       Reired         Protessional_Self Employed       Reired         Housewire       Student)         Business       X- Not Categorised							
Mother/ Spouse Name (not mandatory)         Name of Guardian (in case of Minor)         Citizenship         Permanent Account Number (PAN*)         (Only in case of Other Citizenship)         Mothel No         Email ID         Primary Document : Proof of Identity to be provided by Applicant (Please submit copy of ANY ONE of the following self- attested documents)         Marital Status         Marital Status         Occupation Type         Professional         Self Employed Professional         Self Employed Professional         B-Business         X- Not Categorised							
Name of Guardian (in case of Minor)         Citizenship         Permanent Account Number (PAN*) (Attach self-attested copy of PAN Card/ Form 60*)         Mobile No         Email ID         Primary Document : Proof of Identity to be provided by Applicant (Please submit copy of ANY ONE of the following self- attested documents)         Marital Status         Occupation Type         Private Sector [bublic Sector ] Courts         Private Sector ] Public Sector ] Courts         Occupation Type         Private Sector ] Public Sector ] Courts         Professional _Self Employed _Retired Housewrife _Student)         B-Business         X- Not Categorised							
Citizenship       Indian/Country Code**       Indian/Country Code**       Indian/Country Code**         Permanent Account Number (PAN*)       (Only in case of Other Citizenship)       (Only in case of Other Citizenship)       (Only in case of Other Citizenship)         Mobile No       Email ID       Primary Document :       Passport       Voter's ID Card       Passport       Voter's ID Card         Proof of Identity to be provided by Applicant (Please submit copy of ANY ONE of the following self-attested documents)       Passport       Voter's ID Card       Passport       Voter's ID Card       Passport       Voter's ID Card         Marital Status       Married       Unmarried       Others       Driving License       Driving License       S-Service       S-Service       S-Service       S-Service       Private Sector Public Secto							
Permanent Account Number (PAN*) (Attach self-attested copy of PAN Card/ Form 60*)       (Only in case of Other Citizenship)       (Only in case of Other Citizenship)         Mobile No         Email ID         Primary Document : Proof of Identity to be provided by Applicant (Please submit copy of ANY ONE of the following self- attested documents)       Passport       Voter's ID Card       Passport       Voter's ID Card         Married       Unmarried       Others       Driving License       Driving License         Married       Unmarried       Others       S-Service       S-Service         (Douglation Type       S-Service       S-Service       Professional       Self Employed         Professional       Self Employed       Retired       Professional       Self Employed         Housewrife       Student)       B-Business       X- Not Categorised       X- Not Categorised							
(Attach self-attested copy of PAN Card/ Form 60*)         Mobile No         Email ID         Primary Document :         Proof of Identity to be provided by Applicant (Please submit copy of ANY ONE of the following self-attested documents)         Marital Status         Married       Unmarried         Occupation Type            (Private Sector] Public Sector ] Govt. Sector]         Private Sector] Public Sector ] Govt. Sector]         Private Sector] Public Sector ] Govt. Sector]         Professional] Self Employed         Housewife         B-Business         X- Not Categorised	untry Code** Other Citizenship)						
Email ID       Primary Document :         Proof of Identity to be provided       Passport       Voter's ID Card       Passport       Voter's ID Card         Addhar Card       Others       Driving License       Driving License       Driving License         Marital Status       Married       Unmarried       Others       Married       Unmarried         Occupation Type       S-Service       S-Service       S-Service       Private Sector       Public Sector       Oothers         0-Others       0-Others       O-Others       O-Others       Professional       Self Employed       Retired         Housewrife       Student)       B-Business       X- Not Categorised       X- Not Categorised       X- Not Categorised							
Primary Document :       Passport       Voter's ID Card       Passport       Voter's ID Card         Proof of Identity to be provided by Applicant (Please submit copy of ANY ONE of the following self- attested documents)       Passport       Voter's ID Card       Aadhar Card       Others         Marital Status       Married       Unmarried       Others       Driving License       Driving License       Driving License         Occupation Type       S-Service       S-Service       S-Service       Private Sector       Public Sector       Oo-Others         Professional       Self Employed       Retired       Professional       Self Employed       Retired       Professional       Self Employed         Housewife       Student)       B-Business       X- Not Categorised       X- Not Categorised       X- Not Categorised							
Occupation Type       S-Service       S-Service       S-Service         () Private Sector       Public Sector       Govt. Sector       Private Sector       Public Sector         0-Others       0-Others       0-Others       0-Others       0-Others         () Professional       Self Employed       Retired       Professional       Self Employed         Housewife       Student)       B-Business       B-Business       B-Business         X - Not Categorised       X - Not Categorised       X - Not Categorised       X - Not Categorised	oter's ID Card thers						
Occupation Type       ( Private Sector Public Sector Govt. Sector)       ( Private Sector Public Sector Govt. Sector)       ( Private Sector Public Sector Govt. Sector)         O-Others       0-Others       0-Others       0-Others         ( Professional Self Employed Retired       Professional Self Employed       Retired       Professional Self Employed         Housewife       Student)       B-Business       B-Business       B-Business         X - Not Categorised       X - Not Categorised       X - Not Categorised       X - Not Categorised	ed 🗌 Others						
□ ₹1-3 Lakh     □ ₹3-5 lakh     □ ₹1-3 Lakh     □ ₹1-	ss than ₹1 lakh 3-5 lakh 10 lakhs +						
Permanent Address House No/ Building Name Street Name							
Area Landmark City	<b>e</b>						
State							
(Please submit copy of ANY ONE of the following self-attested documents) Aadhar Card Voter's ID Card Aadhar Card Voter's ID Card Aadhar Card Voter's ID Card Driving License Driving License Driving License	bb card by NREGA oter's ID Card						
(# Driving Licence not accepted as a proof of address for the state of Maharashtra)         Status         Resident Individual(s)         NRI       POI         Foreign National         Other (Please specify)	Foreign National						
* All fields are mandatory ** (For State/UT code and Country code, refer web site www.icicihfc.com)							
Signature/Thumb impression of Depositor/s Sole/ First Depositor Second Depositor Third Depositor/Gu							

