# **j) ICICI** Home Finance

Fixed Deposits

## Application form for Individual/ NRI

Citizens 0.25%

# 🗆 Individual

(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 Ioan 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 AAA/Stable by CARE Highest Degree of Safety

# Rates Effective From October 18, 2022

Base Rates for Public Deposits < ₹20.0mn (Public Deposits)									
		ive Income Plan	Non-Cumulative Income Plan						
Period (Months)	Cumulative **Indicative Yield Income Plan (Cumulative option)		Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan				
>=12 to <18	6.15%	6.15%	5.95%	6.00%	6.15%				
>=18 to <24	6.40%	6.54%	6.20%	6.25%	6.40%				
>=24 to <36	6.70%	6.92%	6.50%	6.55%	6.70%				
>=36 to <60	6.90%	7.39%	6.70%	6.75%	6.90%				
>=60 to <84	7.00%	8.05%	6.80%	6.85%	7.00%				
>=84 to <=120	7.10%	8.80%	6.90%	6.95%	7.10%				
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-				

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

Base Rates for Corporate Deposits < ₹20.0mn (other than Public Deposits)

	<u>Cumulat</u> i	ive Income Plan	<u>Non-</u>	Cumulative Incon	ne Plan	Deposits ca
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan	between 12 For detailed please visit Deposit Sed
>=12 to <18	6.15%	6.15%	5.95%	6.00%	6.15%	"INTEREST
>=18 to <24	6.40%	6.54%	6.20%	6.25%	6.40%	THE SOLE
>=24 to <36	6.70%	6.92%	6.50%	6.55%	6.70%	COMPANY
>=36 to <60	6.90%	7.39%	6.70%	6.75%	6.90%	LAWS AND RATE PREV
>=60 to <84	7.00%	8.05%	6.80%	6.85%	7.00%	
>=84 to <=120	7.10%	8.80%	6.90%	6.95%	7.10%	In case of r of ₹ 5000/-
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-	multiples of

### Please refer clause 11 of Terms & Conditions for Premature Withdrawal

**Deposits for Senior Citizens** 

**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

Application 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.

Deposits can be placed for any number of months between 12 & 120.

or detailed information on interest rates offered, lease visit our website 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 AWS AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT."

n case of renewal, amount of FD can be minimum of ₹5000/- and any additional amount should be in multiples of ₹1/-

\*\*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.

### Special Scheme Rates for Fixed Deposits < ₹20.0mn (Public Deposits)

	Cumul	ative Income Plan	Non-Cumulative Income Plan				
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan		
39 mths	6.95%	7.53%	6.75%	6.80%	6.95%		
45 mths	7.05%	7.78%	6.85%	6.90%	7.05%		
65 mths	7.10%	8.32%	6.90%	6.95%	7.10%		
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-		
**In case of cumulative depo	osit, interest is compounde	d before deduction of Tax	0.25% addit	tional interest for senior citi	zen and ICICI Group employees		

Special Scheme Rates for Corporate Deposits < ₹20.0 mn (other than Public Deposits)									
1	<u>Cumul</u>	ative Income Plan	Non-Cumulative Income Plan						
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan				
39 mths	6.95%	7.53%	6.75%	6.80%	6.95%				
45 mths	7.05%	7.78%	6.85%	6.90%	7.05%				
65 mths	7.10%	8.32%	6.90%	6.95%	7.10%				
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-				

\*\*In case of cumulative deposit, interest is compounded before deduction of Tax For deposits Starting ₹ 2cr., rate would be offered by the Company on a case to case basis

\*\*The yield mentioned is calculated using the first month of each tenure grid  ${\bf \hat{z}}$  in case of cumulative deposit, interest is compounded before deduction of tax.

## **KYC Compliance**

For more details, please contact 18602674455 (between 9.30 am. to 6.30 pm Monday to Saturday). Resident Indians can

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

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

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

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 E	ETAILS	
		HFC Employee ID : Code No. : Sub Broker Code : Branch SOL ID (applicable State:	e only for ICICI Bank)
Customer ID No.:	Appl. No.:		ICICI HFC SOL ID:
Documents verified by:       Image: Constraint of the second			Signature & Stamp
	2. LATEST PHOTOGR	АРН	
Affix photo of first Signatory (with cross signatures)	Affix photo of second Signato (with cross signatures)	ry	Affix photo of third Signatory/ guardian (with cross signatures)
Name of Sole/First Depositor		(IN BLOCK LETTERS)	
Mr. Mrs. Ms. Dr. Other Name of Second Depositor Mr. Mrs. Ms. Dr. Other Name of Third Depositor Mr. Mrs. Ms. Dr. Other Name of Guardian (in case depositor is a minor) Mr. Mrs. Ms. Dr. Other			
	3. FIXED DEPOSITS SCHEN	1e details	
Tenure: Months Months Plans: Cumulative Income Plan (Annualised yield on maturity)	Days Rate of Interest Quarterly Income Plan	Yearly Income Plan	Maturity Instructions (Tick whichever applicable) Renew only Principal amount Renew Principal and Interest amount (for cumulative deposits) Payment on maturity
4. CATEGORY			DDE OF OPERATION
Shareholder of ICICI HFC Director/Relat Promoter of ICICI HFC Public	ve of Director of ICICI HFC	Single Joint	Either/Survivor Former/Survivor
	6. PAYMENT & REPAYMENT AC	COUNT DETAILS	
(Please refer to the clause on Repayment of deposits         Amount of Deposit ₹         Mode of Payment □       Cheque         Bank Name:         Savings Account       Current Account         11 Digit IFSC Code       Image: Comparison	EFT (Cheque/ RTGS/ NEFT No :	Brand Brand ayments will be made primarily	Dated)
	7. DEPOSIT PA		
Deposit Payable to:	First Depositor First Deposito	or or Survivor	

