

### FOR NON INDIVIDUALS

(For Trusts, Firms, Association, Societies & Clubs)

#### Rates Effective From September 3, 2019

Annual / Cumulative Income Plan		
Period (Months)	Deposits (Amount in ₹)	Rate of Interest (% per annum)
12 mths	< ₹10.0 mn	7.60%
15 mths	< ₹10.0 mn	7.85%
20 mths	< ₹10.0 mn	7.85%
30 mths	< ₹10.0 mn	7.90%
35 mths	< ₹10.0 mn	7.95%
40 mths	< ₹10.0 mn	8.05%
60 mths	< ₹10.0 mn	8.20%
75 mths	< ₹10.0 mn	8.20%
90 mths	< ₹10.0 mn	8.20%
105 mths	< ₹10.0 mn	8.25%
120 mths	< ₹10.0 mn	8.25%

Minimum deposit amount ₹10,000/-

Quarterly Income Plan		
Period (Months)	Deposits (Amount in ₹)	Rate of Interest (% per annum)
12 mths	< ₹10.0 mn	7.40%
15 mths	< ₹10.0 mn	7.65%
20 mths	< ₹10.0 mn	7.65%
30 mths	< ₹10.0 mn	7.65%
35 mths	< ₹10.0 mn	7.70%
40 mths	< ₹10.0 mn	7.80%
60 mths	< ₹10.0 mn	7.95%
75 mths	< ₹10.0 mn	7.95%
90 mths	< ₹10.0 mn	7.95%
105 mths	< ₹10.0 mn	8.00%
120 mths	< ₹10.0 mn	8.00%

Minimum deposit amount ₹ 20,000/-

Monthly Income Plan		
Period (Months)	Deposits (Amount in ₹)	Rate of Interest (% per annum)
12 mths	< ₹10.0 mn	7.35%
15 mths	< ₹10.0 mn	7.60%
20 mths	< ₹10.0 mn	7.60%
30 mths	< ₹10.0 mn	7.60%
35 mths	< ₹10.0 mn	7.65%
40 mths	< ₹10.0 mn	7.75%
60 mths	< ₹10.0 mn	7.90%
75 mths	< ₹10.0 mn	7.90%
90 mths	< ₹10.0 mn	7.90%
105 mths	< ₹10.0 mn	7.95%
120 mths	< ₹10.0 mn	7.95%

Minimum deposit amount ₹ 40,000/-

For deposits starting ₹1 cr., rate would be offered by Treasury on a case to case basis

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.

Please refer clause 12 of Terms & Conditions for Premature Withdrawal

Interest compounded annually. Deposits can be placed for any number of months between 12 & 120. For detailed information on interest rates offered, please visit our website [www.icicifhc.com](http://www.icicifhc.com) - Fixed Deposit Section.

"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."

Payment Instruction: Cheque/Demand Draft should be drawn in favour of "ICICI Home Fin-FD A/c" and marked "Account Payee only". The application form number & name of the applicant should be mentioned on the reverse side of the Cheque/Demand Draft.

" Trust Deposit placed with ICICI Home Finance Company qualifies under the category of Specified Investment as defined under section 11(5)(ix) of the Income Tax Act, 1961 "

For more details, please contact our 24-hour Customer Care or visit [www.icicifhc.com](http://www.icicifhc.com)

#### ICICI Home Finance Company Limited

Regd. Office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.  
Corporate Office: ICICI HFC Tower, Andheri -Kurla Road, JB Nagar, Andheri East, Mumbai – 400059.  
CIN : U65922MH1999PLC120106, Website: [www.icicifhc.com](http://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. _____ Br. Code. _____

### APPLICATION FORM FOR DEPOSIT (NON INDIVIDUALS)

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. NAME/S OF THE TRUST/ENTITY (IN BLOCK LETTERS)

Name : _____	Pin Code: _____
Address : _____	Country: _____
City : _____	Mobile No. 2 _____
State : _____	STD Code _____
Mobile No. 1 : _____	
Tel : _____	
E-mail : _____	
Income-Tax Permanent Account Number (PAN) _____ (Attach a copy of PAN card)	Date of Agreement / Partnership Deed Or Trust Deed / Formation AOP <span style="float: right;">D D M M Y Y</span>

Names of the Partners / Trustees / Beneficiaries	Telephone No.	ID Proof Attached	Address Proof Attached	Signature

Place: \_\_\_\_\_ Date: D D M M Y Y Y Y

Kindly attach documents for proof of identity and proof of address as per the list provided overleaf in respect of partners / trustees / settlers / beneficiaries with this form.