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) PAYMENT INSTRUCTION: a. RTGS/NEFT/FT:

Particulars	Remittance from any Bank Account
Beneficiary Name	ICICI Home Finance Co. Ltd - FD Collection Account
Account No.	000405070754
IFSC	ICIC0000004
Bank & Branch	ICICI Bank, Nariman Point, Mumbai

b. Cheque/Demand Draft (DD): Cheque/DD should be drawn in favor 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. Single and separate Cheque/DD should accompany each application. c. Payment Gateway: In case applying for Online Fixed Deposit through our website(www.icicitifc.com), the payment will be required to be done through net banking. A payment gateway for the same is available on the website. d. Alternatively, payment can also be through (I) NEFT/RTGS/Fund Transfer, (ii) Debit Card, (iii) Unified Payments Interface(BHIM-UPI), (iv) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code)

2) 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.

3) INTEREST PAYMENTS: Interest will be payable on the deposit from the effective deposit date, subject to realization of Cheque/DD/Credit of Funds in the Company's account. Interest on deposits placed under Monthly Income Plan, Quarterly Income Plan and Annual Income Plan shall be paid on fixed dates as given below:

Scheme	Interest Payment Date
Monthly Income Plan(MIP)	Last day of each month
Non-Cumulative – Quarterly Option	June 30, September 30, December 31 and March 31
Annual Income Plan	March 31

Effective Deposit Date: Date of realization of Cheque/DD/Credit of Funds in the Company's account

Under the Cumulative Income Plan, interest will be compounded annually and accrued every year on March 31 after deducting tax, wherever applicable. The accumulated interest will be paid on maturity amount & shall not exceed the total maturity amount as calculated on a year on year basis of compounding.

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.

Payment of interest will be made to applicants/depositors primarily through ECS/NEFT/RTGS 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 favor of the Sole/First applicant/ depositor marked "A/c Payee only". Direct Credit option may be used if the first/sole holder has an account with ICICI Bank.

In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the natural/legal guardian. In all cases where interest has to be paid to any person other than the Sole/First Applicant/Depositor (refer Terms & Conditions applicable on joint deposits and succession on application form), all post-dated unencashed interest instruments(s) in the name of the Sole/First Applicant/Depositor, if any, would have to be surrendered to the Company.

4) JOINT DEPOSITS: Deposits can be made in joint names with a maximum of three persons. The names and address of all the depositors 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).

5) 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 natural or legal guardian.

6) 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, unless mentioned otherwise.

7) 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 denise 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 esentation

8) FIXED DEPOSIT RECEIPT (FDR): a) The FDRs shall be sent to the first applicant/depositor given in the application form, in the form of soft copy via SMS link and a hard copy shall be subsequently forwarded to the address as mentioned 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 transferred, pledged or given as security for any loan/ credit facility in favor of any party except ICICI Home Finance.