			8. TA	X STATUS	
Tax to be exempted: Yes	No	Form 15	H Form 15G	Any other Tax Exemption Cer	tificate (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:
9. NOMINATION	(Mandator	y)			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 pro returned by ICICI Home Final				e amount of deposit in the ac (name and address of branch	count, particulars whereof are given below, may be i in which deposit is held).
Name of Nominee					
House/ Flat No.	Bldg. N	lame			
Street					
Area				City	
Pin		STD Code		Resi No.	
State					If nominee is a minor, the plan many view view
Relationship with depositor,	if any			Age	If nominee is a minor, his date of birth
Below details required only		ninee is a minor	r.		
As the nominee is a minor of	n this date, I/V	Ve appoint Shri/S	Smt./Kum		me, address and age) to receive the amount of the
deposit on behalf of the nom		-		M Y Y Y Y	
Place:					
Name of witness					Signature of witness
Address(es) of witness(es)					
	that, in considera	ition of issuance of	Fixed Deposit Receipt which	has not been collected by me/we in	n person and separate instructions have been given for delivery, which may sustain or incur or which may be claimed against Entity.
	10. C	OMMUNICA	TION ADDRESS (II	BLOCK LETTERS- for all f	uture communications)
House/ Flat No.	Bldg. I	Name			
Street					
Area				City	
Pin		STD Code		Resi No.	
State				State/UT Code	** Country Code**
DECLARATIONS BY DEPOSI	FOR/S				
<ol> <li>We have read and understood and hereby understand that the terms and conditions Home Finance / or as required under applic</li> </ol>	are subject to chang able laws/regulation	jes/revision from time t is.	to time at the sole discretion of IC	Cl directly / indirectly any proceeds of under any law.	it made under the deposit application is through legitimate sources and does not include f schedule of offence and / or is not designed for the purpose of contravention or evasion
<ol> <li>I/We hereby declare that the first named d but, on demise of the first depositor, the beneficial owner should be treated as the</li> </ol>	epositor mentioned deposit may be particular payee for the purp	in my/our application is yable to the survivor	s the beneficial owner of this depo or the nominee, as applicable. T	it 8. This account shall be operated sin customer at the time of account ope	gly and in case of joint accounts operated "jointly" unless otherwise specified by the ening.
Income Tax Act, 1961. I/We agree, und exchange, share and part with all infor information to ICICI Bank Ltd./ICICI Group as may be required and shall not hold ICIC	ertake and authoris mation relating to r	e ICICI Home Finance nv/our investment/fin	Company, its Group companies ancial details and financial histo	<ul> <li>9. I/We have no objection to ICICI I information on various products, o</li> </ul>	Home Finance, its Group Companies, Brokers /Representatives to provide me / us ffers and services provided by ICICI Home Finance / its group companies through any SMS / emails) and authorise ICICI Home Finance, its Group Companies, Brokers / ose:YESNO
for use of this information. 3. I/We further declare that, we are authoris	ed to make this depo	sit in the above-mentio	oned scheme and that the amount	0 10.I/We declare that we are compet undertakings and submit this App	ent and fully authorised to issue such declarations, confirmations, agreements and plication Form for the purposes of this deposit, and to execute all other documents
be kept in the deposit has been acquire proceeds of a scheduled offence under th purpose of contravening or evaling any or rules, regulations, notifications, guideline provide any further information and fully accordance with the applicable Law.	d through legitimate ne Prevention of Mo f the provisions of th s or directions made	e sources and does no ney Laundering Act, 20 ne Prevention of Mone e there under and as an	ot involve directly or indirectly a 002 and / or is not designed for t ey Laundering Act, 2002 and /or a mended from time to time. We sh	y required by ICICI Home Finance or s e 11.This Application Form has been du Home Finance would constitute le with the Terms berget We confirm	such purpose. Ily and validly executed by us or on our behalf and when accepted/acted upon by ICICI gal and valid obligations that are binding on and enforceable against us in accordance that the initials on this application form are made by us and the validity of such initials
<ol> <li>I/We shall inform the Company regarding a information / documents that ICICI Home F ICICI Home Finance against any fraud or a providing of any incorrect communication my /our communication address or any dei</li> </ol>	address and/ or failu	rment, residential statu vanies may require from ffered by ICICI Home Fi re on my / our part to co	is, address and to provide any furth 1 time to time. We agree to indemn inance / Group Companies due to c ommunicate the change /alteration	Customers: I hereby declare that represent any inward remittance or 13.1/We have gone through the finan	at I/We have not made any payments/deposits in cash. Additional declaration by NRI the deposit done by me is through NRO account & the amount of deposit does not transfer of funds from NRE/FCNR(B) account in to the NRO account. ncial and other statements/particulars/representation furnished/made by ICICI Home w.iciclific.com and after careful consideration I/We am/are making the deposit with the
, , sa sommansation address of any us			reason. ICICI Home Finance reserv	ICICI Homo Einonoo ot mu/our ouun	

14.Declaration by Joint Depositor: We hereby give our explicit consent to the Housing Finance Company to pay in entirity, the same to us.

ADDITIONAL DECLARATION

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 are to the best of our knowledge and belief.

ADDITIONAL DECLANATION 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.

