

Fixed Deposit Form

FOR INDIVIDUALS

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 ₹ 5000/- 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%.

Loan Facility

Loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit amount, subject to the other terms and conditions prescribed by ICICI Home Finance Company Ltd. 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.

MAAA

"Highest credit quality rating by ICRA"

AAA

"CARE AAA (FD)" by CARE

***0.35% p.a.
MORE FOR
Senior Citizens**

Rates Effective From September 8, 2015

*Annual / Cumulative Income Plan

Period (Months)	Deposits (Amount in ₹)	Rate of Interest (% per annum)
12 mths	< = ₹ 1 cr	8.40%
15 mths	< = ₹ 1 cr	8.70%
20 mths	< = ₹ 1 cr	8.70%
30 mths	< = ₹ 1 cr	8.70%
35 mths	< = ₹ 1 cr	8.60%
40 mths	< = ₹ 1 cr	8.60%
60 mths	< = ₹ 1 cr	8.50%

Minimum deposit amount ₹ 10,000/-

*Monthly Income Plan

Period (Months)	Deposits (Amount in ₹)	Rate of Interest (% per annum)
12 mths	< = ₹ 1 cr	8.10%
15 mths	< = ₹ 1 cr	8.40%
20 mths	< = ₹ 1 cr	8.40%
30 mths	< = ₹ 1 cr	8.40%
35 mths	< = ₹ 1 cr	8.30%
40 mths	< = ₹ 1 cr	8.30%
60 mths	< = ₹ 1 cr	8.20%

Minimum deposit amount ₹ 40,000/-

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.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."

*Quarterly Income Plan

Period (Months)	Deposits (Amount in ₹)	Rate of Interest (% per annum)
12 mths	< = ₹ 1 cr	8.15%
15 mths	< = ₹ 1 cr	8.45%
20 mths	< = ₹ 1 cr	8.45%
30 mths	< = ₹ 1 cr	8.45%
35 mths	< = ₹ 1 cr	8.35%
40 mths	< = ₹ 1 cr	8.35%
60 mths	< = ₹ 1 cr	8.25%

Minimum deposit amount ₹ 20,000/-

Deposits for Senior Citizens

Rate of Interest: Rates applicable on the date of deposit and plus additional rate of 0.35% per annum for all special 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 proof of age along with the application form

- Self-attested copy of Passport, Voter 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.

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.

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.

For more details, please contact our 24-hour Customer Care or visit www.icicifhc.com

ICICI Home Finance Company Limited

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

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

Broker's Name : ICICI SECURITIES LIMITED

Code No. : E 1 1 6 5 4 7

Sub Broker Code : _____

Branch SOL ID : _____

Affix a latest photograph here

(To be signed across the photograph)

Customer ID No.: _____ Appl. No. _____ Br. Code. _____

APPLICATION FORM FOR DEPOSIT (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 DEPOSITOR/S (IN BLOCK LETTERS)		2. DATE OF BIRTH For 1st depositor (Compulsory)								
Sole/First	: Mr./Mrs./Ms. _____	D	D	M	M	Y	Y	Y	Y	
Second	: Mr./Mrs./Ms. _____	D	D	M	M	Y	Y	Y	Y	
Third	: Mr./Mrs./Ms. _____	D	D	M	M	Y	Y	Y	Y	
Guardian's Name (If Depositor is a minor)	: Mr./Mrs./Ms. _____	D	D	M	M	Y	Y	Y	Y	
Nationality _____										
Income-Tax Permanent Account Number (PAN) _____ (Attach a copy of PAN card)										
Proof of Identity to be provided by Applicant (Please submit copy of ANY ONE of the following self-attested documents)										
<input type="checkbox"/>	Passport	<input type="checkbox"/>	PAN Card	<input type="checkbox"/>	Driving License	<input type="checkbox"/>	Voter's Identity Card			
<input type="checkbox"/>	Aadhar Card	<input type="checkbox"/>	Any other Identification proof with Photograph (Subject to satisfaction of ICICI Home Finance)			Please specify _____				

