

## Fixed Deposit

### Application form for Individual/NRI

Individual

NRI

(Refer website to download additional forms required for NRI)

"Loan Against Deposit may be availed from Company after 3 months from the date of deposit, which would be given at the discretion of ICICI Home Finance. This loan may be given for up to 75% of the deposit amount, subject to the other terms and conditions as may be specified by the Company from time to time. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and Non-Resident Indians (NRIs)."

AAA/Stable by CRISIL  
Highest Degree of Safety

AAA/Stable by ICRA  
Highest Degree of Safety

0.25%

AAA/Stable by CARE  
Highest Degree of Safety

### Special Deposit Scheme Rates for Public and other than Public Deposits

Effective December 1, 2024

Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
39	7.80%	8.51%	7.55%	7.60%	7.80%
45	7.80%	8.68%	7.55%	7.60%	7.80%

### 0.25% additional interest for senior citizen and ICICI Group employees for public deposits

\*\* In case of cumulative deposit, interest is compounded before deduction of Tax

### Base Scheme Rates for Public and other than Public Deposits

Effective December 1, 2024

Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	7.25%	7.25%	7.00%	7.05%	7.25%
>=24 to <36	7.65%	7.94%	7.40%	7.45%	7.65%
>=36 to <48	7.75%	8.37%	7.50%	7.55%	7.75%
>=48 to <=60	7.75%	8.70%	7.50%	7.55%	7.75%

### 0.25% additional interest for senior citizen and ICICI Group employees for public deposits

\*\*The yield mentioned is calculated using the first month of each tenure grid & in case of cumulative deposit, interest is compounded before deduction of tax.

For deposits >= ₹30.0 million, rates would be offered by Treasury on a case to case basis.

### Deposits for Senior Citizens

**Rate of interest:** Rates applicable on the date of deposit plus additional rate of 0.25% per annum for all deposit schemes.

**Eligibility:** Individuals who have completed 60 years of age should be the first applicant/ depositor. One of the following documents must be submitted as a proof of age along with the application form Self attested copy of passport, Voter's ID card, Pan card, Aadhar card, Driving Licences, Secondary School Leaving Certificate, Life Insurance Policy, Birth Certificate issued by the competent authority or any other document acceptable to ICICI Home Finance Company Ltd.

### Please refer clause 5 of Terms & Conditions for Premature Withdrawal

Deposits can be placed for any number of months between 12 & 60. For detailed information on interest rates offered, please visit our website [www.icicihfc.com](http://www.icicihfc.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 Applicable Laws And The Rate Applicable Will Be The Rate Prevalent On The Date Of Deposit"

In case of renewal, amount of FD can be minimum of ₹10,000 and any additional amount should be in multiples of ₹1/-

### Minimum Deposit Amount

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

### KYC Compliance

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

For more details, please contact 18602674455 (between 9.30 am. to 6.30 pm Monday to Saturday). Resident Indians can also apply online [www.icicihfc.com](http://www.icicihfc.com)

**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.

ICICI Home Finance Company Limited

Date of deposit with the ICICI Centre :

ACKNOWLEDGEMENT SLIP

Application Serial No.:

(Name of Sole / First Applicant) Fixed Deposit application with

Received from Mr./Ms./Dr.

a) Cheque / DD No. <input type="text"/>	Dated <input type="text"/>	for ₹ <input type="text"/>
Drawn on Bank <input type="text"/>	Dated <input type="text"/>	Branch <input type="text"/>
b) FDR No. <input type="text"/>		for ₹ <input type="text"/>
c) Total Fixed Deposit Amount (in figures) Rupees <input type="text"/>		for ₹ <input type="text"/>
for a period of: <input type="text"/> Months @ <input type="text"/> % per annum		for ₹ <input type="text"/>

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

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.icicihfc.com](http://www.icicihfc.com) Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671

**NOTE:** 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. SOURCING DETAILS

HFC Employee Name: _____	HFC Employee ID : _____
Broker's Name : _____	Code No. : _____
Employee Name : _____	Sub Broker Code : _____
Channel Name : _____	Branch SOL ID (applicable only for ICICI Bank) _____
Mobile No. _____	City : _____ State: _____

Customer ID No.: _____	Appl. No.: _____	ICICI HFC SOL ID _____
------------------------	------------------	------------------------