On Maturity of the deposit, I/We hereby give my/our explicit consent to ICICI HFC to Renew principal and interest Renew principal Pay the principal and interest to my/our designated Bank Account mentioned in this form

Signature or thumb impression of Depositor/s		
	Sole/ First	Guardian (if applicable)

Second Depositor

Third Depositor

Page 3 of 9

	KNOW YOUR CUSTOMER (	(KYC) FORM* - INDIVIDUAL	
guidelines on "Anti Money Laundering Standards". For existin the information available in the records of ICICI Home Finance Important Instructions: A) Fields marked with "*" are mandato C) Please fill the date in DD-MM-YYY format. D) List of State/ the web site. E) List of two character ISO 3166 country codi	ry fields. B) Please fill the form in English and in BLOCK Letters U.T code as per Indian Motor Vehicle Act. 1988 is available on es is available on the web site. F) KYC Number of applicant is pdate, please tick ( ✔) in the box available before the section	(To be filled by financial Institution) (Mar	Updated (First applicant) (Second applicant) (Third applicant/ Guardian) (Third applicant/ Guardian) (Third applicant/ Guardian) (Third applicant/ Guardian) (Third applicant of KYC update request) Addhar OTP based E KYC (in non face to face mode)
	Sole/First Mr./Mrs./Dr.	Second Mr./Mrs./Ms./Dr.	Third/ Guardian Mr./Mrs./Ms./Dr.
NAME (IN BLOCK LETTERS AS PER ID PROOF)	Male Female Transgender	Male Female Transgender	Male Female Transgender
Gender			
Date of Birth			
Place/City of Birth			
Maiden Name Father's Name			
Mother/ Spouse Name (not mandatory)			
Name of Guardian (in case of Minor)			
Citizenship	Indian/ Country Code**	Indian/ Country Code**	Indian/ Country Code**
Permanent Account Number (PAN*)	(Only in case of Other Citizenship)	(Only in case of Other Citizenship)	(Only in case of Other Citizenship)
(Attach self-attested copy of PAN Card/ Form 60*)			
Mobile No Email ID			
Primary Document : Proof of Identity to be provided by Applicant (Please submit copy of ANY ONE of the following self- attested documents)	Passport     Voter's ID Card       Aadhar Card     Others       Driving License	PassportVoter's ID CardAadhar CardOthersDriving License	Passport     Voter's ID Card       Aadhar Card     Others       Driving License
Marital Status	Married Unmarried Others	Married Unmarried Others	Married Unmarried Others
Occupation Type	S-Service         (Private Sector Public Sector Govt. Sector)         0-0thers         Professional Self Employed Retired         Housewife Student)         B-Business         X- Not Categorised	S-Service         Private Sector Public Sector Govt. Sector)         0-Others         Professional Self Employed         Housewife         Student)         B-Business         X- Not Categorised	S-Service         ( Private Sector Public Sector Govt. Sector)         0-0thers         ( Professional Self Employed Retired         Housewife Student)         B-Business         X- Not Categorised
Gross Household Income ₹			or □ Less than ₹1 lakh     □ ₹1-3 Lakh □ ₹3-5 lakh     □ ₹5-10lakhs □ ₹10 lakhs +
Permanent Address House No/ Building Name Street Name			
Area Landmark City		me Fin	ance
State Pin code			
Proof of Address to be provided by Applicant (Please submit copy of ANY ONE of the following self-attested documents)	Passport Job card by NREGA Aadhar Card Voter's ID Card Driving License	Passport Job card by NREGA Addhar Card Voter's ID Card Driving License e not accepted as a proof of address for the state of	Passport Job card by NREGA Aadhar Card Voter's ID Card Driving License
Status	Resident Individual(s) HUF     NRI POI Foreign National     Other (Please specify)	Resident Individual(s) HUF     NRI POI Foreign National     Other (Please specify)	Resident Individual(s) HUF     NRI POI Foreign National     Other (Please specify)
* All fields are mandatory **(For State/UT code and C	Country code, refer web site www.icicihfc.com)		
Signature/Thumb impression of Depositor/s	Sole/ First Depositor	Second Depositor	Third Depositor/ Guardian

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

1) PAYMENT INSTRUCTION: a. RTGS/NEFT/FT:

Particulars	Remittance from any Bank Account
Beneficiary Name	ICICI Home Finance Co. Ltd - FD Collection Account
Account No.	000405070754
IFSC	ICIC0000004
Bank & Branch	ICICI Bank, Nariman Point, Mumbai

b. Cheque/Demand Draft (DD): Cheque/DD should be drawn in favor of 'ICICI Home Fin - FD A/c' and marked 'Account Payee only'. The name of the applicant ('Applicant') should be mentioned on the reverse of the Cheque/DD. Single and separate Cheque/DD should accompany each application. c. Payment Gateway: In case applying for Online Fixed Deposit through our website(www.icicitifc.com), the payment will be required to be done through net banking. A payment gateway for the same is available on the website. d. Alternatively, payment can also be through (I) NEFT/RTGS/Fund Transfer, (ii) Debit Card, (iii) Unified Payments Interface(BHIM-UPI), (iv) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code)

2) 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.

3) INTEREST PAYMENTS: Interest will be payable on the deposit from the effective deposit date, subject to realization of Cheque/DD/Credit of Funds in the Company's account. Interest on deposits placed under Monthly Income Plan, Quarterly Income Plan and Annual Income Plan shall be paid on fixed dates as given below:

Scheme	Interest Payment Date
Monthly Income Plan(MIP)	Last day of each month
Non-Cumulative – Quarterly Option	June 30, September 30, December 31 and March 31
Annual Income Plan	March 31

Effective Deposit Date: Date of realization of Cheque/DD/Credit of Funds in the Company's account

Under the Cumulative Income Plan, interest will be compounded annually and accrued every year on March 31 after deducting tax, wherever applicable. The accumulated interest will be paid on maturity amount & shall not exceed the total maturity amount as calculated on a year on year basis of compounding.