3. ADDRESS OF SOLE/FIRST DEPOSITOR (IN BLOCK LETTERS) (for all future communication)

Pin _____ Tel. Res.: _____ Off: _____ Fax: _____

Mobile: _____ E-mail: _____

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

Latest Utility Bill Latest Bank Account Statement Registered Rent Agreement

Ration Card Any other Address Proof (Subject to satisfaction of ICICI Home Finance)

Please Specify _____

4. 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 _____

5. STATUS

Resident Individual(s) Hindu Undivided Family Non Resident Individual(s) Other (Please specify) _____

6. DEPOSIT SCHEME

I/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. CATEGORY

Shareholder of ICICI HFC Director/Relative of Director of ICICI HFC Promoter of ICICI HFC Public

8. DEPOSIT PAYABLE TO

First Depositor First Depositor or Survivor(s)

9. MODE OF OPERATION

Single Joint Either/Survivor Former/Survivor

10. DETAILS OF BANK ACCOUNT (of sole/first depositor)

(Please refer to the clause on Interest Payments)

Savings Current NRO (for NRIs only)

Account No.
 Bank
 Branch
 11 Digit IFSC Code

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

11. TAX STATUS

Tax to be exempted: Yes No
 If yes, proof submitted Yes No
 Form 15H 15G Any other Tax Exemption Certificate
 (For 60 years of age and above)
 Folio No. of any other ICICI Home Finance FD(s):

12. NOMINATION Yes No

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).

Deposit				Nominee			
Nature of	Distinguishing no.	Additional details, if any	Name	Address	Relationship with depositor, if any	Age	If nominee is a minor, his date of birth

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: Signature (s)/Thumb impression(s) of depositor
 Date: Signature(s) _____
 Name(s)
 Address(es) of witness(es)

DECLARATIONS BY THE DEPOSITOR

Thumb impression(s) shall be attested by two witnesses.

- I/We have read and understood and hereby agree to the terms and conditions as applicable to my account set forth. I/We understand that the terms and conditions are subject to changes/revision from time to time at the sole discretion of ICICI Home Finance / or as required under applicable laws/regulations.
- 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.
- I/We further declare that, I / we am / 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 thereunder and as amended from time to time. I/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.
- I/We shall inform the Company regarding any change in my / our residence / employment and to provide any further information / documents that ICICI Home Finance / Group Companies may require from time to time. I/We agree to indemnify ICICI Home Finance against any fraud or any loss or damage suffered by ICICI Home Finance / Group Companies due to my/our providing of any incorrect communication address and/or failure on my/our part to communicate the change/alteration in my/our communication address or any details supplied.
- ICICI Home Finance reserves the right to reject any application without providing any reason. That ICICI Home Finance reserves the right to retain the application forms and documents provided therewith, including photographs, and will not return the same to us.
- 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 are to the best of my / our knowledge and belief.
- This account shall be operated singly and in case of joint accounts operated "jointly" unless otherwise specified by the customer at the time of account opening.
- I / We 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/We hereby declare and affirm that I/We have not made any payments/deposits in cash.
- I / 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 authorize ICICI Home Finance, its Group Companies, Brokers / Representatives for the above purpose: YES NO.
- I/We declare that I/we am/are competent and fully authorised to issue such declarations, confirmations, agreements and undertakings and submit this Application Form for the 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 me/us or on my/our behalf and when accepted/acted upon by ICICI Home Finance would constitute legal and valid obligations that are binding on and enforceable against me/us in accordance with the Terms hereof. I / We confirm that the initials on this Application Form are made by me/us and the validity of such initials shall not be disputed by me/us.
- Additional declaration by NRI Customers: I hereby declare that the deposit done by me is through NRO account & the amount of deposit does not represent any inward remittance or transfer of funds from NRE/ FCNR(B) account in to the NRO account.

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 charges.

- I/We have gone through the financial and other statements / particulars / representations 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.

