

# Fixed Deposits Form for Corporate Deposit

Rates Effective From **January 3, 2023**

**AAA/Stable by CRISIL**  
Highest Degree of Safety

**AAA/Stable by CARE**  
Highest Degree of Safety

**AAA/Stable by ICRA**  
Highest Degree of Safety

### Base Rates for Public Deposits < ₹20.0mn (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	7.00%	7.00%	6.80%	6.85%	7.00%
>=24 to <36	7.30%	7.57%	7.05%	7.10%	7.30%
>=36 to <48	7.40%	7.96%	7.15%	7.20%	7.40%
>=48 to <=120	7.50%	8.39%	7.25%	7.30%	7.50%
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

0.25% additional interest for senior citizen and ICICI Group employees

### Base Rates for Corporate 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	7.00%	7.00%	6.80%	6.85%	7.00%
>=24 to <36	7.30%	7.57%	7.05%	7.10%	7.30%
>=36 to <48	7.40%	7.96%	7.15%	7.20%	7.40%
>=48 to <=120	7.50%	8.39%	7.25%	7.30%	7.50%
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

\*\*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.

### Special Scheme Rates for Fixed Deposits < ₹20.0mn (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	7.40%	8.05%	7.15%	7.20%	7.40%
45 mths	7.60%	8.45%	7.35%	7.40%	7.60%
65 mths	7.70%	9.15%	7.45%	7.50%	7.70%
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

\*\*In case of cumulative deposit, interest is compounded before deduction of Tax  
0.25% additional interest for senior citizen and ICICI Group employees

### Special Scheme Rates for Corporate 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
39 mths	7.40%	8.05%	7.15%	7.20%	7.40%
45 mths	7.60%	8.45%	7.35%	7.40%	7.60%
65 mths	7.70%	9.15%	7.45%	7.50%	7.70%
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

\*\*In case of cumulative deposit, interest is compounded before deduction of Tax  
For deposits >= ₹ 20.0 mn, rate would be offered by Treasury on a case to case basis

**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

### Eligibility

Body Corporates, Private Limited Companies, Corporations, Statutory Boards, Local Authorities, Banks & other such Institutions as may be decided by ICICI Home finance Company Limited from time to time.

### Minimum Deposit Amount

Corporate can deposit a Minimum of ₹10,000/- under Annual / Cumulative income plan, ₹20,000/- under Quarterly income plan and ₹40,000/- under Monthly income plan with the maximum limit on the number or amount of deposit(s).

### KYC Compliance

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

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."

Interest compounded annually. 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](http://www.icicifhc.com) - Fixed Deposit Section.

ICICI Home Finance Company reserves the right at its absolute discretion to vary the minimum amount. It is required that a separate application form is used for every deposit.

### 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 400 059  
CIN : U65922MH1999PLC120106, Website: [www.icicifhc.com](http://www.icicifhc.com)  
Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671

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ICICI Home Finance Company Limited  
Date of deposit with the ICICI Centre :

ACKNOWLEDGEMENT SLIP

Application Serial No.:

Received from the Trust/Entity						(Name of Trust / Entity) Fixed Deposit application with
a) Cheque / DD No.			Dated			for ₹
Drawn on Bank						Branch
b) FDR No.			Dated			for ₹
c) Total Fixed Deposit Amount (in Rupees)						for ₹
(Valid subject to Realization of Cheque / Demand Draft)						
for a period of:		Months @		% per annum	In the following Income Plan:	<input type="checkbox"/> Monthly Income Plan <input type="checkbox"/> Quarterly Income Plan <input type="checkbox"/> Annual Income Plan <input type="checkbox"/> Cumulative (Annualised Yield on maturity)