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.

Payment of interest will be made to applicants/depositors primarily through ECS/NEFT/RTGS 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 favor of the Sole/First applicant/ depositor marked "A/c Payee only". Direct Credit option may be used if the first/sole holder has an account with ICICI Bank.

In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the natural/legal guardian. In all cases where interest has to be paid to any person other than the Sole/First Applicant/Depositor (refer Terms & Conditions applicable on joint deposits and succession on application form), all post-dated unencashed interest instruments(s) in the name of the Sole/First Applicant/Depositor, if any, would have to be surrendered to the Company.

4) JOINT DEPOSITS: Deposits can be made in joint names with a maximum of three persons. The names and address of all the depositors 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).

5) 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 natural or legal guardian.

6) 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, unless mentioned otherwise.

7) 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 denise 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 esentation

8) FIXED DEPOSIT RECEIPT (FDR): a) The FDRs shall be sent to the first applicant/depositor given in the application form, in the form of soft copy via SMS link and a hard copy shall be subsequently forwarded to the address as mentioned in the application form, by registered post or courier or in any other manner that the Company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of Cheque/DD/Credit of the company may deem fit after realization of the company may deem fit after transferred, pledged or given as security for any loan/ credit facility in favor of any party except ICICI Home Finance.

9) LUSS, UESTRUCTION, ETC. OF DOCUMENT: a) Fixed Deposit Receipts, Interest and Refund Cheques/Demand Drafts may be sent by Registered Post or Courier or in any other manner that the Company may deem fit, at the address of the Sole/First Applicant/Depositor given in the Application Form. The Company will not be responsible for any loss or delay in transit due to postal/courier services or any circumstances beyond its control. b) In the event of loss, destruction or mutilation of the Fixed Deposit Receipt, Interest or Refund Cheque/DD, the Company may issue a duplicate Fixed Deposit Receipt, Interest or Refund Cheque/DD, subject to non encashment of the original instrument, upon receipt from the depositor of an indemnity in the prescribed form to its satisfaction and after compliance with such other formalities/documents as may be required by the Company. DESTRUCTION, ETC. OF DOCUMENT: a) Fixed Deposit Receipts, Interest and Refund Cheques/Demand Drafts may be

10) RENEWAL /REPAYMENT OF DEPOSIT: a.) For renewal or repayment of deposit, the discharged deposit receipt must be 10) RENEWAL /REPAYMENT OF DEPOSIT: a.) For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to ICICI Home Finance Co. Ltd. In case of renewal, 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. b.) The deposit can be renewed either by selecting auto renewal of principal/renew principal & interest by giving an explicit consent in this regard at the time of application. c.) The deposit or can instruct to pay principal & interest, in entirety, to his/her designated bank account by giving an explicit consent in this regard at the time of application. d.) In the case of renewal of deposit in joint names, application form should be signed as per the mode of operation as mentioned in the application form. e.) Deposits will automatically expire on maturity unless specified otherwise and the maturity proceed will be remitted to the designated bank account. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms noted under Renewal of Deposit. f.) The Company will send intimation with regard to the details of the maturity of the deposit at least 1 days before the date of maturity, of the deposit. You may modify maturity instructions by giving a request letter at least 7 working days prior to the maturity date or any other mode as approved by the Company g.) 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 favor of the Sole/First depositor marked "A/c Payee only". In case the first applicatine. the first applicant/depositor is a minor, all payments will be in the name of minor along with the natural/legal guardian

11) PREMATURE WITHDRAWAL OF THE DEPOSIT: As per the Housing Finance Company (Reserve Bank) Directions, 2021, no premature withdrawal is allowed for a period of first 3 months from the date of deposit subject to regulatory conditions. In case of premature withdrawal, the following rates shall apply:

Premature Withdrawal*	Rate of interest payable
After 3 months but before or up to 6 months	Maximum interest payable shall be the minimum savings bank interest rate offered by ICICI Bank (not exceeding 4% p.a.) for Individual depositors and "No Interest" in case of any other category of depositors
After 6 months but before the date of maturity	The interest payable shall be 1% lower than the interest rate applicable to a public deposit for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by the Company

In the event of death of the depositor, premature termination of fixed deposit would be allowed; such premature withdrawal would not atract any penal charge. For other deposits, premature withdrawal is permitted within 3 months to meet certain expenses of an emergent nature, subject to regulatory conditions. For premature withdrawals of deposits, the duly discharged FDR with revenue stamp of requisite value must be surrendered to the Company. Premature withdrawal of single/ jointly held fixed deposit shall be processed only after such request is signed by all depo discharged. sitors along with FDR duly

12) LOAN AGAINST DEPOSITS: 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).

13) 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.

14) 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 is 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 services. 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.

