

Rates Effective From August 14, 2018

Annual / Cumulative Income Plan

Period (Months)	Deposits (Amount in ₹)	Rate of Interest (% per annum)
12 mths	< = ₹ 1 cr	7.75%
15 mths	< = ₹ 1 cr	7.80%
20 mths	< = ₹ 1 cr	7.85%
30 mths	< = ₹ 1 cr	8.00%
35 mths	< = ₹ 1 cr	8.00%
40 mths	< = ₹ 1 cr	8.10%
60 mths	< = ₹ 1 cr	8.15%

Minimum deposit amount ₹ 10,000/-

Quarterly Income Plan

Period (Months)	Deposits (Amount in ₹)	Rate of Interest (% per annum)
12 mths	< = ₹ 1 cr	7.55%
15 mths	< = ₹ 1 cr	7.60%
20 mths	< = ₹ 1 cr	7.65%
30 mths	< = ₹ 1 cr	7.75%
35 mths	< = ₹ 1 cr	7.75%
40 mths	< = ₹ 1 cr	7.85%
60 mths	< = ₹ 1 cr	7.90%

Minimum deposit amount ₹ 20,000/-

Monthly Income Plan

Period (Months)	Deposits (Amount in ₹)	Rate of Interest (% per annum)
12 mths	< = ₹ 1 cr	7.50%
15 mths	< = ₹ 1 cr	7.55%
20 mths	< = ₹ 1 cr	7.60%
30 mths	< = ₹ 1 cr	7.70%
35 mths	< = ₹ 1 cr	7.70%
40 mths	< = ₹ 1 cr	7.80%
60 mths	< = ₹ 1 cr	7.85%

Minimum deposit amount ₹ 40,000/-

For deposits > ₹ 1 Cr, rates would be offered by Treasury on a case to case basis.

Fixed Deposits Form for Corporate Deposit

MAAA

"Highest credit quality rating by ICRA"

AAA

"CAREAAA(FD)" by CARE

Eligibility

Body Corporates, Private Limited Companies, Corporations, Statutory Boards, Local Authorities, Banks & other such Institutions that are listed under section 2 (y) of the Housing Finance Companies (NHB) Directions 2010 ("the NHB Directions") and as may be decided by ICICI Home Finance Company Limited ("IHFC") 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). However, 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.

Mode of Acceptance

Deposit(s) shall be made by cheque /demand draft drawn in favour of "ICICI Home Fin-FD A/c" and should be marked "Account Payee only". Duly filled in application forms can be submitted in any of ICICI Home Finance Company's offices. Incomplete application forms are liable to be rejected.

KYC Compliance

Know Your Customer (KYC) Guidelines issued by the National Housing Bank are applicable to Housing Finance Companies. In order to comply with these guidelines, we request you to provide your details as required in the application form.

Interest compounded annually. Deposits can be placed for any number of months between 12 & 60. 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."

ICICI Home Finance Company Limited

Regd. Office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051

Corporate Office: RPG Tower, Andheri -Kurla Road, JB Nagar,
Andheri East, Mumbai 400 059

CIN : U65922MH1999PLC120106, Website: www.icicifhc.com

Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671

Broker's Name : _____	Code No. : _____
Employee Name & ID : _____	Sub Broker Code : _____
Channel Name : _____	Branch SOL ID : _____
Customer ID No.: _____	Appl. No.MNO _____ Br. Code. _____

APPLICATION FORM FOR CORPORATE

Brokers are not permitted to accept cash with the Application Form. Brokers are not permitted to issue a receipt.
The Company will in no way be responsible for such or other wrong tenders.

1. COMPANY NAME (IN BLOCK LETTERS)

Company Name : _____	Pin Code: _____
Registered Office Address : _____	Country: _____
City : _____	STD Code _____
State : _____	
Tel : _____	
E-mail : _____	
Income-Tax Permanent Account Number (PAN)* _____	Registration No.: _____
(Attach copy of PAN card)	Date of Incorporation <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Names of the Signatories	Telephone No.	ID Proof Attached	Address Proof Attached	Signature

Place: _____ Date:

Kindly attach documents for proof of identity and proof of address as per the list provided overleaf in respect of authorised signatories with this form.

