

# Fixed Deposits Form for Corporate Deposit

Rates Effective From January 18, 2017

## Annual / Cumulative Income Plan

| Period (Months) | Deposits (Amount in ₹) | Rate of Interest (% per annum) |
|-----------------|------------------------|--------------------------------|
| 12 mths         | < = ₹ 1 cr             | 7.30%                          |
| 15 mths         | < = ₹ 1 cr             | 7.40%                          |
| 20 mths         | < = ₹ 1 cr             | 7.50%                          |
| 30 mths         | < = ₹ 1 cr             | 7.30%                          |
| 35 mths         | < = ₹ 1 cr             | 7.30%                          |
| 40 mths         | < = ₹ 1 cr             | 7.40%                          |
| 60 mths         | < = ₹ 1 cr             | 7.30%                          |

Minimum deposit amount ₹ 10,000/-

## Quarterly Income Plan

| Period (Months) | Deposits (Amount in ₹) | Rate of Interest (% per annum) |
|-----------------|------------------------|--------------------------------|
| 12 mths         | < = ₹ 1 cr             | 7.10%                          |
| 15 mths         | < = ₹ 1 cr             | 7.20%                          |
| 20 mths         | < = ₹ 1 cr             | 7.30%                          |
| 30 mths         | < = ₹ 1 cr             | 7.10%                          |
| 35 mths         | < = ₹ 1 cr             | 7.10%                          |
| 40 mths         | < = ₹ 1 cr             | 7.20%                          |
| 60 mths         | < = ₹ 1 cr             | 7.10%                          |

Minimum deposit amount ₹ 20,000/-

## Monthly Income Plan

| Period (Months) | Deposits (Amount in ₹) | Rate of Interest (% per annum) |
|-----------------|------------------------|--------------------------------|
| 12 mths         | < = ₹ 1 cr             | 7.05%                          |
| 15 mths         | < = ₹ 1 cr             | 7.15%                          |
| 20 mths         | < = ₹ 1 cr             | 7.25%                          |
| 30 mths         | < = ₹ 1 cr             | 7.05%                          |
| 35 mths         | < = ₹ 1 cr             | 7.05%                          |
| 40 mths         | < = ₹ 1 cr             | 7.15%                          |
| 60 mths         | < = ₹ 1 cr             | 7.05%                          |

Minimum deposit amount ₹ 40,000/-

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

**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](http://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](http://www.icicifhc.com)

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

|                       |                         |
|-----------------------|-------------------------|
| Broker's Name : _____ | Code No. : _____        |
| _____                 | Sub Broker Code : _____ |
| _____                 | 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 |
|------------------------------------|---|--|---|---------------------------------|

#### 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><b>Companies</b></p> <ul style="list-style-type: none"> <li>- Name of the company</li> <li>- Principle place of business</li> <li>- Mailing address of the company</li> <li>- Telephone/Fax Number</li> </ul> | <p>(i) Certificate of Incorporation and Memorandum &amp; 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><b>Authorised Signatories (Individual)</b></p> <ul style="list-style-type: none"> <li>- Identification<br/>Legal name and any other names used</li> <li>- Correct permanent address</li> </ul>                | <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.<br/>(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)(iiiic).

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,





## 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 |
| Eranakulam       | 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. Mr. Rohit Salhotra, 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<br>Service                     | : ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.       |
| Mr. Anup Kumar Saha<br>Service                 | : ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.       |
| Ms. Anita Pai<br>Service                       | : ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.       |
| CA Mr. S. Santhanakrishnan<br>Company Director | : New No. 24, Unnamalai Ammal Street, T Nagar, Chennai 600 017   |
| Mr. Dileep Choksi<br>Chartered Accountant      | : E-7, Sea Face Park, 50 - Bhulabhai Desai Road, Mumbai 400 026. |
| Mr. S. Santhanakrishnan<br>Company Director    | : G-5, Prime Terrace, 150, L. B. Road, Chennai 600 041.          |
| Mr. Rohit Salhotra<br>MD & CEO                 | : ICICI Bank Towers, Bandra Kurla Complex, Mumbai – 400 051.     |

## f) PROFITS &amp; DIVIDENDS:

| Years ending   | Profit before tax<br>(₹ in million) | Profit after tax<br>(₹ in million) | Equity Dividend Declared<br>(%)* |
|----------------|-------------------------------------|------------------------------------|----------------------------------|
| March 31, 2017 | 2,782.7                             | 1,832.6                            | 13.01%                           |
| March 31, 2016 | 2,724.2                             | 1,798.5                            | 12.66%                           |
| March 31, 2015 | 2,956.8                             | 1,975.7                            | 13.15%                           |

\* 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, 2017 | 31 March, 2016 |
|--------------------------------|----------------|----------------|
| Share Capital                  | 10,987.5       | 10,987.5       |
| Reserves & Surplus             | 5,084.2        | 4,304.6        |
| Secured Borrowings *           | 8,800.0        | 11,923.4       |
| Unsecured Borrowings*          | 39,477.8       | 37,175.6       |
| Current Liabilities            | 28,064.2       | 27,714.7       |
| Deferred Tax Liabilities (Net) | 511.7          | 389.5          |
| Provisions                     | 1,348.6        | 1,388.7        |
| Total                          | 94,274.0       | 82,991.3       |

\* including accrued interest thereon

(₹ in million)

| Assets #                                       | At 31 March 2017 | At 31 March 2016 |
|--|------------------|------------------|
| Fixed Assets                                   | 800.1            | 581.5            |
| Investments                                    | 809.7            | 1,799.8          |
| Deferred Tax Assets Loans                      | -                | -                |
| Loans  | 80,844.4         | 76,804.1         |
| Current Assets & Other Loans & Advances        | 11,819.8         | 14,698.6         |
| Misc. Expenses (to the extent not written off) | -                | -                |
| Total  | 94,274.0         | 93,884.0         |

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

(₹ in million)

| Contingent Liabilities                                     | At March 31, 2017 | At March 31, 2016 |
|--|-------------------|-------------------|
| Contingent Income Tax matters in appeals                   | 416.3             | 461.0             |
| Service Tax matters  | 0.7               | 0.7               |
| Claims filed against Company but not acknowledged as debt. | 11.2              | 9.3               |

The total amount of exposure including non-fund based facilities and excluding investment in ordinary shares to companies in same group or other entities or business ventures in which directors and / or the company is holding substantial interest as at March 31, 2017 was ₹5,500.0 million on account of interest rate swaps and ₹29.5 million on account of fee income receivables.

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. ₹253,453.4 million, out of which, not more than five times the net owned funds can be by way of public deposits, i.e. ₹79,204.2 million. At March 31, 2017, the public deposits held by the Company was ₹3,045.5 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 18, 2017 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 18 2017  
Place: Mumbai

By order of the Board of Directors

Pratap Salian  
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 PoI does not have address or address as per PoI 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           |  |              |