#### 2. ADDRESS OF THE TRUST/ENTITY (IN BLOCK LETTERS) (for all future communication)

Street _____	City _____
Pin _____	Tel. Res.: _____
State _____	Off: _____
Mobile: _____	Fax: _____
E-mail: _____	
Proof of Address to be provided by Trust/Entity (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"/> Association of Persons (AOP)	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Proprietary Concern
<input type="checkbox"/> Trust	<input type="checkbox"/> Others (Please specify).....	

#### 4. 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 _____



ICICI Home Finance Company Ltd. (the Company) shall, at its discretion, accept Fixed Deposits, under the ICICI Home Finance Fixed Deposit Scheme (the "Scheme") subject to the below mentioned terms and conditions. These deposits solicited by the Company are not insured.

1. **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/-.
2. **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. In case applying for the Fixed Deposit through website, the payment will be required to be done through net banking. A payment gateway for the same is available on the website.
3. **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
4. **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 (including interest and tax deducted at source, if any) and the accumulated interest will be paid on maturity amount shall not exceed the total maturity amount as calculated on a year on year basis of compounding.

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).

In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the guardian. In all cases where interest has to be paid to any person other than the Sole/First Applicant/Depositor (see Terms & Conditions applicable on joint deposits and succession). All post-dated unencashed interest instrument(s) in the name of the Sole/First Applicant/Depositor, if any, would have to be surrendered to the Company.
5. **JOINT DEPOSITS:** Deposits can be made in joint names with a maximum of three persons. The names of all the depositors and address of the first depositor will be entered in the ledger and register of depositor(s). The interest on deposits in joint names will be paid to the first depositor for the purpose of deduction of tax at source and any discharge given by him/her will be binding on the joint depositor(s).
6. **DEPOSIT IN THE NAME OF A MINOR:** Deposits in the name of a minor will be accepted provided such minor is represented by his natural or legal guardian and the Application Form for the deposit is signed by the natural/legal guardian, on behalf of the minor. All communication in relation to the deposit will be addressed to the guardian.
7. **NOMINATION:** The applicants/depositors, whether singly or jointly, can make only one nomination for each deposit. Holder of Power of Attorney or a guardian applying on behalf of a minor cannot nominate. Applicant(s)/Depositor(s) are advised to provide the specimen signature of the nominee to expedite the transmission of the Deposit(s) to the nominee in the event of demise of the applicant(s)/depositor(s). Name of the nominee shall be given on the deposit receipt.
8. **SUCCESSION:** Where a nomination has not been made or the nominee predeceases the applicant(s)/depositor(s), the provisions of this paragraph will apply. In the event of the demise of the sole/all holder(s) of the Fixed Deposit, the Company will recognize the executor or administrators of the deceased applicants/depositors, or holder of Succession Certificate or any other legal representative as the holder of the title to the Fixed Deposits. The Company shall not be bound to recognize such executor or administrator unless such executor or administrator obtains Probate or Letter of Administration or Succession Certificate or other legal representation, as the case may be, from an appropriate court in India. The Company at its absolute discretion, may in any case, dispense with the production of Probate or Letter of Administration or Succession Certificate or other legal representation.
9. **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
10. **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.
11. **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.
12. **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.

The commission is paid upfront for the entire period of deposit to our authorised agent. In case of premature withdrawal, the commission is payable for the period completed and excess commission paid will be recovered from the deposit amount.

13. **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.
14. **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.
15. **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.
16. **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.

17. **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 R 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%.

18. **TAX BENEFITS:** There is no specific tax benefits available on this Fixed Deposit under the prevailing provisions of the Income Tax Act, 1961.