15) TAX DEDUCTION AT SOURCE (TDS): In accordance with and as per the provisions of section 194A of the Income Tax Act, 1961 (The Act), tax at source would be deducted if interest credited / paid or likely to be credited / paid to resident depositor(s) during the financial year exceeds ₹5,000/- on consolidated amount in case of multiple fixed deposits are placed by the customer. This exemption is not applicable for non-resident depositors where tax at source is deducted under section 195 of the Act. As per section 206AA of the Income Tax Act, 1961 w.e.f. April 1, 2010 applicable to all residents and non-residents FD depositor(s), a valid PAN (Permanent Account Number) is mandatory where Tax at source is deductible further, effective July 1, 2021 PAN wherein Aadhaar is not linked shall be treated as Invalid PAN. In accordance with section 206AB of the Act effective July 1, 2021, if any depositor for which tax is deductible under section 194A of the Act has not filed its income tax returns for both of the two assessment years relevant to two previous years preceding the current financial year in which tax is deductible. and agareaate tax deducted/collected in the deositor's preceding the current financial year in which tax is deductible, and aggregate tax deducted/collected in the depositor's case is ₹50,000/- or more in each of these two previous years, then tax shall be deductible at higher of the following rates: Twice the specified rate as per section 194A i.e. 20%; or Twice the rates in force; or 5%. If the provision of section 206AA (Where assesse is not having PAN) of the Act is applicable to a specified person, in addition to the provision of this section, the tax shall be deducted at higher of the two rates. 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 between age of 18 years to 59 years, in case of a person whose age is less than 18 years Form 15G should be provided by the guardian; 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 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. 18/2017 dated May 29, 2017 issued by the CBDT. The illustrative examples of such specified entities under said CBDT Circular are as follows:

Recognized 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. 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.

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

17) BROKERAGE: Empanelled brokers are eligible for brokerage/commission on the amount of Fixed Deposits mobilized by them as prescribed for this scheme.

18) 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.

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

a) In Case of any deficiency of the company is servicing its deposits, the depositors may approach NHB, 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 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 adversatisf where did and concern a where the company since concerns a bond or bindered are responsible on the concerns and and versative thereof. d) The Company is writtlin 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.

#### 20) GENERAL:

20) GENERAL: a) The Company reserves the right to reject any application for deposit or renewal of deposit without assigning any reason thereof. b) Interest rates are subject to change and the rate applicable will be the rate prevalent as on the date of Deposit. c) The terms and conditions mentioned herein are to be read in conjunction with and in addition to all other terms and conditions as specified elsewhere in this document. d) The company has the right to change, amend, add or delete any of the terms and conditions governing the fixed deposit and the company shall give notice of the same to the applicant/depositor, in accordance with the applicable guidelines. Disputes, if any, arising in connection with the fixed deposit scheme, will be subject to the jurisdiction of Courts and tribunals at Mumbai.



**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.

ICICI Home Finance

- 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

Fixed Deposits

Branch	State	Branch	State	Branch	State	Branch	State	Branch	State	Branch	State
Visakhapatnam	Andhra Pradesh	Kochi	Kerala	Central Delhi - Karol Bagh	Delhi	Mehsana	Gujarat	Patiala	Punjab	Coimbatore	Tamil Nadu
Vijayawada	Andhra Pradesh	Kozhikode (Calicut)	Kerala	East Delhi – Laxmi Nagar	Delhi	Bhavnagar	Gujarat	Bhatinda	Punjab	Madurai	Tamil Nadu
Guntur	Andhra Pradesh	Kollam	Kerala	West Delhi – Janakpuri	Delhi	Gandhidham	Gujarat	Jalandhar	Punjab	Trichy	Tamil Nadu
Nellore	Andhra Pradesh	Thrissur	Kerala	North Delhi – Pitampura	Delhi	Anand	Gujarat	Hoshiarpur	Punjab	Salem	Tamil Nadu
Kurnool	Andhra Pradesh	Palakkad	Kerala	Nagpur	Maharashtra	Surendranagar	Gujarat	SriGanganagar	Rajasthan	Chennai-Tambaram	Tamil Nadu
Rajahmundry	Andhra Pradesh	Kottayam	Kerala	Nashik	Maharashtra	Bharuch	Gujarat	Jaipur	Rajasthan	Tirunelveli	Tamil Nadu
Kakinada	Andhra Pradesh	Indore Main - MG road	Madhya Pradesh	Aurangabad	Maharashtra	Vapi	Gujarat	Jaipur - Main	Rajasthan	Tiruppur	Tamil Nadu
Tirupati	Andhra Pradesh	Indore - Navlakha	Madhya Pradesh	Amravati	Maharashtra	Rohtak	Haryana	Jodhpur	Rajasthan	Vellore	Tamil Nadu
Hyderabad - Kukatpally	Telangana	Bhopal	Madhya Pradesh	Jalgaon	Maharashtra	HISSAR	Haryana	Kota	Rajasthan	Agra	Uttar Pradesh
Hyderabad - Secunderabad	Telangana	Gwalior	Madhya Pradesh	Ahmednagar	Maharashtra	Ambala	Haryana	Ajmer	Rajasthan	Lucknow	Uttar Pradesh
Hyderabad - Dilsukhnagar	Telangana	Jabalpur	Madhya Pradesh	Akola	Maharashtra	Panipat	Haryana	Udaipur	Rajasthan	Meerut	Uttar Pradesh
Warangal	Telangana	Hoshangabad	Madhya Pradesh	Chandigarh	Chandigarh	Karnal	Haryana	Bhilwara	Rajasthan	Allahabad-Prayagraj	Uttar Pradesh
Khammam	Telangana	Mira Road	Maharashtra	Panchkula	Haryana	Sonepat	Haryana	Bikaner	Rajasthan	Dehradun	Uttarakhand
Patna	Bihar	Vasai	Maharashtra	Ludhiana	Punjab	Yamunanagar	Haryana	Alwar	Rajasthan	Kanpur	Uttar Pradesh
Raipur	Chhattisgarh	Mumbai – Borivali	Maharashtra	Latur	Maharashtra	Sirsa	Haryana	Goa	Goa	Bareilly	Uttar Pradesh
Bilaspur	Chhattisgarh	Thane	Maharashtra	Sikar	Rajasthan	Bangalore-Yeshwantpur	Karnataka	Pune-Main	Maharashtra	Andheri HFC Tower	Maharashtra
Ranchi	Jharkhand	Dombivali	Maharashtra	Siliguri	West Bengal	Bangalore-Whitefield	Karnataka	Pune - Wakad	Maharashtra	Shimoga	Karnataka
Jamshedpur	Jharkhand	Vashi	Maharashtra	Ferozpur	Punjab	Bangalore-JPNagar	Karnataka	Solapur	Maharashtra	Hasan	Karnataka
Bhubaneswar	Orissa	Boisar	Maharashtra	Pathankot	Punjab	Mysore	Karnataka	Kolhapur	Maharashtra	Sagar	Madhya Pradesh
Kolkata-AJCBoseRoad	West Bengal	Panvel	Maharashtra	Junagadh	Gujarat	Mangalore	Karnataka	Sangli	Maharashtra	Guna	Madhya Pradesh
Kolkata-Suburban Howrah	West Bengal	Badlapur	Maharashtra	Davangere	Karnataka	Hubbali	Karnataka	Satara	Maharashtra	Ratlam	Madhya Pradesh
Ahmedabad – West	Gujarat	Ghaziabad (Kaushambi)	Uttar Pradesh	Chittorgarh	Rajasthan	Belgaum	Karnataka	Ratnagiri	Maharashtra	Surendranagar	Gujarat
Ahmedabad – Nikol	Gujarat	Faridabad	Haryana	Nagaur	Rajasthan	Gulbarga	Karnataka	Puducherry	Puducherry		
Surat	Gujarat	Gurgaon 1 - Sec 29	Haryana	Secunderabad OPS	Telangana	Thiruvananthapuram	K 1		T 101		
						(Trivandrum)		Chennai - T Nagar	Tamil Nadu		
Vadodara	Gujarat	Noida	Uttar Pradesh	Rajkot	Gujarat	Amritsar	Punjab	Chennai – Annanagar	Tamil Nadu		