2. ADDRESS OF THE CORPORATE (IN BLOCKLETTERS) (for all future communication)

Street _____	City _____
Pin _____	Tel. Res.: _____
_____	Off: _____
State _____	Fax: _____
Mobile: _____	E-mail: _____
Proof of Address to be provided by Corporate (Please submit copy of ANY ONE of the following self-attested documents)	
<input type="checkbox"/> Latest Utility Bill	<input type="checkbox"/> Latest Bank Account Statement
<input type="checkbox"/> Any other Address Proof (Subject to satisfaction of ICICI Home Finance)	<input type="checkbox"/> Registered Rent Agreement
Please Specify _____	

3. STATUS

<input type="checkbox"/> Corporate	<input type="checkbox"/> Statutory Boards	<input type="checkbox"/> Local Authority	<input type="checkbox"/> Banks & financial Institutions	<input type="checkbox"/> Others
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4. TAX STATUS

Tax to be exempted: Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, proof submitted Yes <input type="checkbox"/> No <input type="checkbox"/>
Order under Section 197 <input type="checkbox"/>	Order under Section 10 <input type="checkbox"/> As stated <input type="checkbox"/>

5. PAYMENT DETAILS

Amount of Deposit ₹ _____ (in words) _____
Mode of Payment <input type="checkbox"/> Cheque <input type="checkbox"/> RTGS/NEFT (Cheque/ RTGS/ NEFT No : _____ Dated _____)
Bank details _____ Branch _____

6. DEPOSIT SCHEME

Deposit term _____ months @ _____ % per annum Plans: Cumulative (Annualized yield on maturity) Non Cumulative

Interest payment frequency for non cumulative plans: Monthly Quarterly Yearly

Maturity instructions: Renew principal only Renew Principal & Interest (only for cumulative plan) Payment on maturity

Note: The FD shall be opened under auto maturity mode unless specified otherwise. In case of renewal, the FD shall be renewed for the same tenor as mentioned above till such time closure instructions is given by the depositor.

7. DETAILS OF BANK ACCOUNT

(Please refer to the clause on Interest Payments)

Savings

Current

Account No.

Bank

Branch

9 Digit Code No.

(As appearing on MICR cheque issued by your bank)

* mandatory

8. Mode of operation (to be replicated as per the Board Resolution submitted by the Corporate):

DOCUMENTATION CHECKLIST(Copy of self-attested documents to be submitted)

<p>Companies</p> <ul style="list-style-type: none"> - Name of the company - Principle place of business - Mailing address of the company - Telephone/Fax Number 	<p>(i) Certificate of Incorporation and Memorandum & Articles of Association (ii) Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account (iii) Power of Attorney granted to its managers, officers or employees to transact business on its behalf (Proof of Identity and Address, as applicable to individual, should be submitted for persons holding Power of Attorney) (iv) PAN Card (v) Utility bill</p>
<p>Authorised Signatories (Individual)</p> <ul style="list-style-type: none"> - Identification Legal name and any other names used - Correct permanent address 	<p>(i) Passport (ii) PAN card (iii) Voter's Identity Card (iv) Driving license (v) Employee Identity card (vi) Aadhaar Card (subject to the Company's satisfaction) (vi) Letter from existing banker (restricted to a Scheduled Bank). Letter has to be obtained in original on banks letterhead bearing the Authorising Officer's name, signature and designation along with the stamp of the bank. The verification done should be for the name, photograph and address of the individual. (i) Utility bill (ii) Bank Account statement (iii) Ration card (iv) Original Letter from employer (Any one document which provides customer information to the satisfaction of the Company will suffice)</p>

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.
14. I/We hereby give my explicit consent to the housing finance company to duly renew principal/ renew principal & interest/ pay in entirety, the principal & interest to my designated bank account mentioned herein on maturity of the deposit.