9) LUSS, UESTRUCTION, 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. DESTRUCTION, ETC. OF DOCUMENT: a) Fixed Deposit Receipts, Interest and Refund Cheques/Demand Drafts may be

10) RENEWAL /REPAYMENT OF DEPOSIT: a.) For renewal or repayment of deposit, the discharged deposit receipt must be 10) RENEWAL /REPAYMENT OF DEPOSIT: a.) For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to ICICI Home Finance Co. Ltd. In case of renewal, the deposit may be renewed on maturity on such terms and conditions of the scheme as applicable on the maturity date of the lod deposit. b.) The deposit can be renewed either by selecting auto renewal of principal/renew principal & interest by giving an explicit consent in this regard at the time of application. c.) The deposit or can instruct to pay principal & interest, in entirety, to his/her designated bank account by giving an explicit consent in this regard at the time of application. d.) 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. e.) Deposits will automatically expire on maturity unless specified otherwise and the maturity proceed will be remitted to the designated bank account. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms noted under Renewal of Deposit. f.) The Company will send intimation with regard to the details of the maturity of the deposit at least 1 days 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 or any other mode as approved by the Company g.) All redemption payments will be in the form of ECS/NEFT/RTGS/Cheque/DD/ any other mode as the Company may deem fit and would be in favor of the Sole/First depositor marked "A/c Payee only". In case the first applicant/deposit is a minor, all payments will be in the new of may dive finance. the first applicant/depositor is a minor, all payments will be in the name of minor along with the natural/legal guardian.

11) PREMATURE WITHDRAWAL OF THE DEPOSIT: As per the Housing Finance Company (Reserve Bank) Directions, 2021, 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 or up to 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 the date of maturity	The interest payable shall be 1% lower than the interest rate applicable to a public deposit for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by the Company				

In the event of death of the depositor, premature termination of fixed deposit would be allowed; such premature withdrawal would not attract any penal charge. For other deposits, premature withdrawal is permitted within 3 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 withdrawal of single/ jointly held fixed deposit shall be processed only after such request is signed by all depositors along with FDR duly discharged.

12) 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. This facility is not available for deposits from minors and Non-Resident Indians (NRIs).

13) 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.

14) 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 services, clause, clause, 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 applicable laws/regulations, d) The indemnities as aforesaid shall continue notwith standing the fixed deposition. applicable laws/regulations. d) The indemnities as aforesaid shall continue notwithstanding the termination of the fixed deposit.

15) 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 1, 2010 applicable to all residents and non-residents FD depositor(s), a valid PAN (Permanent Account Number) is mandatory where Tax at source is deductible further, effective July 1, 2021 PAN wherein Aadharar is not linked shall be treated as Invalid PAN. In accordance with section 206AB of the Act effective July 1, 2021, if any depositor for which tax is deductible under section 194A of the Act has not filed its income tax returns for both of the two assessment years relevant to two previous years preceding the current financial year in which tax is deductible. and agareate tax deducted/collected in the deositor's preceding the current financial year in which tax is deductible, and aggregate tax deducted/collected in the depositor's case is ₹50,000/- or more in each of these two previous years, then tax shall be deductible at higher of the following rates: Twice the specified rate as per section 194A i.e. 20%; or Twice the rates in force; or 5%. If the provision of section 206AA (Where assesse is not having PAN) of the Act is applicable to a specified person, in addition to the provision of this section, the tax shall be deducted at higher of the two rates. 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 between age of 18 years to 59 years, in case of a person whose age is least than 18 years Form 15G should be provided by the guardian; 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 Verify during the inflatcial year) as the case thay be of any other documentary evidence specified under sectual of the documentary evidence specified under any quidelines/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 Tax authorities under section 197A of the Act for documentary evidences the company of the context and the co 197 of the Act for deduction of tax at source at Nil lower rates applicable for section 194A or section 195 of the Act, as the case may be, for each respective financial year. Where the applicant/depositor qualifies as a specified entity whose income is unconditionally exempt u/s 10 of the Act and who is not statutorily required to file return of income u/s 139 of the Act, no tax would be deducted at source for specified entities subject to submission of proof of such exemption by the depositor in term of Circular No. 18/2017 dated May 29, 2017 issued by the CBDT. The illustrative examples of such specified entities under said CBDT Circular are as follows:

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. 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 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/her 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.

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

17) BROKERAGE: Empanelled brokers are eligible for brokerage/commission on the amount of Fixed Deposits mobilized by them as prescribed for this scheme.

18) 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.

