

Application form for Individual/ NRI
 Individual **NRI**

(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 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).

FAAA/Stable by CRISIL
Highest Degree of Safety

MAAA/Stable by ICRA
Highest Degree of Safety

AAA/Stable by CARE
Highest Degree of Safety

Rates Effective From August 23, 2021
Base Rates for Fixed Deposits < ₹20.0 mn (Public Deposits)

Period (Months)	Cumulative Income Plan		Non-Cumulative Income Plan		
	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
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

- 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.

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

Period (Months)	Cumulative Income Plan		Non-Cumulative Income Plan		
	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.icicifhc.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 ₹ 5000/- and any additional amount should be in multiples of ₹1/-

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

Period (Months)	Cumulative Income Plan		Non-Cumulative Income Plan		
	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.icicifhc.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.icicifhc.com Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671

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.icicifin.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 uncashed interest instrument(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 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.

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 funds in Company's account. b) Fixed Deposit Receipts are non-transferable & 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.

9) 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.

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 old 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 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. 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 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. 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/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 the 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, non-performance 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.

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 Aadhaar 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 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. 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 less 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 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 Tax authorities under section 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.

19) PARTICULARS TO BE SPECIFIED UNDER PARAGRAPH 35 OF THE NON-BANKING FINANCIAL COMPANY - HOUSING FINANCE COMPANY (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 applicant/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 and veracity thereof. d) The Company is 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 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.

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.



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	Kochi	Kerala	Central Delhi - Karol Bagh	Delhi	Mehsana	Gujarat	Patiala	Punjab
Vijayawada	Andhra Pradesh	Kozhikode (Calicut)	Kerala	East Delhi – Laxmi Nagar	Delhi	Bhavnagar	Gujarat	Bhatinda	Punjab
Guntur	Andhra Pradesh	Kollam	Kerala	West Delhi – Janakpuri	Delhi	Gandhidham	Gujarat	Jalandhar	Punjab
Nellore	Andhra Pradesh	Thrissur	Kerala	North Delhi – Pitampura	Delhi	Anand	Gujarat	Hoshiarpur	Punjab
Kurnool	Andhra Pradesh	Palakkad	Kerala	Nagpur	Maharashtra	Surendranagar	Gujarat	SriGanganagar	Rajasthan
Rajahmundry	Andhra Pradesh	Kottayam	Kerala	Nashik	Maharashtra	Bharuch	Gujarat	Rajasthan	Tirunelveli
Kakinada	Andhra Pradesh	Indore Main - MG road	Madhya Pradesh	Aurangabad	Maharashtra	Vapi	Gujarat	Jaipur - Main	Rajasthan
Tirupati	Andhra Pradesh	Indore - Navlakha	Madhya Pradesh	Amravati	Maharashtra	Rohtak	Rajasthan	Jodhpur	Rajasthan
Hyderabad - Kukatpally	Telangana	Bhopal	Madhya Pradesh	Jalgaon	Maharashtra	HISSAR	Haryana	Kota	Rajasthan
Hyderabad - Secunderabad	Telangana	Gwalior	Madhya Pradesh	Ahmednagar	Maharashtra	Ambala	Haryana	Ajmer	Rajasthan
Hyderabad - Dilshukhnagar	Telangana	Jabalpur	Madhya Pradesh	Akola	Maharashtra	Panipat	Haryana	Udaipur	Rajasthan
Warangal	Telangana	Hoshangabad	Madhya Pradesh	Chandigarh	Maharashtra	Karnal	Haryana	Bhilwara	Rajasthan
Khammam	Telangana	Mira Road	Maharashtra	Panchkula	Haryana	Sonepat	Haryana	Bikaner	Rajasthan
Patna	Bihar	Vasai	Maharashtra	Ludhiana	Punjab	Yamunanagar	Haryana	Alwar	Rajasthan
Rajpur	Chhattisgarh	Mumbai – Borivali	Maharashtra	Latur	Maharashtra	Sirsia	Haryana	Goa	Goa
Bilaspur	Chhattisgarh	Thane	Maharashtra	Sikar	Rajasthan	Bangalore-Yeshwantpur	Karnataka	Pune-Main	Maharashtra
Ranchi	Jharkhand	Dombivali	Maharashtra	Siliguri	West Bengal	Bangalore-Whitefield	Karnataka	Pune - Wakad	Maharashtra
Jamshedpur	Jharkhand	Vashi	Maharashtra	Ferozpur	Punjab	Bangalore-JPNagar	Karnataka	Solapur	Maharashtra
Bhubaneswar	Orissa	Boisar	Maharashtra	Pathankot	Punjab	Mysore	Karnataka	Kolhapur	Maharashtra
Kolkata-AJCBoseRoad	West Bengal	Panvel	Maharashtra	Junagadh	Gujarat	Mangalore	Karnataka	Sangli	Maharashtra
Kolkata-Suburban Howrah	West Bengal	Badlapur	Maharashtra	Davangere	Karnataka	Hubbali	Karnataka	Satara	Maharashtra
Ahmedabad – West	Gujarat	Ghaziabad (Kaushambi)	Uttar Pradesh	Chittorgarh	Rajasthan	Belgaum	Karnataka	Ratnagiri	Maharashtra
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 for 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. Supriya 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	: 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:

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	140,923.5
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)

Facility	Fund based at 31 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

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.

I 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 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

Address

Line 1*

Line 2

Line 3 City/Town/ Village*

District* PIN/ Post Code* State/ UT Code* ISO 3166Country code*

4. CONTACT DETAIL

Tel. (Off) FAX

Mobile Email ID

Mobile Email ID

5. REMARKS (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.

Date: -- Place:

Signature/ Thumb impression of Authorised Person(s)

7. ATTESTATION/ FOR OFFICE USE ONLY

Documents Received Certified Copies Equivalent e-document

KYC VERIFICATION CARRIED OUT BY

Identity Verification Done Date --

Emp. Name

Emp. Code

Emp. designation

Emp. Branch

Employee Signature

INSTITUTION DETAILS

Name

Code

Institution Stamp

————— end of kyc form —————

Additional Information for NRI Applicant(s)

Applicant 1	(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)	<input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>
Aadhaar Number	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>
Place / City of Birth*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/> ISO 3166 Country Code of Birth* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>
<input type="checkbox"/> ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)	
<input type="checkbox"/> Same as Current / Permanent / Overseas Address details	<input type="checkbox"/> Same as Correspondence / Local Address details
Line 1*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>
Line 2	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>
Line 3	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>
State*	City / Town / Village* <input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/> ZIP / Post Code* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> ISO 3166 Country Code* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>

Applicant 2	(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)	<input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>
Aadhaar Number	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>
Place / City of Birth*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/> ISO 3166 Country Code of Birth* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>
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State*	City / Town / Village* <input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/> ZIP / Post Code* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> ISO 3166 Country Code* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>

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)	<input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>
Aadhaar Number	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>
Place / City of Birth*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/> ISO 3166 Country Code of Birth* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>
<input type="checkbox"/> ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)	
<input type="checkbox"/> Same as Current / Permanent / Overseas Address details	<input type="checkbox"/> Same as Correspondence / Local Address details
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Line 3	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>
State*	City / Town / Village* <input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/> ZIP / Post Code* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> ISO 3166 Country Code* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>