SIGNATURE OF AUTHORISED SIGNATORY / POWER OF ATTORNEY HOLDER

1. _____ 2. _____ 3. _____

For office use only

Branch: _____

Checked by : _____

Date of Receipt: _____

Customer No.: _____

Authorised by : _____

Terms & Conditions - ICICI Home Finance Fixed Deposit Scheme

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.

- DENOMINATION:** Deposits under each option shall be accepted subject to a minimum deposit amount under different income plans as specified below for individual investors;
 - Minimum ₹10,000/- under Annual / Cumulative income plan
 - Minimum ₹20,000/- under Quarterly income plan
 - Minimum ₹40,000/- under Monthly income plan
 - Any additional amount should be in multiples of ₹1/-
 - In case of renewal, amount of FD can be minimum of ₹5000/- and any additional amount should be in multiples of ₹1/-.

- PAYMENT INSTRUCTION:** Cheque/Demand Draft (DD) should be drawn in favour 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. Cheque/DD should be payable at the ICICI Bank location, where the Application Form is being submitted. Only local clearing cheques would be accepted. Single and separate Cheque/DD should accompany each application. Outstation depositors can send demand draft after deducting the demand draft charges. DD should be payable at ICICI Bank location only. In respect of payment of interest and redemption proceeds, the Company may, at its discretion, issue at par Cheque/DD.

- 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

- 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 01, 2010 applicable to all residents and non-resident FD depositor(s), a valid PAN (Permanent Account Number) is mandatory where Tax at source is deductible. Otherwise, tax at source shall be deducted at higher of the prescribed rate or at the rate of 20%.

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 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. 4/2002 dated July 16, 2002 issued by the CBDT. The illustrative examples of such specified entities under said CBDT Circular are as follows:

- Recognised 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.
- University/Education Institution/Hospital/Other Institutions exempt u/s 10(23C)(iiiab) of the Act or 10(23C)(iiiac).

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.

As per section 206AA of the Income Tax Act, 1961 w.e.f. April 01, 2010 applicable for all residents and non-residents, PAN (Permanent Account Number) details are mandatory for FD Customers where Tax at source is deductible. Otherwise, tax at source shall be deducted at higher of the prescribed rates or at the rate of 20%.

- INTEREST PAYMENTS:** For all deposit products interest will be payable from the date of realization of the Cheque/Demand Draft/ credit of funds in Company's account.

Interest on deposits placed under Monthly Income Plan, Quarterly Income Plan and Annual Income Plan shall be paid on fixed dates. Monthly interest payment dates will be the last day of each month. The standard quarterly interest payment dates are March 31, June 30, September 30 & December 31 every year. Under Annual Income Plan, the interest will be paid once a year, after the end of the financial year.

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.

Under the Cumulative Income Plan, interest will accrue on March 31 every year and the accumulated interest will be paid on maturity amount (including interest and tax deducted at source, if any) shall not exceed the total maturity amount as calculated on a year on year basis of compounding.

Payment of interest will be made to applicants/depositors primarily through ECS/NEFT/RTGS for all locations 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 favour of the Sole/First applicant/ depositor marked "A/c Payee only". ECS/NEFT/RTGS would avoid fraudulent encashment of interest instrument(s).

- FIXED DEPOSIT RECEIPT (FDR):**

a) The FDR will be forwarded to the address of applicant/depositor given in the application form, by registered post or courier or in any other manner that the Company may deem fit after realisation 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

- 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.

- REPAYMENT OF DEPOSITS:**

a) Deposits will automatically expire on maturity, unless specified otherwise and the maturity proceeds will be remitted to the designate bank account.. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms note on renewal of deposit.

b) The Company will send intimation with regard to the details of the maturity of the deposit at least two weeks 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.

c) 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 favour 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 guardian. Direct Credit option may be used if the first / sole holder has an account with ICICI Bank.

- 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.

- 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.