**Declaration:**

1. I/We have read and understood and hereby agree to the terms and conditions as applicable to my account set forth. I/We understand that the terms and conditions are subject to changes/revision from time to time at the sole discretion of ICICI Home Finance / or as required under applicable laws / regulations.
2. I/We agree, undertake and authorise ICICI Home Finance Company, its Group Companies to exchange, share and part with all the information relating to my/our investment/ financial details and financial history information to ICICI Bank Ltd./ ICICI Group Companies/ Financial Institutions/ Credit Bureaus/ Agencies/ Statutory Bodies as may be required and shall not hold ICICI Home Finance Company Ltd., ICICI Bank Ltd.,and ICICI Group Companies liable for use of this information.
3. I/We further declare that, I/we am / are authorized to make this deposit in the above mentioned scheme and that the amount to be kept in the deposit has been acquired through legitimate sources and does not involve directly or indirectly any proceeds of a scheduled offence under the Prevention of Money Laundering Act, 2002 and / or is not designed for the purpose of contravening or evading any of the provisions of the Prevention of Money Laundering Act, 2002 and / or any rules, regulations, notifications, guidelines or directions made there under and as amended from time to time.
4. I/We shall provide any further information and fully co-operate in any investigation as when required by Company in accordance with the applicable law.
5. I/We shall inform the Company regarding any change in my/our registered address/business and to provide any further information/ documents that ICICI Home Finance/ Group Companies may require from time to time. I/We agree to indemnify ICICI Home Finance against any fraud or any loss or damage suffered by ICICI Home Finance / Group Companies due to my/our providing of any incorrect communication address and/or failure on my/ our part to communicate the change / alteration in my/ our communication address or any details supplied.
6. ICICI Home Finance reserves the right to reject any application without providing any reason. That 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.
7. 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 up to date in all respects and are to the best of my /our knowledge and belief.
8. I/We declare that the deposit made under 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.
9. I/We have no objection to ICICI Home Finance, its Group Companies, Brokers/ Representatives to provide me/us information on various products, offers and service provided by ICICI Home Finance / its Group Companies, through any mode (including telephone calls / SMS / emails) and authorize ICICI Home Finance, its Group Companies, Brokers/ Representatives for the above purpose YES  NO
- 10.. I/We declare that I/We am/are competent and fully authorised to issue such declarations, confirmations, agreements and undertakings and submit this Application Form for the purpose of this deposit, and to execute all other documents required by ICICI Home Finance for such purpose.
11. This Applications Form as been duly and validly executed by me/us or on my/ our behalf and when accepted/acted upon by ICICI Home Finance would constitute legal and valid obligations that are binding on and enforceable against me/us in accordance with the Terms thereof. I/We confirm that the initials on this Application Form are made by me/us and the validity of such initials shall not be disputed by me/us. I/We hereby agree to abide by attached terms & conditions governing the deposit. I/We agree to the terms and conditions as applicable to my account set fourth. I/We understand that the terms and conditions are subject to changes/ revision from time to time at the sole discretion of ICICI Home Finance/or as required under applicable laws/ regulations.
12. I/We hereby declare and affirm that I/We have not made any payments/deposits in cash.
13. I/We have gone through the financial and other statements/ particulars representations furnished/made by the Company after careful consideration. I/We are making the deposit with the Company at my/our own risk and volition.

**Maturity instructions:**

- Renew principal only
- Payment on maturity
- Renew Principal & Interest (only for cumulative plan)

SIGNATURE OF AUTHORISED SIGNATORY / POWER OF ATTORNEY HOLDER

1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

**Blank Space**

**For office use only**

Branch: \_\_\_\_\_

Checked by : \_\_\_\_\_

Date of Receipt: \_\_\_\_\_

Customer No.: \_\_\_\_\_

Authorised by : \_\_\_\_\_

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

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

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.icicifhc.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 instruments(s) in the name of the Sole/First Applicant/Depositor, if any, would have to be surrendered to the Company.

**4) 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.

**5) 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.

**6) 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.

**7) 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

If the deposit is placed by you through a broker/agent, on premature withdrawal the excess commission (for balance tenure) paid to the broker/agent will be deducted from your FD repayment proceeds.

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.

**8) 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).

**9) 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.

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

**11) 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.

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

**14) PARTICULAR TO BE SPECIFIED UNDER PARAGRAPH 35 OF NON-BANKING FINANCIAL COMPANY- HOUSING FINANCE COMPANY (RESERVE BANK OF INDIA) DIRECTIONS, 2021**

a) -In Case of any deficiency of the company is servicing its deposits, the depositors may approach NHB, the 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 the National Housing Bank. c) The financial position of the Company as disclosed and the representations made in the application form are true and correct. Further the Company and its Board of Directors are responsible for the correctness and veracity thereof. d) The Company is within the regulatory framework of the 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.