For any details or queries, you can contact us at below numbers: 1800 267 4455 or email us at: <a href="mailto:customer.care@icicihfc.com">customer.care@icicihfc.com</a>

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. Vinod Kumar Dhall is the non-executive Chairman of the Board. Mr.Anirudh Kamani , MD & CEO has the overall responsibility for the business of the Company.

#### e) Name, Address and Occupation of the Directors:

Name, Occupation	Address
Mr. Anup Bagchi :	ICICI Bank Towers, Bandra-Kurla Complex,
Service	Mumbai 400 051.
Mr. Sanjay Singhvi :	ICICI Bank Towers, Bandra-Kurla Complex,
Service	Mumbai 400 051.
Ms. Supritha Shetty :	ICICI Bank Towers, Bandra-Kurla Complex,
Service	Mumbai 400 051.
CA Mr. S. Santhanakrishnan :	New No. 24, Unnamalai Ammal Street, T Nagar,
Chartered Accountant	Chennai 600 017.
Mr. Vinod Kumar Dhall :	Dewan Manohar House, B-88, Sector 51,
Advocate	Noida (U.P.) - 201301
Mr. G Gopalakrishna :	B 301 – 302, Lady Ratan Tower, Danik Shivner
Retired Executive	Marg, Gandhinagar, Worli, Mumbai – 400018
Mr. Anirudh Kamani	ICICI Bank Towers, Bandra Kurla Complex,
Managing Director & CEO	Mumbai – 400 051.

#### f) PROFITS & DIVIDENDS:

Years ending	Profit before tax (₹ in million)	Profit after tax (₹ in million)	Equity Dividend Declared (%)*
March 31, 2022	2,122.3	1,641.7	1.5%
March 31, 2021	326.4	216.7	-
March 31, 2020	258.9	2.8	

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

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

Sheets:		(て in million)
Liabilities #	31 March, 2022	31 March, 2021
Share Capital	10,987.5	10,987.5
Reserves & Surplus	10,063.5	6,883.9
Non Current Liabilities	83,694.8	96,238.3
Secured Borrowings	59,533.8	72,286.6
Unsecured Borrowings	24,161.0	23,951.7
Current Liabilities	54,564.3	40,835.0
Secured Borrowings	28,563.8	15,115.0
Unsecured Borrowings	13,871.3	15,305.0
Others (incl. interest accrued on borrowings)	12,129.2	10,415.0
Deferred Tax Liabilities (Net)	-	-
Provisions	94.7	156.8
Short term	71.1	131.3
Long term	23.6	25.5
Total	159,404.8	155,101.5

		(₹ in million)
Assets #	31 March, 2022	31 March, 2021
Fixed Assets <sup>1</sup>	1,302.4	1,441.2
Investments	6,004.1	3,956.2
Deferred Tax Assets	15.8	546.1
Loans	144,985.0	137,578.2
Other Assets	6,671.8	11,154.1
Assets held for sale	425.7	425.7
Misc. Expenses (to the extent not written off)	-	-
Total	159,404.8	155,101.5

1. 1.Fixed assets include intangible assets, CWIP and intangible assets under development # Previous year figures have been regrouped / reclassified wherever necessary to correspond with current year classifications / disclosures. (₹ in million)

		( ( 11 11 11 10 11)
Contingent Liabilities	At March 31, 2022	At March 31, 2021
Income Tax matters in appeals	416.3	416.3
Service Tax matters	-	-
Claims filed against Company but not acknowledged as debt.	13.9	12.8

h) Information relating to aggregate dues (including the non-fund based 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:

		(て in million)
Facility	Fund based at 31 March, 2022	Non-fund based at 31 March, 2022
Total exposure to group companies in which directors and/or the Company has substantial interest	nanc	<b>:e</b>
Total exposure from group companies in which directors and/or the Company has substantial interest	4,500.0	15702.4

i) In terms of Housing Finance Company (Reserve Bank) Directions, 2021, the Company can borrow up to twelve times of the net owned funds, on or after March 31, 2022, i.e. ₹191,762.6 million, out of which, not more than three times the net owned funds can be by way of public deposits, i.e. ₹47,940.7 million. At March 31, 2022, the aggregate public deposits held by the Company was ₹23,276.3 million. There are no overdue deposits other than unclaimed deposits.

j) 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 19, 2022 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 19, 2022 Place: Mumbai By order of the Board of Directors

Priyanka Shetty Company Secretary

## Know Your Customer (KYC) application form I Related Person

## **Important Instructions:**

A) Fields marked with "*"	are mandatory fields.
---------------------------	-----------------------

B) Tick " ✓ " wherever applicable.

- C) Please fill the date in DD-MM-YYYY format.
- D) Please fill the form in English and in BLOCK letters. E) KYC number of applicant is mandatory for update application

(Mandatory for KYC update request) KYC Number\*

or office use only
Application Type* 🗌 New 🗌 Update 🔲 Delete
o be filled by ICICI Home Finance Co. Ltd.)

## 1. DETAILS OF RELATED PERSON\* (Please refer instruction D & E at the end)

Addition of Related Pers	on 🗆 Deletion of	Related Person	Update Relate	d Person D	letails					
YC Number of Related Pers	son (If Available)				(If KYC Numbe	er and Name are	provided, bela	ow details a	re optional)	
Related Person Type* $\Box$	Guardian of Minor	Assignee	Authorised	Representa	ative					
	Prefix	1st Name			Mid	Idle Name		La	ast Name	
Name*										
Maiden Name										
Father/ Spouse Name										
Mother Name										
Date of Birth*	DD-MM	- Y Y Y Y								
Gender*	M - Male	🗆 F- Female 🗆	T- Transgende	۶r						
PAN*			Form 60 furnis	shed						

### 2 PROOF OF IDENTITY AND ADDRESS \*

I Certified copy of OVD or equivalent e-document of OVD obtained through digital KYC process needs to be submitted (any one of the following OVDs)

	A- Passport Number		
	B- Voter ID Card		РНОТО*
	C- Driving Licence		
	D- NREGA Job Card		
	E- National Population Register Letter		
	E- Proof of Possession of Aadhar		
	F- KYC Authentication	X  X  X  X  X  X  X	
	Offline verification of Aadhar		
Addre	SS		
Line 1*			
Line 2			
Line 3		City/Town/ Village*	
District	*	PIN/ Post Code* ISO 316	66Country code*

## **1.3 CURRENT ADDRESS DETAILS (Please refer instruction B at the end)**

□ Same as above mentioned address (in such cases address details as below need not be provided.

I Certified copy of OVD or equivalent e-document of OVD obtained through digital KYC process needs to be submitted (any one of the following OVDs)

	A- Passport Number	
	B- Voter ID Card	
	C- Driving Licence	
	D- NREGA Job Card	
	E- National Population Register Letter	
	E- Proof of Possession of Aadhar	
	F- KYC Authentication	X  X  X  X  X  X  X
	Offline verification of Aadhar	
$IV \square$	Deemed POA- document type code	
V 🗆	Self Declaration	

