

Application form for Individual/ NRI

Individual NRI

(Refer website to download additional forms required for NRI)

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

AAA/Stable by CRISIL
Highest Degree of Safety

AAA/Stable by ICRA
Highest Degree of Safety

AAA/Stable by CARE
Highest Degree of Safety



Special Deposit Scheme Rates for Public and other than Public Deposits

Effective June 1, 2024

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

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

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

Base Scheme Rates for Public and other than Public Deposits

Effective June 1, 2024

Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	7.25%	7.25%	7.00%	7.05%	7.25%
>=24 to <36	7.65%	7.94%	7.40%	7.45%	7.65%
>=36 to <48	7.75%	8.37%	7.50%	7.55%	7.75%
>=48 to <60	7.75%	8.70%	7.50%	7.55%	7.75%
>=60 to <72	7.65%	8.91%	7.40%	7.45%	7.65%
>=72 to <84	7.55%	9.13%	7.30%	7.35%	7.55%
>=84 to <108	7.55%	9.49%	7.30%	7.35%	7.55%
>=108 to <=120	7.55%	10.28%	7.30%	7.35%	7.55%

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

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

For deposits >= ₹20.0 million, rates would be offered by Treasury on a case to case basis.

Deposits for Senior Citizens

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

Eligibility: Individuals who have completed 60 years of age should be the first applicant/ depositor. One of the following documents must be submitted as a proof of age along with the application form

• Self attested copy of passport, Voter's ID card, Pan card, Aadhar card, Driving Licences, Secondary School Leaving Certificate, Life Insurance Policy, Birth Certificate issued by the competent authority or any other document acceptable to ICICI Home Finance Company Ltd.

Please refer clause 5 of Terms & Conditions for Premature Withdrawal

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

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 APPLICABLE LAWS AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT"

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

Minimum Deposit Amount

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

KYC Compliance

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

For more details, please contact 18602674455 (between 9.30 am. to 6.30 pm Monday to Saturday). Resident Indians can also apply online on www.icicifhc.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.icicifhc.com Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671

9. TAX STATUS

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

10. NOMINATION (Mandatory)

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

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

Name of Nominee										
House/ Flat No.	Bldg. Name									
Street										
Area								City		
Pin	STD Code			Resi No.						
State										
Relationship with depositor, if any					Age			If nominee is a minor, his date of birth		
						D D M M Y Y Y Y				

Below details required only in case Nominee is a minor:

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

Place: _____ Date: D D M M Y Y Y Y

Name of witness _____ Signature of witness _____

Address(es) of witness(es) _____

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

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

11. COMMUNICATION ADDRESS (IN BLOCK LETTERS- for all future communications)

House/ Flat No.	Bldg. Name									
Street										
Area								City		
Pin	STD Code			Resi No.						
State					State/UT Code**		Country Code**			

DECLARATIONS BY DEPOSITOR/S

- We have read and understood and hereby agree to the terms and conditions as applicable to my account set forth. We understand that the terms and conditions are subject to changes/revision from time to time at the sole discretion of ICICI Home Finance / or as required under applicable laws / regulations.
- I/We 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, we are authorised to make this deposit in the above-mentioned scheme and that the amount to be kept in the deposit has been acquired through legitimate sources and does not involve directly or indirectly any proceeds of a scheduled offence under the Prevention of Money Laundering Act, 2002 and / or is not designed for the purpose of contravening or evading any of the provisions of the Prevention of Money Laundering Act, 2002 and / or any rules, regulations, notifications, guidelines or directions made there under and as amended from time to time. We shall provide any further information and fully co-operate in any investigation as and when required by the Company in accordance with the applicable Law.
- I/We shall inform the Company regarding any change in employment, residential status, address and to provide any further information / documents that ICICI Home Finance / Group Companies may require from time to time. We agree to indemnify ICICI Home Finance against any fraud or any loss or damage suffered by ICICI Home Finance / Group Companies due to our providing of any incorrect communication address and / or failure on my / our part to communicate the change / alteration in my/our communication address or any details supplied.
- ICICI Home Finance reserves the right to reject any application without providing any reason. ICICI Home Finance reserves the right to retain the application forms and documents provided therewith, including photographs, and will not return the same to us.
- 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
- I/We further declare that the deposit made under the deposit application is through legitimate sources and does not include directly / indirectly any proceeds of schedule of offence and / or is not designed for the purpose of contravention or evasion under any law.
- 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 have no objection to ICICI Home Finance, its Group Companies, Brokers / Representatives to provide me / us information on various products, offers and services provided by ICICI Home Finance / its group companies through any mode (including telephone calls / SMS / emails) and authorise ICICI Home Finance, its Group Companies, Brokers / Representatives for the above purpose: YES. NO.
- I/We declare that we are competent and fully authorised to issue such declarations, confirmations, agreements and undertakings and submit this Application Form for the purposes of this deposit, and to execute all other documents required by ICICI Home Finance or such purpose.
- This Application Form has been duly and validly executed by us or on our behalf and when accepted/acted upon by ICICI Home Finance would constitute legal and valid obligations that are binding on and enforceable against us in accordance with the Terms hereof. We confirm that the initials on this application form are made by us and the validity of such initials shall not be disputed by us.
- I/We hereby declare and affirm that I/We have not made any payments/deposits in cash. 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.
- I/We have gone through the financial and other statements/particulars/representation furnished by ICICI Home Finance which are available on www.icicifhc.com and after careful consideration I/We am/are making the deposit with the ICICI Home Finance at my/our own risk and volition.
- Declaration by Joint Depositor: We hereby give our explicit consent to the Housing Finance Company to pay in entirety, the principal and interest to the repayment bank account of the first named depositor as mentioned in 'Payment & Re-payment Account Detail' section.