**15) 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 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	Jaipur	Rajasthan
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	Haryana	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 - Dilshuknagar	Telangana	Jabalpur	Madhya Pradesh	Akola	Maharashtra	Panipat	Haryana	Udaipur	Rajasthan
Warangal	Telangana	Hoshangabad	Madhya Pradesh	Chandigarh	Chandigarh	Kamal	Haryana	Bhilwara	Rajasthan
Khammam	Telangana	Mira Road	Maharashtra	Panchkula	Haryana	Sonepat	Haryana	Bikaner	Rajasthan
Patna	Bihar	Vasai	Maharashtra	Ludhiana	Punjab	Yamunanagar	Haryana	Alwar	Rajasthan
Raipur	Chhattisgarh	Mumbai - Borivali	Maharashtra	Latur	Maharashtra	Sirsa	Haryana	Goa	Goa
Bilaspur	Chhattisgarh	Thane	Maharashtra	Sikar	Rajasthan	Bangalore-Yeshwantpur	Karnataka	Pune-Main	Maharashtra
Ranchi	Jharkhand	Dombivli	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-AJCBaseRoad	West Bengal	Parvel	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	Fardabad	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: 1800 267 4455 or email us at: [customer.care@icicihfc.com](mailto:customer.care@icicihfc.com)

**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. Vinod Kumar Dhall 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. Sanjay Singhvi Service	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
Ms. Supriha 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, 2022	2,122.3	1,641.7	1.5%
March 31, 2021	326.4	216.7	-
March 31, 2020	258.9	2.8	-

\* 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, 2022	31 March, 2021
Share Capital	10,987.5	10,987.5
Reserves & Surplus	10,063.5	6,883.9
Non Current Liabilities	83,694.8	96,238.3
Secured Borrowings	59,533.8	72,286.6
Unsecured Borrowings	24,161.0	23,951.7
Current Liabilities	54,564.3	40,835.0
Secured Borrowings	28,563.8	15,115.0
Unsecured Borrowings	13,871.3	15,305.0
Others (incl. interest accrued on borrowings)	12,129.2	10,415.0
Deferred Tax Liabilities (Net)	-	-
Provisions	94.7	156.8
Short term	71.1	131.3
Long term	23.6	25.5
Total	159,404.8	155,101.5

(₹ in million)

Assets #	31 March, 2022	31 March, 2021
Fixed Assets <sup>1</sup>	1,302.4	1,441.2
Investments	6,004.1	3,956.2
Deferred Tax Assets	15.8	546.1
Loans	144,985.0	137,578.2
Other Assets	6,671.8	11,154.1
Assets held for sale	425.7	425.7
Misc. Expenses (to the extent not written off)	-	-
Total	159,404.8	155,101.5

1. Fixed assets include intangible assets, CWIP and intangible assets under development

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

(₹ in million)

Contingent Liabilities	At March 31, 2022	At March 31, 2021
Income Tax matters in appeals	416.3	416.3
Service Tax matters	-	-
Claims filed against Company but not acknowledged as debt.	13.9	12.8

h) Information relating to aggregate dues (including the non-fund based facilities provided to) from companies in the same group or other entities or business ventures in which, the directors and/or the HFC are holding substantial interest and the total amount of exposure to such entities:

(₹ in million)

Facility	Fund based at 31 March, 2022	Non-fund based at 31 March, 2022
Total exposure to group companies in which directors and/or the Company has substantial interest	-	-
Total exposure from group companies in which directors and/or the Company has substantial interest	4,500.0	15702.4

i) In terms of Housing Finance Company (Reserve Bank) Directions, 2021, the Company can borrow up to twelve times of the net owned funds, on or after March 31, 2022, i.e. ₹ 191,762.6 million, out of which, not more than three times the net owned funds can be by way of public deposits, i.e. ₹ 47,940.7 million. At March 31, 2022, the aggregate public deposits held by the Company was ₹ 23,276.3 million. There are no overdue deposits other than unclaimed deposits.

