

Fixed Deposit Form
FOR NON INDIVIDUALS

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

Electronic Clearing Service (ECS)

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".

Tax Deduction At Source (TDS)

No Tax at Source would be deducted if interest credited / paid or likely to be credited / paid to a resident during the financial year does not exceed ₹ 5,000/- u/s 194A of the Income Tax Act, 1961. TDS on interest payable / paid to non resident shall be deducted u/s 195 of the Act as per the prevailing guidelines specified in this regard by the CBDT. As per section 206AA of the Act, w.e.f. April 01, 2010 a valid PAN (Permanent Account Number) is mandatory for all resident / non-resident FD customers where tax at source is deductible, else TDS shall be deducted at higher of the prescribed rate or at the rate of 20%.

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/-

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

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

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.icicifhfc.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.icicifhfc.com

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 – 400059

ICICI Home Finance Company Limited
 Regd. Office: ICICI Bank Towers,
 Bandra-Kurla Complex, Mumbai 400 051

Broker's Name : KARVY STOCK BROKING LTD

Code No. : C 1 7 0 8 0

Sub Broker Code : 9 1 7 9 1 6

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 : _____

Address : _____

City : _____ Pin Code: _____

State : _____ Country: _____

Tel : _____ STD Code _____

e-mail : _____

Income-Tax Permanent Account Number (PAN) _____ Date of Agreement / Partnership Deed _____
 (Attach a copy of PAN card) Or Trust Deed / Formation AOP _____

Names of the Partners / Trustees / Beneficiaries	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 partners / trustees / settlers / beneficiaries with this form.

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

Pin _____ Tel.Off.: _____ Fax: _____

E-mail: _____

Proof of Address to be provided by Trust/Entity (Please submit copy of ANY ONE of the following self-attested documents)

Latest Utility Bill Latest Bank Account Statement Registered Rent Agreement

Any other Address Proof (Subject to satisfaction of ICICI Home Finance) Please Specify _____

3. PAYMENT DETAILS

a) DD/Cheque No. _____ Dated _____ for ₹ _____

Drawn on Bank _____ Branch _____

b) FDR No. _____ Dated _____ for ₹ _____
 (Incase of renewal)

c) Total Fixed Deposit Amount (in figures) ₹ _____
 Rupees _____

4. STATUS

Association of Persons (AOP) Partnership Firm Proprietary Concern

Trust Others (Please specify).....

5. CATEGORY

Shareholder Promoter Public

6. DEPOSIT SCHEME

We apply for placement/renewal of fixed deposit for: Period: Months @ % per annum in the following Income Plan :

Cumulative (Annualised Yield on Maturity)
 Non cumulative a) Yearly b) Quarterly c) Monthly

7. DETAILS OF BANK ACCOUNT (of Trust / Entity)

(Please refer to the clause on Interest Payments)

Savings Current

Account No.

Bank

Branch

11 Digit IFSC Code

(As appearing on MICR cheque issued by your bank)

Payment of interest will be made through ECS only at the centres where this facility is available. (Please refer ECS clause)

8. TAX STATUS

Tax to be exempted: Yes No

If yes, proof submitted Yes No

Form 15G Any other Tax Exemption Certificate

Certificate U/S 197

Exempted U/S 194A

Folio No. of any other ICICI Home Finance FD(s):

9. Mode of operation: (to be replicated as per resolution passed by the Depositor and the constitutional document(s) of the Depositor).

DECLARATIONS BY THE ENTITY

- We have read and understood and hereby agree to the terms and conditions as applicable to my account set forth. 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.
- I/We agree, undertake and authorise ICICI Home Finance Company, its Group companies to exchange, share and part with all 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.
- We further declare that, we are authorised 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. We shall provide any further information and fully co-operate in any investigation as and when required by the Company in accordance with the applicable Law.
- We shall inform the Company regarding any change in employment and to provide any further information / documents that ICICI Home Finance / Group Companies may require from time to time. We agree to indemnify ICICI Home Finance against any fraud or any loss or damage suffered by ICICI Home Finance / Group Companies due to 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.
- ICICI Home Finance reserves the right to reject any application without providing any reason. 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.
- 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 upto date in all respects are to the best of our knowledge and belief.
- We further declare that the deposit made under the deposit application is through legitimate sources 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.
- We have no objection to ICICI Home Finance, its Group Companies, Brokers / Representatives to provide me / us information on various products, offers and services provided by ICICI Home Finance / its group companies through any mode (including telephone calls / SMS / emails) and authorise ICICI Home Finance, its Group Companies, Brokers / Representatives for the above purpose: YES NO.
- We declare that we are competent and fully authorised to issue such declarations, confirmations, agreements and undertakings and submit this Application Form for the purposes of this deposit, and to execute all other documents required by ICICI Home Finance or such purpose.
- This Application Form has been duly and validly executed by us or on our behalf and when accepted/acted upon by ICICI Home Finance would constitute legal and valid obligations that are binding on and enforceable against us in accordance with the Terms hereof. We confirm that the initials on this application form are made by us and the validity of such initials shall not be disputed by us.
- I/We hereby declare and affirm that I/We have not made any payments/deposits in cash.
- I/We have gone through the financial and other statements/particulars/representation furnished/made by ICICI Home Finance and after careful consideration I/We am/are making the deposit with the ICICI Home Finance at my/our own risk and volition.