11. COMPANY'S LIEN AND RIGHT TO SET OFF :

a) The Company shall have the paramount right of set-off and lien, irrespective of any other lien or charge, present as well as future, on all the deposits held/ balances lying in any account of the Customer, whether in single name or joint name(s), to the extent of all amounts payable by the Customer arising as a result of any of Company's services extended to and/or used by the Applicant/Depositor or as a result of any other facilities that may be granted by ICICI Home Finance Company to the Applicant. The Company is entitled without any notice to the Applicant/Depositor to settle any indebtedness whatsoever owed by the Applicant/Depositor to the Company, whether actual or contingent, or whether primary or collateral, or whether joint and/or several, including without limitation indebtedness under any indemnity given by the Applicant/Depositor to ICICI Home Finance Company hereunder or under any other document/ agreement, by adjusting, setting-off any deposit(s) and transferring monies lying to the balance of any account(s) held by the Applicant/Depositor with ICICI Home Finance Company, notwithstanding that the deposit(s)/ balances lying in such account(s) may not be expressed in the same currency as such indebtedness. ICICI Home Finance Company's rights hereunder shall not be affected by the Applicant/Depositor's bankruptcy, insolvency, death or winding-up.

b) In addition to the Company's rights of set-off, lien or any other right which it may at any time be entitled whether by operation of law, contract or otherwise, the Applicant/Depositor authorises ICICI Home Finance : (a) to combine or consolidate at any time all or any of the accounts and liabilities of the Customer with or to any branch or office of ICICI Home Finance Company (whether in India or elsewhere); and (b) to apply, set-off or transfer at any time (without prior notice to the Applicant/Depositor) any credit balance (whether or not then due) to which the Applicant/Depositor is at any time beneficially entitled (whether singly or jointly) on any account, in the Applicant/Depositor's name or jointly with any other person, with any branch or office of ICICI Home Finance (whether in India or elsewhere) towards the satisfaction of any or all of the Applicant/Depositor's liabilities (whether such liabilities be present or future, actual or contingent, primary or collateral, or several or joint) under the terms of any other facilities that may be granted by ICICI Home Finance Company to the Applicant/Depositor.

c) The Company shall not be under any obligation to exercise any of its rights under this Paragraph.

d) The above mentioned rights of ICICI Home Finance Company are without prejudice to the obligations of the Applicant/Depositor to pay to ICICI Home Finance Company when due all its indebtedness and without prejudice to any other rights that ICICI Home Finance Company may have against the Applicant/Depositor for recovery of outstanding from Applicant/Depositor to ICICI Home Finance Company.

e) The Company shall be entitled to withhold payments out of the Applicant/Depositor's account in case any amounts outstanding from the Applicant/Depositor to the Company are not paid when due.

12. RENEWAL OF DEPOSIT: Subject to the scheme being open, the deposit may be renewed on maturity on such terms and conditions of the scheme as applicable on the maturity date of the old deposit. The deposit can be renewed either by selecting auto renewal option at the time of application or by giving a request letter at least 7 working days prior to maturity date. 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.

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

14. PREMATURE WITHDRAWAL OF THE DEPOSIT: As per the Housing Finance Companies (NHB) Directions, 2010, 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 6 months	"Maximum interest payable shall be 4% p.a." for Individual depositors and "No Interest" in case of other category of depositors
After 6 months but before 12 months	2% lower than the minimum rate at which the public deposits are accepted by ICICI Home Finance
After 12 months but before the date of maturity	1% lower than the interest rate which ICICI Home Finance Company would have paid had the deposit been accepted for the period for which such deposit has run

* From the date of deposit

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

15. LOAN AGAINST DEPOSITS: Loan Against Deposit may be availed from the 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. The Loan facility is available only to individuals (other than minors & NRI), HUFs, Corporate and Firms.

16. PARTICULARS TO BE SPECIFIED UNDER PARAGRAPH 6 OF THE HOUSING FINANCE COMPANIES (NHB) DIRECTIONS, 2010

a) In case of any deficiency of the Company in servicing its deposits, the depositor may approach 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 authorised 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 National Housing Bank. It must, however, be distinctly understood that the 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.