## 2. LATEST PHOTOGRAPH

Affix photo  
of first Signatory  
(with cross  
signatures)

Affix photo  
of second Signatory  
(with cross  
signatures)

Affix photo  
of third Signatory/  
guardian (with cross  
signatures)

(IN BLOCK LETTERS)

Name of Sole/First Depositor Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Other <input type="checkbox"/>	_____
PAN No.	_____
Name of Second Depositor Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Other <input type="checkbox"/>	_____
PAN No.	_____
Name of Third Depositor Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Other <input type="checkbox"/>	_____
PAN No.	_____
Name of Guardian (in case depositor is a minor) Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Other <input type="checkbox"/>	_____
PAN No.	_____

## 3. FIXED DEPOSITS SCHEME DETAILS

ICICI HFC Deposit Receipt No. (in case of renewal): _____	Maturity Instructions (Tick whichever applicable)		
<input type="checkbox"/> Renew only Principal amount <input type="checkbox"/> Renew Principal and Interest amount	<input type="checkbox"/> Renew only Principal amount		
Tenure: Months _____ Days _____	<input type="checkbox"/> Renew Principal and Interest amount (for cumulative deposits)		
Income Plans:	<input type="checkbox"/> Payment on maturity		
<input type="checkbox"/> Cumulative (Annualised yield on maturity)	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Yearly

## 4. CATEGORY

<input type="checkbox"/> Shareholder of ICICI HFC	<input type="checkbox"/> Director/Relative of Director of ICICI HFC
<input type="checkbox"/> Promoter of ICICI HFC	<input type="checkbox"/> Public

## 5. DEPOSIT PAYABLE TO

Deposit Payable to:	<input type="checkbox"/> First Depositor
	<input type="checkbox"/> First Depositor or Survivor

Senior Citizen (above 60 years)

<input type="checkbox"/> Yes	<input type="checkbox"/> No
------------------------------	-----------------------------

## 6. MODE OF OPERATION

<input type="checkbox"/> Single - signature of all depositors mandatory.	<input type="checkbox"/> Either/Survivor - the customer hereby consents and acknowledges that either of the joint FD holder may provide instructions for Account Operation.
<input type="checkbox"/> Joint - signature of all depositors mandatory.	<input type="checkbox"/> Former/Survivor - the customer hereby consents and acknowledges that only the primary account holder may provide instructions for Account Operation.

## 7. PAYMENT ACCOUNT DETAILS OF PRIMARY HOLDER

(Please refer to the clause on Repayment of deposits & Interest Payments)

Amount of Deposit ₹ \_\_\_\_\_

Mode of Payment  Cheque  RTGS/ NEFT

(Cheque/ RTGS/ NEFT No : \_\_\_\_\_ Dated \_\_\_\_\_  
(in words) \_\_\_\_\_

Bank Name: \_\_\_\_\_

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

## 8. REPAYMENT ACCOUNT DETAILS OF PRIMARY HOLDER

Savings Account  Current Account  NRO Account

Account Number \_\_\_\_\_

11 Digit IFSC Code \_\_\_\_\_

All payments will be made primarily through electronic mode. (please refer ECS clause)

## 9. BANK ACCOUNT DETAILS OF JOINT HOLDERS

Second Depositor

Bank Name: \_\_\_\_\_

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

Savings Account  Current Account  NRO Account

Account Number \_\_\_\_\_

11 Digit IFSC Code \_\_\_\_\_

Third Depositor

Bank Name: \_\_\_\_\_

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

Savings Account  Current Account  NRO Account

Account Number \_\_\_\_\_

11 Digit IFSC Code \_\_\_\_\_

## 9. TAX STATUS

Tax to be exempted: Yes  No  Form 15H  Form 15G  Any other Tax Exemption Certificate (For 60 years of age and above)

If yes, proof submitted Yes  No

Fixed Deposit Receipt No. of other ICICI Home Finance FD(s), if any:

--	--	--	--	--	--	--	--	--	--	--	--

## 10. NOMINATION (Mandatory)

Please tick if nominee's name should not be printed on Deposit Receipt

I/We \_\_\_\_\_ (name(s) & address(es) of the depositor(s)) nominate the following person (details provided hereunder) to whom in the event of my death the amount of deposit in the account, particulars whereof are given below, may be returned by ICICI Home Finance Company, \_\_\_\_\_ Branch (name and address of branch in which deposit is held).