SIGNATURE OF DEPOSITOR/S

First / Sole : _____
 Guardian: _____
 Second: _____
 Third: _____

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

Individuals	Documents :
- Identification Proof Legal name and any other names used	(i) Passport (ii) PAN card (iii) Voter's Identity Card (iv) Driving license (v) Employee Identity card (vi) Aadhar Card (subject to the Company's satisfaction) (vi) Letter from existing banker (restricted to a Scheduled Bank). Letter has to be obtained in original on banks letterhead bearing the Authorising Officer's name, signature and designation along with the stamp of the bank. The verification done should be for the name, photograph and address of the individual.
- Address Proof	(i) Utility bill (ii) Bank Account statement (iii) Ration card (iv) Original Letter from employer (Any one document which provides customer information to the satisfaction of the Company will suffice)

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. The deposit solicited by the Company are not insured.

1. **DENOMINATION:** Fixed 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 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.
3. **SUBMISSION OF APPLICATION FORMS:** Application forms duly completed, along with the Cheque/DD can be delivered to the local/nearest branch 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 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 centers:

- Delhi • Ludhiana • Amritsar • Jalandhar • Chandigarh • Shimla • Jammu • Kanpur • Allahabad • Varanasi • Lucknow • Dehradun • Gorakhpur • Agra • Jaipur • Bhilwara • 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

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 the first 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.

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

- a) Fixed Deposit Receipt, 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 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 the Company 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 applicants/depositors jointly.

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. 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.

13. **REPAYMENT OF DEPOSITS:**

- a) Deposits will automatically expire on maturity. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms noted under 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.
- c) 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.
- d) 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 ICICI Home Finance 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. COMPANY'S LIEN AND RIGHT TO SET OFF :**
- a) The Company shall have the paramount right of set-off and lien, irrespective of any other lien or charge, present as well as future, on all the deposits held/ balances lying in any account of the Customer, whether in single name or joint name(s), to the extent of all amounts payable by the Customer arising as a result of any of Company's services extended to and/or used by the Applicant or as a result of any other facilities that may be granted by ICICI Home Finance Company to the Applicant. The Company is entitled without any notice to the Applicant to settle any indebtedness whatsoever owed by the Applicant to the Company, whether actual or contingent, or whether primary or collateral, or whether joint and/or several, including without limitation indebtedness under any indemnity given by the Applicant to ICICI Home Finance Company hereunder or under any other document/agreement, by adjusting, setting-off any deposit(s) and transferring monies lying to the balance of any account(s) held by the Applicant with ICICI Home Finance Company, notwithstanding that the deposit(s)/ balances lying in such account(s) may not be expressed in the same currency as such indebtedness. ICICI Home Finance Company's rights hereunder shall not be affected by the Applicant's bankruptcy, insolvency, death or winding-up.
- b) In addition to the Company's rights of set-off, lien or any other right which it may at any time be entitled whether by operation of law, contract or otherwise, the Applicant authorises ICICI Home Finance : (a) to combine or consolidate at any time all or any of the accounts and liabilities of the Customer with or to any branch or office of ICICI Home Finance Company (whether in India or elsewhere); and (b) to apply, set-off or transfer at any time (without prior notice to the Applicant) any credit balance (whether or not then due) to which the Applicant is at any time beneficially entitled (whether singly or jointly) on any account, in the Applicant's name or jointly with any other person, with any branch or office of ICICI Home Finance (whether in India or elsewhere) towards the satisfaction of any or all of the Applicant's liabilities (whether such liabilities be present or future, actual or contingent, primary or collateral, or several or joint) under the terms of any other facilities that may be granted by ICICI Home Finance Company to the Applicant.
- c) In respect of a joint fixed deposit, ICICI Home Finance Company shall be entitled to set-off any sums standing to the credit of such joint account against the debit balance in other accounts which may be held by one or more holders of such joint account.
- d) The Company shall not be under any obligation to exercise any of its rights under this Paragraph.
- e) The above mentioned rights of ICICI Home Finance Company are without prejudice to the obligations of the Applicant to pay to ICICI Home Finance Company when due all its indebtedness and without prejudice to any other rights that ICICI Home Finance Company may have against the Applicant for recovery of outstanding from Applicant to ICICI Home Finance Company.
- f) The Company shall be entitled to withhold payments out of the Applicant's account in case any amounts outstanding from the Applicant to the Company are not paid when due.