#### PARTICULARS TO BE SPECIFIED UNDER PARAGRAPH 35 OF THE NON-BANKING FINANCIAL COMPANY - HOUSING (RESERVE BANK) DIRECTIONS, 2021

a) In Case of any deficiency of the company is servicing its deposits, the depositors may approach NHB, National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute 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 applicativ/depositor may make an application to the authorized officer of Reserve Bank of India. 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 adversative three does not concern a state in company within the regulatory framework of the Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India or National Housing Bank does not undertake any responsibility for the financial soundness of the Company is within the regulatory framework of the Reserve Bank of India. It must, however, be opinions expressed by the Company, and for repayment of deposit/discharge of liabilities by the Company.

#### 20) GENERAL:

20) 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/depositor, 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 and tribunals at Mumbai.



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.

*icici* Home Finance

- 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

Fixed Deposits

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

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:

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

#### f) PROFITS & DIVIDENDS:

Years ending	Profit before tax (₹ in million)	Profit after tax (₹ in million)	Equity Dividend Declared (%)*
March 31, 2021	326.4	216.7	-
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: (て in million)

		( ( ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) )
Liabilities #	31 March, 2021	31 March, 2020
Share Capital	10,987.5	10,987.5
Reserves & Surplus	6,883.9	5,690.3
Secured Borrowings	72,286.6	-
Unsecured Borrowings	23,951.7	101,718.3
Current Liabilities	40,835.0	35,256.4
Secured Borrowings	15,115.0	-
Unsecured Borrowings	15,305.0	26,938.2
Others (incl. interest accrued on borrowings)	10,415.0	8,318.2
Deferred Tax Liabilities (Net)	-	-
Provisions	156.8	49.7
Short term	131.3	18.2
Long term	25.5	31.5
Total	155,101.5	153,702.2

		(₹ in million)
Assets #	31 March, 2021	31 March, 2020
Fixed Assets	1,388.4	1,596.2
Investments	4,381.9	5,943.6
Deferred Tax Assets Loans	546.1	977.5
Loans	137,578.2	140923.5
Current Assets & Other Loans & Advances	11,206.9	4,261.4
Misc. Expenses (to the extent not written off)	-	-
Total	155,101.5	153,702.2

1. Fixed assets include intangible assets

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

				(₹ in million)	
Contingent Liabilities		At March 31, 2021		At March 31, 2020	
Income Tax matters in appeals		416.3		416.3	
Service Tax matters		-		-	
Claims filed against Company but not acknowledged as debt.		12.8		9.3	
				( ₹ in million)	
		und based March, 2021	Non-fund based at 31 March, 2021		
Loan to group companies		-		-	
Total				· ·	
Loan from group companies		2400.0			
Interest rate swap				23,154.8	
Total		2400.0		23,154.8	
Total exposure to group companies/ related parties		-		-	
Total exposure of group companies/ related parties		2400.0 23,154.8		23,154.8	

h) In terms of Non-Banking Financial Company - Housing Finance Companies (Reserve Bank) Directions, 2021, issued by Reserve Bank of India ('Master Direction'), the Company can borrow up to thirteen times of the net owned funds, i.e. ₹193,707.9 million, out of which, not more than three times the net owned funds can be by way of public deposits, i.e. ₹44,701.8 million. At March 31, 2021, the public deposits, held by the Company was ₹21,240.6 million. There are no overdue deposits other than unclaimed deposits.

1 we declare that: (1) the Company has compiled with the provisions of the Directions applicable to it, (2) the compliancewith 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 Company is having a valid Certificate of Registration dated 31-07-2001 issued under Section 29A of the National Housing Bank Act, 1987. However, the Reserve Bank of India or the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.

The above text has been approved by the Board of Directors at its meeting held on April 22, 2021 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: April 22, 2021 Place: Mumbai By order of the Board of Directors

Priyanka Shetty Company Secretary

# Know Your Customer (KYC) application form I Related Person

# **Important Instructions:**

A) Fields marked	with "*" are	mandatory fields.
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B) Tick " ✓ " wherever applicable.

- C) Please fill the date in DD-MM-YYYY format.
- D) Please fill the form in English and in BLOCK letters. E) KYC number of applicant is mandatory for update application

(Mandatory for KYC update request) KYC Number\*

For office use only					
Application Type* 🗌 New 🗌 Update 🔲 Delete					
To be filled by ICICI Home Finance Co. Ltd.)					