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. 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	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

SIGNATURE OF DEPOSITOR/S

For the Trust / Entity:

Documentation Checklist (Copy of self-attested documents to be submitted)

Trusts & Foundations - Names of trustees, settlers, beneficiaries and signatories - Names and addresses of the founder, the managers/directors and the beneficiaries - Telephone/fax numbers	(I) Certificate of Registration, if registered (ii) Power of Attorney granted to transact business on its behalf (iii) Trust Deed or any officially valid document to identify the trustees, settlers, beneficiaries and those holding Power of Attorney, founders/managers/ directors and their addresses (iv) Resolution of the managing body of the foundation/association (v) Utility bill (vi) Rules and Bye-Laws signed by the secretary
Partnership Firms - Legal name - Address - Names of all partners and their addresses - Telephone numbers of the firm and partners	(I) Registration certificate, if registered (ii) Partnership deed (iii) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf (iv) Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses (subject to the Company's satisfaction) (v) Utility bill in the name of firm
Association of Persons	(I) Certificate of registration, if registered (ii) PAN Card (iii) Authority letter/Power of Attorney granted to transact business on its behalf (iv) Any officially valid document identifying the persons holding the Authority Letter/Power of Attorney and their addresses (as applicable to individuals) (v) Resolution of the managing body of the association to invest in fixed deposits (vi) Utility bill in the name of the association (vii) Rules and regulations/bye-laws of the association signed by the Secretary
Co-operative Societies	(I) Certificate of registration issued by the Registrar of Co-operative Society (ii) PAN Card/Allotment letter (iii) Resolution of the managing committee to invest in fixed deposits (iv) Utility bill in the name of the society (v) Rules and regulations/bye-laws of the society signed by the Secretary
Authorised Signatories (Individual) - Identification - Legal name and any other names used - Address Proof	Documents : (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) (vii) 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. (II) 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)

For office use only

Branch:

Checked by :

Date of Receipt:

Customer No.:

Authorised by :

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

- 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 Application Form number and 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.

- 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).

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.

Presently ECS/NEFT/RTGS facility is available at below mentioned centres :

- Delhi • Ludhiana • Amritsar • Jalandhar • Chandigarh • Shimla • Jammu • Kanpur • Allahabad • Varanasi • Lucknow • Dehradun • Gorakhpur • Agra • Jaipur • Bhillwara • Udaipur • Jodhpur • Rajkot • Ahmedabad • Baroda • Surat • Mumbai • Panjim • Pune • Sholapur • Kolhapur • Nasik • Aurangabad • Nagpur • Indore • Bhopal • Gwalior • Jabalpur • Raipur • Hyderabad • Tirupati • Vijayawada • Nellore • Vizag • Kakinada • Bangalore • Mysore • Mangalore • Hubli • Chennai • Pondicherry • Madurai • Salem • Erode • Coimbatore • Tirupur • Calicut • Trichur • Cochin • Trivendrum • Kolkatta • Burdwan • Durgapur • Siliguri • Bhubaneshwar • Guhawati • Patna • Jamshedpur • Ranchi • Dhanbad • Asansol • Jamnagar • Udupi • Trichy • Gadag • Belgaum • Bhavnagar • Bikaner • Kota • Tumkur • Haldia • Tirunelveli • Bijapur • Raipur • Raichur • Mandya • Hassan • Gulbarga • Shimoga • Cuttack • Gangtok

- 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).

- 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.

- 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.

- 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 administrator(s) of the deceased applicant(s)/depositor(s), 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.

- FIXED DEPOSIT RECEIPT (FDR):**

- 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
- Fixed Deposit Receipts are non-transferable.