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

20. **NON-RESIDENT INDIANS (NRIs) :** Deposits from Non-Resident Indians and Persons of Indian Origin resident outside India would be accepted in accordance with regulations governing the acceptance of deposits from NRIs. Deposits would be accepted for a maximum period of 3 years. Payment of interest as also the repayment of deposit shall be made only by credit to NRO Account. Income tax at source will be deducted as applicable to Non-Residents.

21. **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.

22. **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.:

Received from the Trust/Entity											(Name of Trust / Entity) Fixed Deposit application with																					
a) Cheque / DD No.											Dated											for ₹										
Drawn on Bank																						Branch										
b) FDR No.											Dated											for ₹										
c) Total Fixed Deposit Amount (in Rupees)																						for ₹										
for a period of:											Months @											% per annum										
In the following Income Plan:											Monthly Income Plan		Quarterly Income Plan		Annual Income Plan		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

Branch	State	Branch	State	Branch	State	Branch	State	Branch	State
Visakhapatnam	Andhra Pradesh	Bharuch	Gujarat	Thrissur	Kerala	Ratnagiri	Maharashtra	Trichy	Tamil Nadu
Vijayawada	Andhra Pradesh	Vapi	Gujarat	Palakkad	Kerala	Latur	Maharashtra	Salem	Tamil Nadu
Guntur	Andhra Pradesh	Hissar	Haryana	Kottayam	Kerala	Bhubaneswar	Orissa	Chennai-Tambaram	Tamil Nadu
Nellore	Andhra Pradesh	Ambala	Haryana	Indore Main - MG road	Madhya Pradesh	Puducherry	Puducherry	Tiruppur	Tamil Nadu
Kurnool	Andhra Pradesh	Panipat	Haryana	Indore - Navlakha	Madhya Pradesh	Amritsar	Punjab	Vellore	Tamil Nadu
Kakinada	Andhra Pradesh	Karnal	Haryana	Bhopal	Madhya Pradesh	Patiala	Punjab	Hyderabad-Kukatpally	Telangana
Tirupati	Andhra Pradesh	Sonepat	Haryana	Gwalior	Madhya Pradesh	Bhatinda	Punjab	Hyderabad-Secunderabad	Telangana
Patna	Bihar	Yamunanagar	Haryana	Jabalpur	Madhya Pradesh	Jalandhar	Punjab	Hyderabad-Dilsukhnagar	Telangana
Chandigarh	Chandigarh	Sirsa	Haryana	Hoshangabad	Madhya Pradesh	Hoshiarpur	Punjab	Warangal	Telangana
Mohali	Chandigarh	Rewari	Haryana	Mumbai-Bhandup	Maharashtra	SriGanganagar	Rajasthan	Khammam	Telangana
Raipur	Chhattisgarh	Faridabad	Haryana	Ulhasnagar	Maharashtra	Jaipur	Rajasthan	Kanpur	Uttar Pradesh
Central Delhi - Karol Bagh	Delhi	Gurgaon 1 - Sec 29	Haryana	Vashi	Maharashtra	Jodhpur	Rajasthan	Ghaziabad (Kaushambi)	Uttar Pradesh
East Delhi - Laxmi Nagar	Delhi	Panchkula	Haryana	Boisar	Maharashtra	Kota	Rajasthan	Noida	Uttar Pradesh
West Delhi - Janakpuri	Delhi	Bangalore-Yeshwantpur	Karnataka	Badlapur	Maharashtra	Ajmer	Rajasthan	Agra	Uttar Pradesh
North Delhi - Pitampura	Delhi	Bangalore-Whitefield	Karnataka	Nagpur	Maharashtra	Bhilwara	Rajasthan	Lucknow	Uttar Pradesh
South Delhi - Lajpat Nagar	Delhi	Bangalore-JPNagar	Karnataka	Nashik	Maharashtra	Bikaner	Rajasthan	Meerut	Uttar Pradesh
Ahmedabad - Nikol	Gujarat	Mysore	Karnataka	Aurangabad	Maharashtra	Alwar	Rajasthan	Allahabad-Prayagraj	Uttar Pradesh
Surat	Gujarat	Mangalore	Karnataka	Amravati	Maharashtra	Pali	Rajasthan	Dehradun	Uttarakhand
Vadodara	Gujarat	Hubballi	Karnataka	Jalgaon	Maharashtra	Bhiwadi	Rajasthan	Kolkata-AJCBoseRoad	West Bengal
Rajkot	Gujarat	Belgaum	Karnataka	Ahmednagar	Maharashtra	Sikar	Rajasthan	Kolkata-Suburban Howrah	West Bengal
Mehsana	Gujarat	Gulbarga	Karnataka	Pune-Main	Maharashtra	Chennai - T Nagar	Tamil Nadu	Siliguri	West Bengal
Bhavnagar	Gujarat	Kochi	Kerala	Pune - Wakad	Maharashtra	Chennai - Annanagar	Tamil Nadu		
Anand	Gujarat	Kozhikode (Calicut)	Kerala	Kolhapur	Maharashtra	Coimbatore	Tamil Nadu		
Surendranagar	Gujarat	Kollam	Kerala	Sangli	Maharashtra	Madurai	Tamil Nadu		