Address	
Line 1*	
Line 2	
Line 2	City/Town/ Village*
District* PIN/ Post Code*	State/ UT Code* ISO 3166Country code*
4. CONTACT DETAIL	
Mobile         Email ID           Mobile         Email ID	
5. REMARKS (if any)	
6. APPLICANT DECLARATION	
<ul> <li>I hereby declare that the details furnished above are true and correct to the best of m inform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.</li> <li>I/we hereby consent to receiving information from Central KYC Registry through SM email address.</li> </ul>	found to be false or untrue or misleading or IS/ email on the above registered number/
<ul> <li>I hereby declare that the details furnished above are true and correct to the best of m inform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.</li> <li>I/we hereby consent to receiving information from Central KYC Registry through SM</li> </ul>	found to be false or untrue or misleading or
<ul> <li>I hereby declare that the details furnished above are true and correct to the best of m inform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.</li> <li>I/we hereby consent to receiving information from Central KYC Registry through SM email address.</li> <li>Date: DD - MM - YYYY Place:</li> </ul>	found to be false or untrue or misleading or IS/ email on the above registered number/
<ul> <li>I hereby declare that the details furnished above are true and correct to the best of minform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.</li> <li>I/we hereby consent to receiving information from Central KYC Registry through SM email address.</li> <li>Date: D = M = Y Y Y Place:</li> <li><b>7. ATTESTATION/ FOR OFFICE USE ONLY</b></li> </ul>	found to be false or untrue or misleading or IS/ email on the above registered number/
<ul> <li>I hereby declare that the details furnished above are true and correct to the best of m inform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.</li> <li>I/we hereby consent to receiving information from Central KYC Registry through SM email address.</li> <li>Date: D - M - Y Y Y Place:</li> <li>ATTESTATION/ FOR OFFICE USE ONLY</li> <li>Documents Received Certified Copies Equivalent e-document</li> </ul>	Signature/ Thumb impression of Authorised Person(s)
<ul> <li>I hereby declare that the details furnished above are true and correct to the best of minform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.</li> <li>I/we hereby consent to receiving information from Central KYC Registry through SM email address.</li> <li>Date: D - M - Y Y P Place:</li> <li><b>7. ATTESTATION/ FOR OFFICE USE ONLY</b></li> <li>Documents Received Certified Copies Equivalent e-document</li> <li>KYC VERIFICATION CARRIED OUT BY</li> </ul>	INSTITUTION DETAILS
I hereby declare that the details furnished above are true and correct to the best of minform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.     I/we hereby consent to receiving information from Central KYC Registry through SM email address. Date:     D - M - Y Y Y Place:     Documents Received Certified Copies Equivalent e-document     KYC VERIFICATION CARRIED OUT BY Identity Verification Done Date D - M - Y Y Y Y	IS/ email on the above registered number/ Signature/ Thumb impression of Authorised Person(s)
I hereby declare that the details furnished above are true and correct to the best of m inform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.      I/we hereby consent to receiving information from Central KYC Registry through SM email address.  Date: D - MM - Y Y Y Place:	INSTITUTION DETAILS
I hereby declare that the details furnished above are true and correct to the best of minform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.     I/we hereby consent to receiving information from Central KYC Registry through SM email address. Date:     D - M - Y Y Y Place:     Documents Received Certified Copies Equivalent e-document     KYC VERIFICATION CARRIED OUT BY Identity Verification Done Date D - M - Y Y Y Y	IS/ email on the above registered number/ Signature/ Thumb impression of Authorised Person(s)
I hereby declare that the details furnished above are true and correct to the best of m inform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.      I/we hereby consent to receiving information from Central KYC Registry through SM email address.  Date: Date: D - MM - YYY Place:	IS/ email on the above registered number/ Signature/ Thumb impression of Authorised Person(s)
I hereby declare that the details furnished above are true and correct to the best of m inform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.      I/we hereby consent to receiving information from Central KYC Registry through SM email address.  Date: Date: D - M - Y Y Y Place:      Identity Verification Done Date Date Date Date P Y Y Y  Identity Verification Done Date Date Date Date Date Date Date Dat	IS/ email on the above registered number/ Signature/ Thumb impression of Authorised Person(s)
I hereby declare that the details furnished above are true and correct to the best of m inform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.      I/we hereby consent to receiving information from Central KYC Registry through SM email address.  Date: Date: D - M - Y Y Y Place:      Identity Verification Done Date Date Date Date P Y Y Y  Identity Verification Done Date Date Date Date Date Date Date Dat	IS/ email on the above registered number/ Signature/ Thumb impression of Authorised Person(s)
<ul> <li>I hereby declare that the details furnished above are true and correct to the best of m inform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.</li> <li>I/we hereby consent to receiving information from Central KYC Registry through SM email address.</li> <li>Date:</li></ul>	IS/ email on the above registered number/ Signature/ Thumb impression of Authorised Person(s)  INSTITUTION DETAILS  Code
I hereby declare that the details furnished above are true and correct to the best of m inform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.      I/we hereby consent to receiving information from Central KYC Registry through SM email address.  Date: Date: D - M - Y Y Y Place:      Identity Verification Done Date Date Date Date P Y Y Y  Identity Verification Done Date Date Date Date Date Date Date Dat	IS/ email on the above registered number/ Signature/ Thumb impression of Authorised Person(s)
<ul> <li>I hereby declare that the details furnished above are true and correct to the best of m inform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.</li> <li>I/we hereby consent to receiving information from Central KYC Registry through SM email address.</li> <li>Date:</li></ul>	IS/ email on the above registered number/ Signature/ Thumb impression of Authorised Person(s)  INSTITUTION DETAILS  Code
<ul> <li>I hereby declare that the details furnished above are true and correct to the best of m inform you of any changes therein, immediately. In case any of the above information is misrepresenting, I am aware that I may be held liable for it.</li> <li>I/we hereby consent to receiving information from Central KYC Registry through SM email address.</li> <li>Date:</li></ul>	IS/ email on the above registered number/ Signature/ Thumb impression of Authorised Person(s)  INSTITUTION DETAILS  Code

end of kyc form

KYC- Related Person Pg. 2 of 2

ICICI Home Finance Company Limited Application Serial No.: Date of deposit with the ICICI Centre : ACKNOWLEDGEMENT SLIP (Name of Sole / First Applicant) Fixed Deposit application with Received from Mr./Ms./Dr. . . for ₹ a) Cheque / DD No. Dated Branch for ₹ for ₹ Drawn on Bank b) FDR No. Dated c) Total Fixed Deposit Amount (in figures) Rupees for a period of: Months @ % per annum In the following Income Plan: Monthly Income Plan Quarterly Income Plan Annual Income Plan Cumulative (Annualised Yield on maturity) (Valid subject to Realization of Cheque / Demand Draft) Stamp

Page 8 of 9

# Additional Information for NRI Applicant(s)

Applicant 1 (To be filled if applicant's residence for	or Tax purpose in jurisdiction(s) out side India)
ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is tick	ed)
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	City / Town / Village*
State*	ZIP / Post Code* ISO 3166 Country Code*

Applicant 2 (To be filled if applicant's res	idence 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	1)*
Aadhaar Number	
Place / City of Birth*	ISO 3166 Country Code of Birth*
ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RE	SIDENT 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*

pplicant 3 (To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)	
DDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)	
0 3166 Country Code of Jurisdiction of Residence*	
lesidence for tax purposes in jurisdiction(s) outside India)	
AN / Tax Identification Number or equivalent (If issued by jurisdiction)*	
adhaar Number	
ace / 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	
e 1*	
e 2	
le 3 City / Town / Village*	
ate* ZIP / Post Code* ISO 3166 Country Code*	