Name of Nominee		Share	%
House/ Flat No.	Bldg. Name		
Street			
Area		City	
Pin	STD Code	Resi No.	
State			
Relationship with depositor, if any		Age	<input type="checkbox"/> <input type="checkbox"/>
		If nominee is a minor, his date of birth	
		D D M M Y Y Y	

Below details required only in case Nominee is a minor:

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum. \_\_\_\_\_ (name, address and age) to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Place: \_\_\_\_\_

Date: 

--	--	--	--	--	--	--	--	--	--

Name of witness \_\_\_\_\_

Signature of witness \_\_\_\_\_

I/We \_\_\_\_\_ (name(s) & address(es) of the depositor(s)) nominate the following person (details provided hereunder) to whom in the event of my death the amount of deposit in the account, particulars whereof are given below, may be returned by ICICI Home Finance Company, \_\_\_\_\_ Branch (name and address of branch in which deposit is held).

Name of Nominee		Share	%
House/ Flat No.	Bldg. Name		
Street			
Area		City	
Pin	STD Code	Resi No.	
State			
Relationship with depositor, if any		Age	<input type="checkbox"/> <input type="checkbox"/>
		If nominee is a minor, his date of birth	
		D D M M Y Y Y	

Below details required only in case Nominee is a minor:

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum. \_\_\_\_\_ (name, address and age) to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Place: \_\_\_\_\_

Date: 

--	--	--	--	--	--	--	--	--	--

Name of witness \_\_\_\_\_

Signature of witness \_\_\_\_\_

I/We \_\_\_\_\_ (name(s) & address(es) of the depositor(s)) nominate the following person (details provided hereunder) to whom in the event of my death the amount of deposit in the account, particulars whereof are given below, may be returned by ICICI Home Finance Company, \_\_\_\_\_ Branch (name and address of branch in which deposit is held).

Name of Nominee		Share	%
House/ Flat No.	Bldg. Name		
Street			
Area		City	
Pin	STD Code	Resi No.	
State			
Relationship with depositor, if any		Age	<input type="checkbox"/> <input type="checkbox"/>
		If nominee is a minor, his date of birth	
		D D M M Y Y Y	

Below details required only in case Nominee is a minor:

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum. \_\_\_\_\_ (name, address and age) to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Place: \_\_\_\_\_

Date: 

--	--	--	--	--	--	--	--	--	--

Name of witness \_\_\_\_\_

Signature of witness \_\_\_\_\_

Address(es) of witness(es) \_\_\_\_\_

Delivery mode:  Courier  Self Pickup\* ( ICICI HFC Branch  ICICI Bank Branch  Broker  )  
Only incase applied through ICICI Bank Branch

\* I/we hereby agree and undertake that, in consideration of issuance of Fixed Deposit Receipt which has not been collected by me/we in person and separate instructions have been given for delivery, which may be irretrievably lost, I/we hereby keep the Entity indemnified from and against all such losses, costs or damages which the Entity may sustain or incur or which may be claimed against Entity.

## 11. CURRENT ADDRESS (IN BLOCK LETTERS)

House/ Flat No.	Bldg. Name											
Street												
Area					City							
Pin	STD Code				Resi No.							
State							State/UT Code**				Country Code**	
Mobile No.			E-mail Id _____									

Preferred mailing address:  Current Address  Permanent address

### DECLARATIONS BY DEPOSITOR/S

1. 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.
2. I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit but, on demise of the first depositor, the deposit may be payable to the survivor or the nominee, as applicable. The beneficial owner should be treated as the payee for the purpose of tax deduction at source under Section 194A of the Income Tax Act, 1961. 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.
3. I/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.
4. I/We shall inform the Company regarding any change in employment, residential status, address 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.
5. 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.
6. I/We hereby declare that all particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and upto date in all respects

### ADDITIONAL DECLARATION

- I hereby declare that the details furnished above and on Know Your Customer (KYC) form 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 • I/We hereby submit that I am / We are providing the proof of possession of Aadhar as KYC document voluntarily at my/ our own discretion and I/We are aware that certain other documents can also be submitted as KYC documents.