17. 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.

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

ACKNOWLEDGEMENT SLIP

Application Serial No.:MNO

Received from the Corporate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(Name of Corporate Fixed Deposit application with
a) Cheque / DD No.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	for ₹
(Drawn on Bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Branch
b) FDR No.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	for ₹
c) Total Fixed Deposit Amount (in figures)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	for ₹
(Rupees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
for a period of:	<input type="checkbox"/>	<input type="checkbox"/>	Months @	<input type="checkbox"/>	<input type="checkbox"/>	% 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)		
(Valid subject to Realization of Cheque / Demand Draft)										Stamp

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

Cities/ States	Phone Numbers
Andhra Pradesh	7306667777
Ahmedabad	07933667777 / 07944455000
Assam	9864667777
Bengaluru	08033667777 / 08044455000
Bhopal	7553366777
Bihar	8102667777
Bhubaneshwar	6743366777
Chandigarh	01723366777 / 01724445500
Chattisgarh	9098667777
Chennai	04433667777 / 04444455000
Dehradun	1353366777
Delhi	01133667777 / 01144455000
Ernakulam	4843366777
Gujarat	8000667777
Goa	9021667777
Gurgaon	01243366777 / 01244445500
Haryana	9017667777
Hyderabad	04033667777 / 04044455000
Himachal Pradesh	9817667777
Jammu & Kashmir	9018667777
Jaipur	01413366777 / 01414445500

Cities/ States	Phone Numbers
Jharkhand	8102667777
Karnataka	8088667777
Kerala	9020667777
Kolkata	03333667777 / 03344455000
Lucknow	05223366777 / 05224445500
Madhya Pradesh	9098667777
Maharashtra	9021667777
Mumbai	02233667777 / 02244455000
Orissa	9692667777
Panaji	8323366777
Patna	6123366777
Punjab	7307667777
Rajasthan	7877667777
Raipur	7713366777
Ranchi	6513344339
Shimla	1773366777
Tamilnadu	7305667777
Telangana	7306667777
Uttar Pradesh	8081667777
Uttarakhand	8081667777
West Bengal	8101667777

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. Anita Pai 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. Dileep Choksi Chartered Accountant	: E-7, Sea Face Park, 50 - Bhulabhai Desai Road, Mumbai 400 026.
Mr. S. Santhanakrishnan Company Director	: G-5, Prime Terrace, 150, L. B. Road, Chennai 600 041.
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, 2018	1,119.4	642.5	3.15%
March 31, 2017	2,782.7	1,832.6	11.06%
March 31, 2016	2,724.2	1,798.5	12.66%

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

g) Summarised financial position of the Company as appearing in the two latest audited Balance Sheets:

Liabilities #	31 March, 2018	31 March, 2017
Share Capital	10,987.5	10,987.5
Reserves & Surplus	5,145.7	5,084.2
Secured Borrowings	4,000.0	8,800.0
Unsecured Borrowings	40,706.0	39,477.8
Current Liabilities	39,339.8	28,089.8
Secured Borrowings	4,800.0	3,263.7
Unsecured Borrowings	32,408.1	22,755.1
Others (incl. interest accrued on borrowings)	2,131.7	2,071.0
Deferred Tax Liabilities (Net)	378.5	511.7
Provisions	1,709.8	1,348.6
Total	102,267.3	94,299.5

(₹ in million)

Assets #	At 31 March 2018	At 31 March 2017
Fixed Assets	803.2	800.1
Investments	2,610.5	1,060.3
Deferred Tax Assets Loans	-	-
Loans	88,223.0	81,043.6
Current Assets & Other Loans & Advances	10,630.6	11,395.5
Misc. Expenses (to the extent not written off)	-	-
Total	102,267.3	94,299.5

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

(₹ in million)

Contingent Liabilities	At March 31, 2018	At March 31, 2017
Income Tax matters in appeals	416.3	416.3
Service Tax matters	-	0.7
Claims filed against Company but not acknowledged as debt.	8.8	11.2

