Mr. Anirudh Kamani, MD & CEO has the overall responsibility for the business of the Company. Deposits can be placed for any number of months between 12 to 120 months. Yield to maturity is applicable only in case of cumulative deposit. Interest rates applicable from June 1, 2020 subject to review subsequently.

### Important Terms & Conditions

In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the guardian. In all cases where interest has to be paid to any person other than the Sole/First Applicant/Depositor (see Terms & Conditions applicable on joint deposits and succession), all post-dated unencashed interest instruments(s) in the name of the Sole/First Applicant/Depositor, if any, would have to be surrendered to 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 of the date of deposit. In case of premature withdrawal, the following rates shall apply:

<table>
<thead>
<tr>
<th>Period of Deposit</th>
<th>Rate of Interest (p.a.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;=48 to &lt;60</td>
<td>7.00%</td>
</tr>
<tr>
<td>&gt;=36 to &lt;48</td>
<td>7.05%</td>
</tr>
<tr>
<td>&gt;=24 to &lt;36</td>
<td>7.10%</td>
</tr>
<tr>
<td>&gt;=12 to &lt;24</td>
<td>7.25%</td>
</tr>
<tr>
<td>&lt;12</td>
<td>7.50%</td>
</tr>
</tbody>
</table>

The Company reserves the right to vary the Interest rates at any time without prior notice.

The Company issues Cheques/DD. Single and separate Cheque/DD should accompany each application. In respect of payment of interest and redemption proceeds, the Company may, at its discretion, issue at par Cheque/DD. In case applying for the special scheme rates for fixed deposits, the Company may, at its discretion, issue Cheque/DD at par.

The Company will not be responsible for any loss or delay in transit due to postal/courier services or any circumstances beyond its control.

For any details or queries, you can contact us at below numbers:

- **ICICI HFC Towers, Andheri-Kurla Road, Mumbai – 400 059**
- **ICICI HFC, 26 B, J P Nagar, Bangalore-560 078**
- **ICICI HFC, 1st Floor, Shanti Complex, Karol Bagh, New Delhi – 110 005**
- **ICICI HFC, First Floor, Ansal Plaza, Pratap Nagar, Gurgaon – 122 002**
- **ICICI HFC, 4th Floor, Airtel Building, Satellite Road, Ahmedabad – 380 015**
- **ICICI HFC, First Floor, Vatika Tower, Commercial Complex, Sonepat, Haryana – 131 001**
- **ICICI HFC, 35, Aishbagh, Lucknow, Uttar Pradesh – 226 001**
- **ICICI HFC, 3rd Floor, RSCC, New Market, Kolkata, West Bengal – 700 020**
- **ICICI HFC, 6th Floor, SBI Tower, Indore – 452 001**
- **ICICI HFC, 94, Shopno Shopping Complex, Coimbatore, Tamil Nadu – 641 005**
- **ICICI HFC, 11th Floor, Hotel President, Tiruppur, Tamil Nadu – 631 003**
- **ICICI HFC, 1st Floor, Punjab Bank House, Chandigarh, Chandigarh – 160 002**
- **ICICI HFC, 1st Floor, 5th Main, Brigade Icon, Basaveshwara nagar, Bangalore - 560 078**
- **ICICI HFC, 1st Floor, Akash Tower, New Delhi – 110 005**
- **ICICI HFC, 2nd Floor, Vatsalya, Neelam Vihar, Ghaziabad, Uttar Pradesh – 201 001**
- **ICICI HFC, 3rd Floor, Shree Ram City Complex, Ghaziabad, Uttar Pradesh – 201 001**
- **ICICI HFC, 7th Floor, Airtel Building, Tunganagar, Pune, Maharashtra – 411 001**
- **ICICI HFC, 1st Floor, J Block, Nirman Bhavan, Mumbai – 400 010**
- **ICICI HFC, 2nd Floor, Ashok Plaza, Mumbai – 400 001**
- **ICICI HFC, 4th Floor, Vishram Complex, Mumbai – 400 001**
- **ICICI HFC, 14th Floor, Bharatiya Bhavan, Gurgaon, Haryana – 122 002**
- **ICICI HFC, 1st Floor, Hotel Agra, Allahabad, Uttar Pradesh – 211 001**
- **ICICI HFC, 2nd Floor, Saleem Complex, Lucknow, Uttar Pradesh – 226 001**

For any further queries or application for joint deposits, please write to the Company at the following address:

ICICI Home Finance Company Limited,
ICICI HFC Towers & ICICI HFC Home Finance Centre,
Andheri-Kurla Road, Mumbai – 400 059

**Note:** For deposits exceeding ₹500,000, the Company may require a KYC (Know Your Customer) verification.

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**ICICI Home Finance Company Limited**

Registered Office: ICICI HFC Towers, Andheri-Kurla Road, Mumbai – 400 059

Promoter: ICICI Bank Limited

Chartered Accountant: Mr. Anirudh Kamani

Company Secretary: Mr. S.K. Jain

Service: Loans

ICICI Home Finance Company Limited'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 financing any form of real estate development or improvement in or on such houses, buildings or any form of real estate. The Company does not have a subsidiary company.