Signature or thumb impression  
of Depositor/s

Sole/ First Depositor	Guardian (if applicable)	Second Depositor	Third Depositor
-----------------------	--------------------------	------------------	-----------------

CATEGORY	LIST OF DOCUMENTS TO BE SUBMITTED FOR KYC COMPLIANCE
Individuals Legal Name And Any Other Names Used (Any One For Identity Proof And Any One For Current Address Proof)	<p><b>Identity Proof</b></p> <ul style="list-style-type: none"> <li>• Passport</li> <li>• Driving License issued by Regional Transport Authority</li> <li>• Voter ID</li> <li>• Job card issued by NREGA signed by State Government Officer</li> <li>• Letter from National Population Register</li> <li>• Proof of possession of complete Aadhaar number</li> </ul> <p><b>Address proof</b></p> <ul style="list-style-type: none"> <li>• Passport</li> <li>• Driving License issued by Regional Transport authority</li> <li>• Voter ID</li> <li>• Job card issued by NREGA signed by State Government Officer</li> <li>• Letter from National Population Register</li> <li>• Proof of possession of complete Aadhaar number</li> </ul> <p>PAN or Form 60 as per policy</p> <p><b>Deemed OVD:</b></p> <p>When OVD does not have updated address, client can submit any one of the below alternatives for the limited purpose of address proof:</p> <ul style="list-style-type: none"> <li>• Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);</li> <li>• Property or Municipal tax receipt;</li> <li>• Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address</li> <li>• Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.</li> </ul>





## 9) INDEMNITY:

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

## 10) TAX BENEFITS:

There is no specific tax benefit available on this Fixed Deposit under the prevailing provisions of the Income Tax Act, 1961.

## 11) BROKERAGE:

Empaneled brokers are eligible for brokerage/commission on the amount of Fixed Deposits mobilized by them as prescribed for this scheme.

## 12) LOSS, DESTRUCTION, ETC. OF DOCUMENT:

a) Fixed Deposit Receipts, interest and refund Cheques/DDs 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.

## 13) PARTICULARS TO BE SPECIFIED UNDER PARAGRAPH 35 OF THE NON-BANKING FINANCIAL COMPANY - HOUSING FINANCE COMPANY (RESERVE BANK) DIRECTIONS, 2021:

a) In Case of any deficiency of the company is servicing its deposits, the depositors may approach NHB, National Consumers Disputed Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.  
 b) In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the applicant/depositor may make an application to the authorized officer of the National Housing Bank.  
 c) The financial position of the Company as disclosed and the representations made in the application form are true and correct. Further the Company and its Board of Directors are responsible for the correctness and veracity thereof.  
 d) The Company is within the regulatory framework of the Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India or National Housing Bank does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinions expressed by the Company, and for repayment of deposit/ discharge of liabilities by the Company.

## 14) 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 in the relevant application form.  
 d) The Company has the right to change, amend, add or delete any of the terms and conditions governing the fixed deposit and it 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 and Tribunals of Mumbai.