- LOSS, DESTRUCTION, ETC. OF DOCUMENT:**

- 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.
- 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.

- 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 by submitting a duly completed fresh application in the prescribed form along with the discharged FD Receipt with revenue stamp of requisite value within 1 month from the date of maturity. In case the application is received by ICICI Home Finance after 1 month, ICICI Home Finance may at its discretion, accept/reject the application on such terms and conditions as it may deem fit. In the case of renewal of deposit in joint names, application form should be signed by all the applicant(s)/depositor(s) jointly.

- 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. 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.

- REPAYMENT OF DEPOSITS:**

- Deposits will automatically expire on maturity. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms note on renewal of deposit.
- 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.
- For repayment of deposits the duly discharged FDR with revenue stamp of requisite value must be surrendered to the Company at least one week prior to the date of maturity with the signature of all depositors.
- 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

- LOAN AGAINST DEPOSITS:** Loan Against Deposit may be availed of 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.

- 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 :**

- 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.
- 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.

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	33667777 / 44455000
Assam	9864667777
Bengaluru	33667777 / 44455000
Bhopal	33667777
Bihar	8102667777
Bhubaneshwar	33667777
Chandigarh	33667777 / 44455000
Chattisgarh	9098667777
Chennai	33667777 / 44455000
Dehradun	33667777
Delhi	33667777 / 44455000
Eranakulam	33667777
Gujarat	8000667777
Goa	9021667777
Gurgaon	33667777 / 44455000
Haryana	9017667777
Hyderabad	33667777 / 44455000
Himachal Pradesh	9817667777
Jammu & Kashmir	9018667777
Jaipur	33667777 / 44455000

Cities/ States	Phone Numbers
Jharkhand	8102667777
Karnataka	8088667777
Kerala	9020667777
Kolkata	33667777 / 44455000
Lucknow	33667777 / 44455000
Madhya Pradesh	9098667777
Maharashtra	9021667777
Mumbai	33667777 / 44455000
Orissa	9692667777
Panaji	33667777
Patna	33667777
Punjab	7307667777
Rajasthan	7877667777
Raipur	33667777
Ranchi	33667777
Shimla	33667777
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. Rajiv Sabharwal is the non-executive Chairman of the Board. 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. Rajiv Sabharwal Company Executive	: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
Mr. Maninder Juneja Company Executive	: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
Ms. Shilpa Kumar Company Executive	: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
CA Mr. S. Santhanakrishnan Company Director	: Old No. 33C, New No. 24, Unnamalai Ammal Street, T Nagar, Chennai 600 017.
Mr. Dileep Choksi Chartered Accountant	: E-7, Sea Face Park, 50 - Bhulabhai Desai Road, Mumbai 400 026.
Mr. S. Santhanakrishnan Company Director	: G-5, Prime Terrace, 150, L. B. Road, Chennai 600 041 .
Mr. Rohit Salhotra MD & CEO	: ICICI Bank Towers, Bandra Kurla Complex, Mumbai – 400 051.

f) PROFITS & DIVIDENDS:

Years ending	Profit before tax (₹ in million)	Profit after tax (₹ in million)	Equity Dividend Declared (%)*
March 31, 2016	2,724.2	1,798.5	12.66%
March 31, 2015	2,956.8	1,975.7	13.15%
March 31, 2014	3,110.0	2,228.2	12.95%

* 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: (₹ in million)

Liabilities #	31 March 2016	31 March 2015
Share Capital	10,987.5	10,987.5
Reserves & Surplus	4,304.6	3,929.1
Secured Borrowings *	11,923.4	16,808.0
Unsecured Borrowings*	37,175.6	22,951.2
Current Liabilities	27,714.7	26,543.3
Deferred Tax Liabilities (Net)	389.5	262.8
Provisions	1,388.7	1,509.4
Total	93,884.0	82,991.3

* including accrued interest thereon

(₹ in million)

Assets #	31 March 2016	31 March 2015
Fixed Assets	581.5	596.9
Investments	1,799.8	1,984.3
Deferred Tax Assets Loans	-	-
Loans	76,804.1	68,516.9
Current Assets & Other Loans & Advances	14,698.6	11,893.2
Misc. Expenses (to the extent not written off)	-	-
Total	93,884.0	82,991.3

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

(₹ in million)

Contingent Liabilities	At March 31, 2016	At March 31, 2015
Contingent Income Tax matters in appeals	461.0	517.1
Service Tax matters	0.7	0.7
Claims filed against Company but not acknowledged as debt.	9.3	8.7

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, 2016 was ₹ 5,500.0 million on account of interest rate swaps and ₹ 137.9 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. ₹ 244,602.7 million, out of which, not more than five times the net owned funds can be by way of public deposits, i.e. ₹ 76,438.4 million. At March 31, 2016, the public deposits held by the Company was ₹ 3,167.8 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 26, 2016 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 26, 2016

Place: Mumbai

By order of the Board of Directors

 Pratap Salian
Company Secretary

Know Your Customer (KYC) Application Form | Individual

The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and NHB's KYC guidelines on "Anti Money Laundering Standards". For existing Depositor, the information furnished herein will supersede the information available in the records of ICICI Home Finance.