(₹ in million)

Facility	Fund based at 31 March, 2018	Non-fund based at 31 March, 2018
Loan to group companies	-	-
Total	-	-
Loan from group companies	5,298.1	-
Interest Rate Swaps	-	5,500.0
Total	5,298.1	5,500.0
Total exposure to group companies/ related parties	144.7	-
Total exposure of group companies/ related parties	16,446.4	5,500.0

h) In terms of Housing Finance Companies (NHB) Directions, 2010, the Company can borrow up to sixteen times of the net owned funds, i.e. ₹ 254,138.7 million, out of which, not more than five times the net owned funds can be by way of public deposits, i.e. ₹ 79,418.4 million. At March 31, 2018, the public deposits held by the Company was ₹ 2,517.9 million. There are no overdue deposits other than unclaimed deposits.

i) 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 above text has been approved by the Board of Directors in its meeting held on April 19, 2018 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, 2018
Place: Mumbai

 By order of the Board of Directors
Pratap Sallian
Company Secretary

General Instructions:

1. Fields marked with '**' are mandatory fields.
2. Tick '✓' wherever applicable.
3. Self- Certification of documents is mandatory.
4. Please fill the form in English and in BLOCK Letters.
5. Please fill the date in DD-MM-YYY format.
6. Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle Act, 1988 and ISO 3166 country code respectively list of which is available at the end.
7. KYC number of Applicant is mandatory for updation of KYC details.
8. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
9. In case of ' Small Account Type' only personal details at section number 1 and 2, photograph, signature and self certification required.

A. Clarification/ Guidelines on filling 'Personal Details' section

1. Name: Please state the name with prefix (Mr/Mrs/Ms.Dr. etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or Spouse's name is to be mandatorily furnished.

B. Clarification/ Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax Identification Number (TIN) : TIN need not be reported if it has not been issued by the jurisdiction. However , if the said jurisdiction had issued a high integrity number with equivalent level of identification (a "Functional equivalent"), the same may be reported. Example of that type of number of individual include, a social security/ insurance number, citizen/ personal identification/ service code/ number and resident registration number).

C. Clarification/ Guidelines on filling 'Proof of Identity [Pol]' section

1. If driving licence number or passport is provided as proof of Identity, then expiry date is to be mandatorily furnished.
2. Mention identification/ reference number if -Z Others (any document notified by Central Government) is ticked.
3. In case of Simplified Measures Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and under noted relevant code may be mentioned in point 3(S)

Document Code	Description
01	Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector undertakings, Scheduled Commercial Banks and Public Financial Institutions.
02	Letter issued by Gazetted officer, with duly attested photograph of the person.

D. Clarification/ Guidelines on filling 'Proof of Address [PoA] - Current/ Permanent/ Overseas Address details' section

1. PoA to be submitted only if the submitted PoA does not have address or address as per PoA is invalid or not in force.
2. State/ U.T Code and Pin/ Post code will not be mandatory for overseas addresses
3. In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and under noted relevant code may be mentioned in point 4.1

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill)
02	Property or Municipal Tax receipt
03	Bank account or Post Office saving bank account statement
04	Pension or family pension payment orders (PPO's) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain address.
05	Letter of allotment of accommodation from employer issued by State or Central Government departments, Statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly leave and licence agreements with such employers allotting official accommodation.
06	Documents issued by Government Departments of foreign jurisdiction and letter issued by Foreign Embassy or Mission in India.

E. Clarification/ Guidelines on filling 'Proof of Address [PoA] Correspondence/ Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence/ local address, please fill Annexure A1

F. Clarification/ Guidelines on filling 'Contact Details' section

1. Please mention two-digit 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.

G. Clarification/ Guidelines on filling 'Related Person details' section

1. Provide KYC Number of related person if available

H. Clarification/ Guidelines on filling 'Related Person details - 'Proof of Identity [Pol]' of Related Person' section

1. Provide Mention identification/ reference number if Z-Others (any document notified by Central Government) is ticked.

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
Cameroon	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		