## BRANCH LIST

Branch	State	Branch	State	Branch	State	Branch	State	Branch	State	Branch	State
Bhimavaram	Andhra Pradesh	Eluru	Andhra Pradesh	Kollam	Kerala	Kottayam	Kerala	Ajmer	Rajasthan	Alwar	Rajasthan
Guntur	Andhra Pradesh	Kakinada	Andhra Pradesh	Kozhikode (Calicut)	Kerala	Palakkad	Kerala	Bhilwara	Rajasthan	Bikaner	Rajasthan
Kurnool	Andhra Pradesh	Mochilipatnam	Andhra Pradesh	Thiruvananthapuram	Kerala	Thrissur	Kerala	Chittorgarh	Rajasthan	Chomu	Rajasthan
Nellore	Andhra Pradesh	Onigole	Andhra Pradesh	Ashta	Madhya Pradesh	Bhopal	Madhya Pradesh	Dausa	Rajasthan	Jagatpura	Rajasthan
Rajahmundry	Andhra Pradesh	Tirupati	Andhra Pradesh	Dewas	Madhya Pradesh	Dhar	Madhya Pradesh	Japiur	Rajasthan	Jajpur - Main	Rajasthan
Tirupati	Andhra Pradesh	Vijayawada	Andhra Pradesh	Guna	Madhya Pradesh	Gwalior	Madhya Pradesh	Jodhpur	Rajasthan	Kalwar Road	Rajasthan
Visakhapatnam	Andhra Pradesh	Patna	Bihar	Indore - Navlakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Kota	Rajasthan	Kotputli	Rajasthan
Tirupati	Andhra Pradesh	Karnal	Haryana	Indore Vijaynagar	Madhya Pradesh	Jabalpur	Madhya Pradesh	Pali	Rajasthan	Sikar	Rajasthan
Chandigarh	Chandigarh	Bilaspur	Chhattisgarh	Mandsaur	Madhya Pradesh	Pithampur	Madhya Pradesh	Sri Ganganagar	Rajasthan	Tank	Rajasthan
Durg	Chhattisgarh	Raipur	Chhattisgarh	Ratlam	Madhya Pradesh	Sagar	Madhya Pradesh	Udaipur	Rajasthan	Vidyanagar	Rajasthan
Central Delhi - Karol Bagh	Delhi	East Delhi - Laxmi Nagar	Delhi	Satna	Madhya Pradesh	Ujjain	Madhya Pradesh	Chennai - Annanagar	Tamil Nadu	Chennai - T Nagar	Tamil Nadu
North Delhi - Pitampura	Delhi	West Delhi - Janakpuri	Delhi	Vidisha	Madhya Pradesh	Ahmednagar	Maharashtra	Chennai - Tambaram	Tamil Nadu	Coimbatore	Tamil Nadu
Lajpat Nagar	New Delhi	New Delhi- Dwarka	New Delhi	Akola	Maharashtra	Amravati	Maharashtra	Hosur	Tamil Nadu	Modurai	Tamil Nadu
Ahmedabad - Nikol	Gujarat	Ahmedabad - West	Karnataka	Andheri HFC Tower	Maharashtra	Aurangabad	Maharashtra	Nagercoil	Tamil Nadu	Salem	Tamil Nadu
Anand	Gujarat	Bharuch	Karnataka	Badlapur	Maharashtra	Baramati	Maharashtra	Tenkasi	Tamil Nadu	Tirunelveli	Tamil Nadu
Bhavnagar	Gujarat	Bopal	Karnataka	Boisar	Maharashtra	Buldhana	Maharashtra	Tirupur	Tamil Nadu	Trichy	Tamil Nadu
Chandkheda	Gujarat	Gondhidham	Gujarat	Chandrapur	Maharashtra	Dhule	Maharashtra	Tuticorin	Tamil Nadu	Vellore	Tamil Nadu
Himmatnagar	Gujarat	Junagadh	Gujarat	Dombivali	Maharashtra	Jalgaoj	Maharashtra	Ameerpet	Telangana	Ameerpet NDMA	Telangana
Mehsana	Gujarat	Modaso	Gujarat	Kharodi	Maharashtra	Kolhapur	Maharashtra	ECIL Hyderabad	Telangana	Hyderabad - Dilshukhnagar	Telangana
Morbi	Gujarat	Narol	Gujarat	Latur	Maharashtra	Mira Road	Maharashtra	Hyderabad - Kukatpally	Telangana	Hyderabad - Punjagutta	Telangana
Palanpur	Gujarat	Patan	Gujarat	Borivali	Maharashtra	Nagpur	Maharashtra	Hyderabad - Secunderabad	Telangana	Khammam	Telangana
Rajkot	Gujarat	Surat	Gujarat	Nagpur Wardha Road	Maharashtra	Nanded	Maharashtra	RC Puram	Telangana	Secunderabad OPS	Telangana
Surendranagar	Gujarat	Vaddoda	Gujarat	Nashik	Maharashtra	Nashik Road	Maharashtra	Warangal	Telangana	Agra	Uttar Pradesh
Vapi	Gujarat	Ambala	Haryana	Panvel	Maharashtra	Pune Wakad	Maharashtra	Prayagraj	Uttar Pradesh	Barabanki	Uttar Pradesh
Faridabad	Haryana	Gurgaon - Sohna Road	Haryana	Pune Main	Maharashtra	Ratnagiri	Maharashtra	Bareilly	Uttar Pradesh	Bijnor	Uttar Pradesh
Gurgaon 1 - Sec 29	Haryana	HISSAR	Haryana	Sangli	Maharashtra	Satara	Maharashtra	Ghaziabad (Kausambi)	Uttar Pradesh	Gorakhpur	Uttar Pradesh
Karnal	Haryana	Panchkula	Haryana	Solapur	Maharashtra	Thane	Maharashtra	Jankipuram	Uttar Pradesh	Jhansi	Uttar Pradesh
Panipat	Haryana	Rohatk	Haryana	Vasai	Maharashtra	Vashi	Maharashtra	Kanpur	Uttar Pradesh	Lucknow	Uttar Pradesh
Sonepat	Haryana	Yamunanagar	Haryana	Bhubaneswar	Orissa	Puducherry	Puducherry	Lucknow - South	Uttar Pradesh	Mathura	Uttar Pradesh
Jamshedpur	Jharkhand	Ranchi	Jharkhand	Amritsar	Punjab	Bhatinda	Punjab	Meerut	Uttar Pradesh	Moradabad	Uttar Pradesh
Kengeri	Karnataka	Marathahalli	Karnataka	Ferozpur	Punjab	Jalandhar	Punjab	Noida	Uttar Pradesh	Pilibhit	Uttar Pradesh
Bangalore - JP Nagar (REL)	Karnataka	Bangalore - Sahakar Na-gar	Karnataka	Kharar	Punjab	Ludhiana	Punjab	Raebareli	Uttar Pradesh	Saharanpur	Uttar Pradesh
Bangalore Yeshwantpur -NDMA	Karnataka	Bangalore- JP Nagar	Karnataka	Pothankot	Punjab	Patiala	Punjab	Varanasi	Uttar Pradesh	Central Dehradun	Uttarakhand
Bangalore-Koramangala	Karnataka	Bangalore-Yeshwantpur	Karnataka					Dehradun	Uttarakhand	Haldwani	Uttarakhand
								Haridwar	Uttarakhand	Kashipur	Uttarakhand
								Roorkee	Uttarakhand	Rudrapur	Uttarakhand
								Vikasnagar	Uttarakhand	Kolkata- AJC Bose Road	West Bengal
								Kolkata-Suburban Howrah	West Bengal	Siliguri	West Bengal