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

The 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 19, 2022 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 19, 2022  
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 (All communications will be sent to Mobile no./ email-ID provided may be used) (Please refer instruction D at the end)**

Tel. (Off)   FAX

Mobile   Email ID

Mobile   Email ID

**7. APPLICANT DECLARATION (Please refer instruction G at the end)**

- 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)

**8. ATTESTATION/ FOR OFFICE USE ONLY**

- Documents Received  Certified Copies  E-KYC data received from UIDAI  Data received from Offline verification
- Digital KYC process  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 —————

## Instructions / check list / guidelines for filing Legal Entity / Other than Individuals KYC Application Form

### A Clarification/ Guidelines for filing Entity Details section

#### 1. Entity Constitution Type

<b>A</b> - Sole Proprietorship	<b>H</b> - Trust	<b>O</b> - Artificial Jurisdictional Person
<b>B</b> - Partnership Firm	<b>I</b> - Liquidator	<b>P</b> - International Organisation or Agency / Embassy or Consular office etc.
<b>C</b> - HUF	<b>J</b> - Limited Liability Partnership	<b>Q</b> - Not Categorized
<b>D</b> - Private Limited Company	<b>K</b> - Artificial Liability Partnership	<b>R</b> - Others
<b>E</b> - Public Limited Company	<b>L</b> - Public Sector Banks	<b>S</b> - Foreign Portfolio Investors
<b>F</b> - Society	<b>M</b> - Central/ State Govt. Dept. or Agency	
<b>G</b> - Association of Persons (AOP)/ Body of Individuals (BOI)	<b>N</b> - Section 8 Companies (Companies Act, 2013)	

- 2 In case of companies and partnerships, PAN of the entity is Mandatory. In case of other entities, FORM 60 may be obtained if PAN is not available.

### B Clarification / Guidelines for filling 'Proof of Identity [POI]' section

- 1 Activity Proof - 1 and Activity Proof - 2 are applicable for accounts in case of proprietorship firms. Please refer to relevant instructions issued by the Reserve Bank of India
- 2 Please refer to the relevant instructions issued by the regulator regarding applicable documents for the legal entity.
- 3 Certified copy of document or equivalent e-document or OVD obtained through Digital KYC process to be submitted.
- 4 'Equivalent e-document' means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
- 5 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.
- 6 KYC requirements for Foreign Portfolio Investors (FPIs) will be as specified by the concerned regulator from time to time.

### C Clarification / Guidelines for filling 'Proof of Address [POA]' section

- 1 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 2 Certified copy of document or equivalent e-document to be submitted.

### D Clarification / Guidelines for filling 'Contact Details' section

- 1 Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
- 2 Do not add '0' in the beginning of Mobile number.

### E Clarification / Guidelines for filling 'Related Person Details' section

- 1 Personal Details
  - The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 Proof of Address [PoA]
  - PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
  - State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
  - In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
  - REs may use the Self Declaration check box where Aadhaar authentication has been carried out successfully for a client and client wants to provide a current address, different from the address as per the identity information available in the Central Identities Data Repository.
- 3 If KYC number of Related Person is available, no other details except 'Person Type' and 'Name of the Related Person' are required.
- 4 Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.

### F Provision for capturing signature of multiple authorised persons is to be made by the RE.

## List of two-digit state/ U.T codes as per Indian Motor Vehicle Act, 1988

State/ U.T	Code	State/ U.T	Code	State/ U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra & Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Others	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

## List of ISO 3166 two - digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre & Miquelon	PM
Aland Island	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent & the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of Macedonia	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of Micronesia	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of Moldova	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Gaum	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of Tanzania	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroun	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of Iran	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the Congo	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of Venezuela	VE
Cook Island	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of Korea	KP	Reunion !Réunion	RE	Virgin Islands, US	VI
Croatia	HR	Korea, Republic of Korea	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao ! Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Domnica	DM	Liberia	LR	Saint Martin (French part)	MF		