Important Instructions:

- A) Fields marked with '*' are mandatory fields.
- B) Please fill the form in English and in BLOCK Letters.
- C) Please fill the date in DD-MM-YYY format.
- D) Please read section wise detailed guidelines/ instructions at the end

- E) List of State/ U.T code as per Indian Motor Vehicle Act. 1988 is available at the end.
- F) List of two character ISO 3166 country codes is available at the end.
- G) KYC Number of applicant is mandatory for update application.
- H) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only (To be filled by financial institution)	Application Type* <input type="checkbox"/> New <input type="checkbox"/> Update
KYC Number	(Mandatory for KYC update request)
Account Type*	<input type="checkbox"/> Normal <input type="checkbox"/> Simplified (for low risk customers) <input type="checkbox"/> Small

1. PERSONAL DETAILS (Please refer instruction A at the end)

Prefix	First Name	Middle Name	Last Name
<input type="checkbox"/> Name* (Same as ID proof)			
Maiden Name (If any*)			
Father / Spouse Name*			
Mother Name*			
Date of Birth*	DD - MM - YYYY		
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> F- Female <input type="checkbox"/> T-Transgender		
Marital Status*	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others		
Citizenship*	<input type="checkbox"/> IN- Indian <input type="checkbox"/> Others (ISO 3166 Country Code)		
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin		
Occupation Type*	<input type="checkbox"/> S-Service (<input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector) <input type="checkbox"/> O-Others (<input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student) <input type="checkbox"/> B-Business <input type="checkbox"/> X- Not Categorized		
Legal Status	<input type="checkbox"/> Individual <input type="checkbox"/> Partnership Firm <input type="checkbox"/> HUF <input type="checkbox"/> Company <input type="checkbox"/> Others		
Household Income	Gross Annual Household Income ₹ _____ OR <input type="checkbox"/> Less than ₹1 lakh p.a. <input type="checkbox"/> ₹1-3 lakhs p.a. <input type="checkbox"/> ₹3-5 lakhs p.a. <input type="checkbox"/> ₹ 5-10 lakhs p.a. <input type="checkbox"/> Above ₹10 lakhs p.a.		

PHOTO

Signature/Thumb impression

2. TICK IF APPLICABLE (Please refer instruction B at the end)

ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence* (Residence for tax purposes in jurisdiction(s) outside India)

PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*

Aadhaar Number*

Place / City of Birth* ISO 3166 Country Code of Birth*

3. PROOF OF IDENTITY (PoI)* (Please refer instruction C at the end)

(Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted)

<input type="checkbox"/> A- Passport Number		Passport Expiry Date	DD - MM - YYYY
<input type="checkbox"/> B- Voter ID Card			
<input type="checkbox"/> C- PAN Card			
<input type="checkbox"/> D- Driving Licence		Driving Licence Expiry Date	DD - MM - YYYY
<input type="checkbox"/> E- UID (Aadhaar)			
<input type="checkbox"/> F- NREGA Job Card			
<input type="checkbox"/> Z- Others (any document notified by the Central Government)		Identification Number	
<input type="checkbox"/> S- Simplified Measures Account - Document Type code		Identification Number	

4. PROOF OF ADDRESS (PoA)*

4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS (Please see instruction D at the end)

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Address Type*	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/> Unspecified
Proof of Address*	<input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others (please specify) <input type="checkbox"/> Simplified Measures Account - Document Type code
Address	
Line 1*	
Line 2	
Line 3	City / Town / Village*
District*	Pin / Post Code* State / U.T Code* ISO 3166 Country Code*

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

Prefix First Name Middle Name Last Name

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 undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I 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.
- I/We authorise ICICI Home Finance Company to verify my Aadhaar authentication through e-KYC authentication facility provided by UIDAI

[Signature / Thumb Impression]

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:

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' [PoI]' 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 [PoI]' of Related Person' section

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