

ICICI Home Finance Company Limited

Registered Office : ICICI Bank Towers, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051
Corporate Office : ICICI HFC Tower, J. B. Nagar, Andheri - Kurla Road, Andheri (E), Mumbai 400059
CIN : U65922MH1999PLC120106, Website: www.icicifhc.com, E-mail: investor.relations@icicifhc.com

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

(% per annum)

Tenure (in months)	Effective April 15, 2021		Non-Cumulative		
	Cumulative Plan	Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>= 12 to < 24	5.70%	5.70%	5.55%	5.60%	5.70%
>= 24 to < 36	5.85%	6.02%	5.70%	5.75%	5.85%
>= 36 to < 48	6.05%	6.42%	5.90%	5.95%	6.05%
>= 48 to < 60	6.30%	6.92%	6.10%	6.15%	6.30%
>= 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%
Minimum Deposit	10,000/-		40,000/-	20,000/-	10,000/-

0.25% additional interest for senior citizen and ICICI Group employees

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

(% per annum)

Tenure (in months)	Effective April 15, 2021		Non-Cumulative		
	Cumulative 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	5.65%	5.81%	5.50%	5.55%	5.65%
>= 36 to < 48	6.05%	6.42%	5.90%	5.95%	6.05%
>= 48 to < 60	6.30%	6.92%	6.10%	6.15%	6.30%
>= 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%
Minimum Deposit	10,000/-		40,000/-	20,000/-	10,000/-

0.25% additional interest for senior citizen and ICICI Group employees

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

(% per annum)

Tenure (in months)	Effective April 15, 2021		Non-Cumulative		
	Cumulative Plan	Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
39	6.30%	6.77%	6.10%	6.15%	6.30%
45	6.35%	6.94%	6.15%	6.20%	6.35%
65	6.65%	7.72%	6.45%	6.50%	6.65%
Minimum Deposit	10,000/-		40,000/-	20,000/-	10,000/-

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.
- Yield to maturity is applicable only in case of cumulative deposit.
- Deposits can be placed for any number of months between 12 to 120 months.

- Note:
- Interest compounded annually.
 - For deposits >= ₹ 20.0 million, rate would be offered on case to case basis.
 - Interest rates are subject to change at the sole discretion of the Company and as prescribed under the laws & the rate applicable will be the rate prevalent on the date of deposit.

Credit Rating: ICICI Home Finance Fixed Deposit has been assigned highest credit rating of "FAAA" by CRISIL, "AAA" by CARE & "MAAA" by ICRA.

Important Terms & Conditions

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) MODE OF ACCEPTANCE:

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

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

- 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.
- Payment Gateway: In case applying for Online Fixed Deposit through our website(www.icicifhc.com), the payment will be required to be done through net banking. A payment gateway for the same is available on the website.
- 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, documents as per policy of the Company and Cheque/DD, if any, 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) RENEWAL/REPAYMENT OF DEPOSIT:

- 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 old deposit.
- 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.
- The depositor 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.
- 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.
- 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.
- The Company will send intimation with regard to the details of the maturity of the deposit at least 14 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
- 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/depositor is a minor, all payments will be in the name of minor along with the natural/legal guardian.

5) 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

*From the date of deposit

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.

6) 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 deposit 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.

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 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 assessee 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.

Further, details in this regard are provided in the application form.

7) LOSS, DESTRUCTION, ETC. OF DOCUMENT:

- Fixed Deposit Receipts, interest and refund Cheques/DDs 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.
- 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.

8) GENERAL:

- The Company reserves the right to reject any application for deposit or renewal of deposit without assigning any reason thereof
- Fixed Deposit Receipts (FDRs) are non-transferable and not negotiable. It cannot be assigned, transferred, pledged or given as security for any loan/credit facility in favor of any other party except ICICI Home Finance Company Ltd. 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 funds in Company's account.
- Interest Rates are subject to change and the rate applicable will be the rate prevalent as on the date of Deposit.
- The terms and conditions mentioned herein are to be read in conjunction with and in addition to all other terms and conditions as specified in the relevant application form.
- The Company has the right to change, amend, add or delete any of the terms and conditions governing the fixed deposit and it 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 of Mumbai.