## Fixed Deposit

ICICI Home Finance Company Limited

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

Corporate Office: ICICI HFC Tower,  
Andheri Kurla Road, JB Nagar,  
Andheri East, Mumbai - 400059

### 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 primary business of the company is to provide a range of home loans and home improvement loans, office premises loans, home equity loans, loan against property to customers and construction finance to developers. It also offers services related to these loans like home and commercial property search in select cities. The Company does not have a subsidiary company.

(ii) Branch : Refer page no. 11

For any details or queries, you can contact us at 18002674455 or Email us at [customer.care@icicihfc.com](mailto:customer.care@icicihfc.com).

If you are not satisfied with the resolution, please write us at [nodal.office@icicihfc.com](mailto:nodal.office@icicihfc.com) or 022-66493844.

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. Rakesh Jha is the Non-Executive Director Chairman of the Board. Ms. Vineeta Rajadhya, Managing Director & CEO has the overall responsibility for the business of the Company.

e) Name, Address and Occupation of the Directors:

NAME	:	RAKESH JHA
OCCUPATION	:	SERVICE
ADDRESS	:	ICICI BANK TOWERS, BANDRA-KURLA COMPLEX, MUMBAI 400 051
NAME	:	ATUL ARORA
OCCUPATION	:	SERVICE
ADDRESS	:	ICICI BANK TOWERS, BANDRA-KURLA COMPLEX, MUMBAI 400 051
NAME	:	SANDHYA GADKARI SHARMA
OCCUPATION	:	SERVICE
ADDRESS	:	B-206, ASHOK TOWER, DR. AMBEDKAR ROAD, PAREL, MUMBAI 400 012
NAME	:	S. SANTHANAKRISHNAN
OCCUPATION	:	SERVICE
ADDRESS	:	NEW NO. 24, UNNAMALAI AMMAL STREET, T NAGAR, CHENNAI 600 017
NAME	:	G GOPALAKRISHNA
OCCUPATION	:	RETIRED EXECUTIVE
ADDRESS	:	B 301 – 302, LADY RATAN TOWER, DANIK SHIVNER MARG, GANDHINAGAR, WORLI MUMBAI – 400018
NAME	:	VINEETA RAJADHYAKSHA
OCCUPATION	:	SERVICE
ADDRESS	:	ICICI HFC TOWERS, ANDHERI-KURLA ROAD, MUMBAI 400 059

f) Profits & Dividends:

Years ending	Profit before tax (₹ in million)	Profit after tax (₹ in million)	Equity Dividend Declared (%) <sup>1</sup>
March 2024	7,384.5	5,723.2	5.0%
March 2023	7,384.5	3,018.2	2.5%
March 2022	2,122.3	1,641.7	1.5%

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

g) SUMMARIZED FINANCIAL POSITION OF THE COMPANY AS APPEARING

IN THE LATEST AUDITED BALANCE SHEETS: (₹ in million)

LIABILITIES #	AT MARCH 31, 2024	AT MARCH 31, 2023
SHARE CAPITAL	12,035.3	12,035.3
RESERVES & SURPLUS	21,847.1	16,034.3
NON CURRENT LIABILITIES	136,090.5	109,626.3
SECURED BORROWINGS	102,449.8	81,640.8
UNSECURED BORROWINGS	33,163.4	27,823.7
OTHERS	477.3	161.8
CURRENT LIABILITIES	67,749.5	51,122.5
SECURED BORROWINGS	37,052.8	19,273.5
UNSECURED BORROWINGS	15,585.3	19,880.2
OTHERS	15,111.4	11,968.8
DEFERRED TAX LIABILITIES (NET)	912.0	565.3
PROVISIONS	252.5	65.0
SHORT TERM	174.3	41.9
LONG TERM	78.2	23.1
<b>TOTAL</b>	<b>238,886.9</b>	<b>189,448.7</b>

(₹ in million)

ASSETS #	AT MARCH 31, 2024	AT MARCH 31, 2023
FIXED ASSETS <sup>1</sup>	1,729.7	1,387.2
INVESTMENTS	3,298.4	4,991.6
DEFERRED TAX ASSETS	-	-
LOANS	225,217.9	175,436.2
CURRENT ASSETS & OTHER LOANS & ADVANCES	8,640.9	7,633.7
MISC. EXPENSES (TO THE EXTENT NOT WRITTEN OFF)	-	-
<b>TOTAL</b>	<b>238,886.9</b>	<b>189,448.7</b>

(₹ in million)

1 Fixed assets include intangible assets.

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

Contingent Liabilities	AT MARCH 31, 2024	AT MARCH 31, 2023
Income Tax matters in appeals	357.5	417.4
Service Tax matters	-	-
Claims filed against Company but not acknowledged as debt.	36.0	34.0

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

Facility	Fund based at March 31, 2024	Non-fund based March 31, 2024
Total exposure to group companies in which directors and/or the Company has substantial interest	-	-
Total exposure from group companies in which directors and/or the Company has substantial interest	3,076.4	-

i) In terms of RBI Directions, 2021, the Company can borrow up to twelve times of the net owned funds, on or after March 31, 2024, i.e. ₹ 307,050.0 million (NOF at March 31, 2024 stands at ₹ 25,587.5 million), out of which, not more than three times the net owned funds can be by way of public deposits, i.e. ₹ 76,762.5 million. At March 31, 2024, the aggregate public deposits held by the Company was ₹ 23,025.0 million. There are no overdue deposits other than unclaimed deposits.

j) The Company has not made any default in repayment of deposit including interest to any depositor including small depositor during FY2024

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

The Company is having a valid Certificate of Registration dated 31-07-2001 issued under Section 29A of the National Housing Bank Act, 1987. However, the Reserve Bank of India or the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.

The above text has been approved by the Board of Directors at its meeting held on April 20, 2024 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 20, 2024  
Place: Mumbai

By order of the Board of Directors  
Priyanka Shetty  
Company Secretary





## Additional Information for NRI Applicant(s)

### Applicant 1

(To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)

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\*

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

State\*

ZIP / Post Code\*

ISO 3166 Country Code\*

### Applicant 2

(To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)

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\*

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

State\*

ZIP / Post Code\*

ISO 3166 Country Code\*

### Applicant 3

(To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)

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\*

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

State\*

ZIP / Post Code\*

ISO 3166 Country Code\*