- 18. TAX DEDUCTION AT SOURCE (TDS):** In accordance with and as per the provisions of section 194A of the Income Tax Act, 1961 (The Act), tax at source would be deducted if interest credited / paid or likely to be credited / paid to resident depositor(s) during the financial year exceeds ₹ 5,000/-. 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)(iiic).

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%.

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

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

- 21. 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.

- 22. 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.

- 23. 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 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.: PQR **GHI0011685**

Received from Mr. / Mrs. / Ms.					(Name of Sole / First Applicant) 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 figures)					for ₹
Rupees					
for a period of:		Months @		% per annum	
In the following Income Plan:	<input type="checkbox"/>	Monthly Income Plan	<input type="checkbox"/>	Quarterly Income Plan	<input type="checkbox"/>
	<input type="checkbox"/>	Annual Income Plan	<input type="checkbox"/>	Cumulative (Annualised Yield on maturity)	
				(Valid subject to Realisation of Cheque / Demand Draft)	Stamp

PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES 1977

- a) Name of the Company: ICICI Home Finance Company Limited.
b) Date of Incorporation: May 28, 1999
c) (i) Business carried on by the Company: The Company's principal business is to provide financial assistance to any person or persons to acquire houses, buildings and any form of real estate and also for the purpose of construction, renovation, development or repair of such houses or buildings or any form of real estate. The Company has no subsidiary company.
(ii) Major branches / service centers: Locations

Cities/ States	Phone Numbers
Andhra Pradesh	7306667777
Ahmedabad	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.
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, 2015	2,956.8	1,975.7	13.15%
March 31, 2014	3,110.0	2,228.2	12.95%
March 31, 2013	3,028.7	2,202.2	12.85%

* Including final proposed dividend

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

Liabilities #	31 March, 2015	31 March, 2014
Share Capital	10,987.5	10,987.5
Reserves & Surplus	3,929.1	4,221.8
Secured Borrowings	16,808.0	8,800.0
Unsecured Loans	22,899.3	31,156.3
Current Liabilities*	26,595.2	15,938.7
Deferred Tax Liabilities	262.8	-
Provisions	1,509.4	1,471.1
Total	82,991.3	72,575.4

* Includes accrued interest on Fixed Deposit ₹ 51.9 mn (March 2014 - ₹ 180.6 mn) which is non-current in nature.

(₹ in million)

Assets #	At 31 March 2015	At 31 March 2014
Fixed Assets	596.9	605.5
Investments	1,984.3	2,108.0
Deferred Tax Assets	-	511.1
Loans	68,516.9	59,396.4
Current Assets & Other Loans & Advances	11,893.2	9,954.4
Misc Expenses (to the extent not written off)	-	-
Total	82,991.3	72,575.4

(₹ in million)

Contingent Liabilities	At March 31, 2015	At March 31, 2014
Income Tax matters in appeals	517.1	315.1
Service tax matters	0.7	0.7
Claims filed against Company but not acknowledged as debt.	8.7	15.1

The total amount of exposure including non-fund based facilities and other than 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, 2015 was ₹ 5,500.0 million.

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. ₹ 238,626.3million, out of which, not more than five times the net owned funds can be by way of public deposits, i.e. ₹ 74,570.7 million. At March 31, 2015, the aggregate amount of deposits held by the Company was ₹ 2,841.1 million and public deposits was ₹ 2,348.6 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 21, 2015 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 21, 2015
Place: Mumbai

By order of the Board of Directors

Pratap Salian
Company Secretary