Additional Terms & Conditions for Individuals

- 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).
- DEPOSIT IN THE NAME OF A MINOR: Deposits in the name of a minor will be accepted provided such minor is represented by his/her 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 such natural/legal guardian.
- NOMINATION: The Applicant(s)/Depositor(s), whether individually 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.
- LOAN AGAINST DEPOSITS: Loan against Deposit may be availed from the Company after 3 months from the date of deposit, which would be given solely at the discretion of the Company. This loan may be given 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 in 2% above the deposit rate. This facility is not available for deposits from minors and Non-Resident Indians (NRIs).
- NON-RESIDENT INDIANS (NRIs): Deposits from NRIs 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 AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977

- Name of the Company:** ICICI Home Finance Company Limited.
- Date of Incorporation:** May 28, 1999
- (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 does not have a subsidiary company.
- (ii) Branches

Branch	State	Branch	State	Branch	State	Branch	State	Branch	State	Branch	State
Visakhapatnam	Andhra Pradesh	Kochi	Kerala	Central Delhi - Karol Bagh	Delhi	Mehsana	Gujarat	Patala	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	Gandhinagar	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	Trirunelveli	Tamil Nadu
Kakinada	Andhra Pradesh	Indore Main - MG road	Madhya Pradesh	Aurangabad	Maharashtra	Vapi	Gujarat	Jaipur - Main	Rajasthan	Triruppur	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 - Dilshuknagar	Telangana	Jabalpur	Madhya Pradesh	Chandigarh	Maharashtra	Panipat	Haryana	Udaipur	Rajasthan	Meerut	Uttar Pradesh
Warangal	Telangana	Hoshangabad	Madhya Pradesh	Chandigarh	Maharashtra	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	Rajasthan	Barilly	Uttar Pradesh
Bilaspur	Chhattisgarh	Thane	Maharashtra	Sikar	Rajasthan	Bangalore-Yeshwantpur	Karnataka	Pune-Main	Maharashtra	Andheri HFC Tower	Maharashtra
Ranchi	Jharkhand	Dombivli	Maharashtra	Siliguri	West Bengal	Bangalore-Whitefield	Karnataka	Pune - Wakad	Maharashtra	Shimoga	Karnataka
Jamshedpur	Jharkhand	Vashi	Maharashtra	Faridkot	Punjab	Bangalore-JP Nagar	Karnataka	Solapur	Maharashtra	Hasan	Karnataka
Bhubaneswar	Orissa	Boisar	Maharashtra	Pathankot	Punjab	Mysore	Karnataka	Kolhapur	Maharashtra	Sagar	Maharashtra
Kolkata-AJCBoseRoad	West Bengal	Paipur	Maharashtra	Junagadh	Gujarat	Mangalore	Karnataka	Sangli	Maharashtra	Guna	Madhya Pradesh
Kolkata-Surburban Howrah	West Bengal	Badapur	Maharashtra	Davangere	Karnataka	HUBBALLI	Karnataka	Satara	Maharashtra	Ratlam	Madhya Pradesh
Ahmedabad - West	Gujarat	Ghaziabad (Kausambi)	Uttar Pradesh	Chittorgarh	Rajasthan	Belgaum	Karnataka	Ratnagiri	Maharashtra	Surendranagar	Gujarat
Ahmedabad - Nikol	Gujarat	Faridabad	Haryana	Nagaur	Rajasthan	Gulbarga	Karnataka	Puducherry	Maharashtra	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		

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 for the business of the Company.

e) Name, address and occupation of the Directors:

Name	: Anup Bagchi
Occupation	: Service
Address	: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051
Name	: N. R. Narayanan
Occupation	: Service
Address	: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051
Name	: Supriya Shetty
Occupation	: Service
Address	: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051
Name	: CA S. Santhanakrishnan
Occupation	: Chartered Accountant
Address	: New No. 24, Unnamalai Ammal Street, T Nagar, Chennai 600 017
Name	: Vinod Kumar Dhall
Occupation	: Advocate
Address	: Dewan Manohar House, B-88, Sector 51, Noida (U.P.) - 201301
Name	: G Gopalakrishna
Occupation	: Retired Executive
Address	: B 301 - 302, Lady Ratan Tower, Danik Shivner Marg, Gandhinagar, Worli, Mumbai - 400018
Name	: Anirudh Kamani
Occupation	: Managing Director & CEO
Address	: ICICI HFC Towers, Andheri-Kurla Road, Mumbai 400 059

f) Profits & Dividends:

Years ending	Profit before tax (₹ in million)	Profit after tax (₹ in million)	Equity Dividend Declared (%) ¹
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%

¹ Including final dividend, proposed as at the end of the respective financial year

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

Liabilities#	At March 31, 2021	At March 31, 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	1	