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

Existing Customer: 1860 120 7777, New Customer : 1800 267 4455

d) Brief particulars of the management of the Company:

The Board of Directors of the Company has the ultimate responsibility for the management of its business. Mr. Anup Bagchi is the non-executive Chairman of the Board. Mr. Anirudh Kamani, MD & CEO has the overall responsibility for the business of the Company.

e) Name, Address and Occupation of the Directors:

Name, Occupation	Address
Mr. Anup Bagchi Service	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
Mr. N. R. Narayanan Service	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
Ms. 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. Vinod Kumar Dhall Advocate	Dewan Manohar House, B-88, Sector 51, Noida (U.P.) - 201301
Mr. G Gopalakrishna Retired Executive	B 301 - 302, Lady Ratan Tower, Danik Shivner Marg, Gandhinagar, Worli, Mumbai - 400018
Mr. Anirudh Kamani Managing Director & CEO	ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400 051.

Years ending	Profit before tax (₹ in million)	Profit after tax (₹ in million)	Equity Dividend Declared (%)*
March 31, 2019	630.9	440.9	0.4%
March 31, 2018	1,567.1	1,058.4	3.15%
March 31, 2017**	2,782.7	1,832.6	11.06%

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

\*\*Information pertaining to March 31, 2017 is as per erstwhile Indian GAAP

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

Liabilities #	31 March, 2019	31 March, 2018
Share Capital	10,987.5	10,987.5
Reserves & Surplus	5,840.7	6,063.1
Secured Borrowings	-	4000.0
Unsecured Borrowings	82,028.7	40,589.6
Current Liabilities	40,374.9	39,412.3
Secured Borrowings	4000.0	4,800.0
Unsecured Borrowings	32,405.9	32,390.7
Others (incl. interest accrued on borrowings)	3,969.0	2,221.6
Deferred Tax Liabilities (Net)		
Provisions	53.8	33.8
Short term	38.3	22.5
Long term	15.5	11.3
Total	139,285.6	101,086.3

(₹ in million)

Assets #	31 March, 2019	31 March, 2018
Fixed Assets	1,128.8	788.3
Investments	989.7	1,093.1
Deferred Tax Assets Loans	1,145.5	596.6
Loans	133,330.7	96,986.4
Current Assets & Other Loans & Advances	2,690.9	1,621.9
Misc. Expenses (to the extent not written off)	-	-
Total	139,285.6	101,086.3

1. Effective April 1, 2018, the Company has adopted all the Indian Accounting Standards (Ind AS) and the adoption was carried out in accordance with Ind AS 101 "First time adoption of Indian Accounting Standards", with April 1, 2017 being the transition date. Accordingly, figures pertaining to March 31, 2018 have been restated as per Ind AS for comparability

2. Fixed assets include intangible assets.

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

(₹ in million)