### 1. DETAILS OF RELATED PERSON\* (Please refer instruction D & E at the end)

Addition of Related Per	rson 🗆 Deletion d	of Related Person 🛛 Update Re	lated Person Details	
KYC Number of Related Pe	erson (If Available)		(If KYC Number and Name are p	provided, below details are optional)
Related Person Type*	Guardian of Mind	or 🗆 Assignee 🗆 Authori	sed Representative	
	Prefix	1st Name	Middle Name	Last Name
Name*				
Maiden Name				
Father/ Spouse Name				
Mother Name				
Date of Birth*	DD-MN			
Gender*	M - Male	🗆 F- Female 🔲 T- Transge	ender	
PAN*		Form 60 fu	rnished	

## 2 PROOF OF IDENTITY AND ADDRESS \*

I Certified copy of OVD or equivalent e-document of OVD obtained through digital KYC process needs to be submitted (any one of the following OVDs)

	A- Passport Number		
	B- Voter ID Card		PHOTO*
	C- Driving Licence		
	D- NREGA Job Card		
	E- National Population Register Letter		
	E- Proof of Possession of Aadhar		
	F- KYC Authentication	X X X X X X X	
	Offline verification of Aadhar	$ X  \times  X  \times  X  \times  X $	
Addre	SS		
Line 1*			
Line 2			
Line 3		City/Town/ Village*	
District	*	PIN/ Post Code* ISO 316	6Country code*

## **1.3 CURRENT ADDRESS DETAILS (Please refer instruction B at the end)**

□ Same as above mentioned address (in such cases address details as below need not be provided.

I Certified copy of OVD or equivalent e-document of OVD obtained through digital KYC process needs to be submitted (any one of the following OVDs)

	A- Passport Number	
	B- Voter ID Card	
	C- Driving Licence	
	D- NREGA Job Card	
	E- National Population Register Letter	
	E- Proof of Possession of Aadhar	
	F- KYC Authentication	X X X X X X X
	Offline verification of Aadhar	X X X X X X X
$IV \square$	Deemed POA- document type code	
V 🗆	Self Declaration	

# Addross

Address	
Line 1*	
Line 2	
Line 3	City/Town/ Village*
District*	PIN/ Post Code*     State/ UT Code*     ISO 3166Country code*
4. CONTAC	DETAIL
Tel. (Off)	FAX
Mobile	Email ID Email ID
Mobile	Email ID Email ID
5. REMARI	(if any)

# **6. APPLICANT DECLARATION**

• I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

I/we hereby consent to receiving information from Central KYC Registry through SMS/ email on the above registered number/ email address.

Place:

Signature/ Thumb impression of Authorised Person(s)

# 7. ATTESTATION/ FOR OFFICE USE ONLY

Date: D D – M M – Y Y Y Y

<b>Documents Received</b>	Certified Copie	es Equivalent e-document	
	KYC VERIFICATIO	N CARRIED OUT BY	
Identity Verification Emp. Name Emp. Code	Done		Name Code
Emp. designation Emp. Branch			
	Employee	Signature	

INSTITUTION DETAILS			
Name Code			
	Institution Stamp		

– end of kyc form –

KYC- Related Person Pg. 2 of 2

# Additional Information for NRI Applicant(s)

Applicant 1 (To be filled if applicant's residence for	r Tax purpose in jurisdiction(s) out side India)			
ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked	d)			
ISO 3166 Country Code of Jurisdiction of Residence*				
(Residence for tax purposes in jurisdiction(s) outside India)				
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*				
Aadhaar Number				
Place / City of Birth*	ISO 3166 Country Code of Birth*			
ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT O	DUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)			
Same as Current / Permanent / Overseas Address details	Same as Correspondence / Local Address details			
Line 1*				
Line 2				
Line 3	City / Town / Village*			
State*	ZIP / Post Code* ISO 3166 Country Code*			

Applicant 2 (To be filled if applicant's resider	ice for Tax purpose in jurisdiction(s) out side India)			
ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is	ticked)			
ISO 3166 Country Code of Jurisdiction of Residence*				
(Residence for tax purposes in jurisdiction(s) outside India)				
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*				
Aadhaar Number				
Place / City of Birth*	ISO 3166 Country Code of Birth*			
ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)				
Same as Current / Permanent / Overseas Address details	Same as Correspondence / Local Address details			
Line 1*				
Line 2				
Line 3	City / Town / Village*			
State*	ZIP / Post Code* ISO 3166 Country Code*			

Applicant 3 (To be filled if	applicant's residence for Tax purpose in jurisdiction(s) out side India)		
ADDITIONAL DETAILS REQUIRED* (Mandatory	only if section 2 is ticked)		
ISO 3166 Country Code of Jurisdiction of Residence*			
(Residence for tax purposes in jurisdiction(s) outside India)			
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*			
Aadhaar Number			
Place / City of Birth*	ISO 3166 Country Code of Birth*		
ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)			
Same as Current / Permanent / Overseas Address details	Same as Correspondence / Local Address details		
Line 1*			
Line 2			
Line 3	City / Town / Village*		
State*	ZIP / Post Code* ISO 3166 Country Code*		