Contingent Liabilities	At March 31, 2019	At March 31, 2018
Income Tax matters in appeals	416.3	416.3
Service Tax matters	-	-
Claims filed against Company but not acknowledged as debt.	11.2	8.8

(₹ in million)

Facility	Fund based at 31 March, 2019	Non-fund based at 31 March, 2019
Loan to group companies	-	-
Total	-	-
Loan from group companies	4,252.2	-
Derivatives with group companies	-	26,843.8
Total	4,252.2	26,843.8
Total exposure to group companies/ related parties	-	-
Total exposure of group companies/ related parties	4,252.2	26,843.8

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. ₹ 258,214.2 million, out of which, not more than five times the net owned funds can be by way of public deposits, i.e. ₹80,691.9 million. At March 31, 2019, the public deposits held by the Company was ₹7,471.4 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 30, 2019 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 30, 2019

Place: Mumbai

By order of the Board of Directors

Pratap Salian  
Company Secretary



4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS \* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details

Line 1\*   
Line 2   
Line 3  City / Town / Village\*   
District\*  Pin / Post Code\*  State / U.T Code\*  ISO 3166 Country Code\*

4.3 ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES\* (Applicable if section 2 is ticked)

Same as Current / Permanent / Overseas Address details  Same as Correspondence / Local Address details

Line 1\*   
Line 2   
Line 3  City / Town / Village\*   
State\*  ZIP / Post Code\*  ISO 3166 Country Code\*

5. CONTACT DETAILS (All communication will be sent on provided Mobile no./ Email Id. (Please refer instruction F at the end))

Tel. (Off)  -  Tel. (Res)  -  Mobile  -   
FAX  -  Email ID

6. DETAILS OF RELATED PERSON (Applicable for PoA/ authorized representative only, other than guardian) (Please refer instruction G at the end)

Addition of Related Person  Deletion of Related Person KYC Number of Related Person (if available\*)

Related Person Type\*  Guardian of Minor  Assignee  Authorized Representative  
Name\* Prefix  First Name  Middle Name  Last Name   
(If KYC number and name are provided, below details of section 6 are optional)

PROOF OF IDENTITY [PoI] OF RELATED PERSON\* (Please see instruction (H) at the end)

A- Passport Number  Passport Expiry Date   
 B- Voter ID Card   
 C- PAN Card   
 D- Driving Licence  Driving Licence Expiry Date   
 E- UID (Aadhaar)   
 F- NREGA Job Card   
 Z- Others (any document notified by the central government)  Identification Number   
 S- Simplified Measures Account - Document Type code  Identification Number

7. REMARKS (If any)

8. APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein, immediately In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I further declare that the deposit made under the 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.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address

Date :  -  -  Place :

Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received  Certified Copies

KYC VERIFICATION CARRIED OUT BY

Date of Receipt   
Name  Code   
Designation  Branch

Signature



**General Instructions:**

- Fields marked with “\*” are mandatory fields.
- Tick ‘ ’ wherever applicable.
- Self-Certification of documents is mandatory.
- Please fill the form in English and in BLOCK Letters.
- Please fill the date in DD-MM-YYY format.
- 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.
- KYC number of Applicant is mandatory for updation of KYC details.
- For particular section update, please tick (-) in the box available before the section number and strike off the sections not required to be updated.
- 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**

- 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.
- 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**

- 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’ [PoI]’ section**

- If driving licence number or passport is provided as proof of Identity, then expiry date is to be mandatorily furnished.
- Mention identification/ reference number if -Z Others (any document notified by Central Government) is ticked.
- 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**

- PoA to be submitted only is the submitted PoI does not have address or address as per PoI is invalid or not in force.
- State/ U.T Code and Pin/ Post code will not be mandatory for overseas addresses
- 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**

- 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.
- In case of multiple correspondence/ local address, please fill Annexure A1

**F. Clarification/ Guidelines on filling ‘Contact Details’ section**

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

**G. Clarification/ Guidelines on filling ‘Related Person details’ section**

- Provide KYC Number of related person if available

**H. Clarification/ Guidelines on filling ‘Related Person details - ‘Proof of Identity [PoI]’ of Related Person’ section**

- 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	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		