ADDITIONAL DECLARATION

I/We 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	<input type="text"/> Sole/ First Depositor	<input type="text"/> Guardian (if applicable)	<input type="text"/> Second Depositor	<input type="text"/> Third Depositor
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KNOW YOUR CUSTOMER (KYC) FORM* - INDIVIDUAL

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

Important Instructions: A) Fields marked with '*' are mandatory fields. B) Please fill the form in English and in BLOCK Letters C) Please fill the date in DD-MM-YYY format. D) List of State/ U.T code as per Indian Motor Vehicle Act, 1988 is available on the web site. E) List of two character ISO 3166 country codes is available on the web site. F) KYC Number of applicant is mandatory for update application. G) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only

Application Type New Updated

KYC Number

 (First applicant)
(Second applicant)
(Third applicant/ Guardian)

(To be filled by financial Institution) Mandatory for KYC update request

Account Type Normal Minor Aadhar OTP based E KYC (in non face to face mode)

	Sole/First Mr./Mrs./Ms./Dr.	Second Mr./Mrs./Ms./Dr.	Third/ Guardian Mr./Mrs./Ms./Dr.																														
NAME (IN BLOCK LETTERS AS PER ID PROOF)	<input type="text"/>	<input type="text"/>	<input type="text"/>																														
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender																														
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Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>																														
Father's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>																														
Mother/ Spouse Name (not mandatory)	<input type="text"/>	<input type="text"/>	<input type="text"/>																														
Name of Guardian (in case of Minor)	<input type="text"/>	<input type="text"/>	<input type="text"/>																														
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Permanent Account Number (PAN*) (Attach self-attested copy of PAN Card/ Form 60*)	<table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											<table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											<table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										
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Email ID	<input type="text"/>	<input type="text"/>	<input type="text"/>																														
Primary Document : 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"/> Voter's ID Card <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Others <input type="checkbox"/> Driving License	<input type="checkbox"/> Passport <input type="checkbox"/> Voter's ID Card <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Others <input type="checkbox"/> Driving License	<input type="checkbox"/> Passport <input type="checkbox"/> Voter's ID Card <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Others <input type="checkbox"/> Driving License																														
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Permanent Address	House No/ Building Name	<input type="text"/>	<input type="text"/>																														
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Proof of Address to be provided by Applicant (Please submit copy of ANY ONE of the following self-attested documents)	<input type="checkbox"/> Passport <input type="checkbox"/> Job card by NREGA <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Voter's ID Card <input type="checkbox"/> Driving License	<input type="checkbox"/> Passport <input type="checkbox"/> Job card by NREGA <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Voter's ID Card <input type="checkbox"/> Driving License	<input type="checkbox"/> Passport <input type="checkbox"/> Job card by NREGA <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Voter's ID Card <input type="checkbox"/> Driving License																														
	(# Driving Licence not accepted as a proof of address for the state of Maharashtra)																																
Status	<input type="checkbox"/> Resident Individual(s) <input type="checkbox"/> HUF	<input type="checkbox"/> Resident Individual(s) <input type="checkbox"/> HUF	<input type="checkbox"/> Resident Individual(s) <input type="checkbox"/> HUF																														
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	<input type="checkbox"/> Other (Please specify).....	<input type="checkbox"/> Other (Please specify).....	<input type="checkbox"/> Other (Please specify).....																														

Signature/Thumb impression of Depositor/s	<div style="border: 1px solid black; height: 30px; margin: 0 auto;"></div> Sole/ First Depositor	<div style="border: 1px solid black; height: 30px; margin: 0 auto;"></div> Second Depositor
	<div style="border: 1px solid black; height: 30px; margin: 0 auto;"></div> Third Depositor/ Guardian	

9) INDEMNITY:

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

10) TAX BENEFITS:

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

11) BROKERAGE:

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

12) LOSS, DESTRUCTION, ETC. OF DOCUMENT:

- a) Fixed Deposit Receipts, interest and refund Cheques/DDs may be sent by registered post or courier or in any other manner that the Company may deem fit, at the address of the sole/first applicant/depositor given in the application form. The Company will not be responsible for any loss or delay in transit due to postal/courier services or any circumstances beyond its control.

- b) In the event of loss, destruction or mutilation of the fixed deposit receipt, interest or refund Cheque/DD, the Company may issue a duplicate fixed deposit receipt, interest or refund Cheque/DD, subject to non-encashment of the original instrument, upon receipt from the depositor of an indemnity in the prescribed form to its satisfaction and after compliance with such other formalities/documents as may be required by the Company.

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

- a) In Case of any deficiency of the company is servicing its deposits, the depositors may approach NHB, National Consumers 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 and veracity thereof.
- d) The Company is within the regulatory framework of the Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India or National Housing Bank does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinions expressed by the Company, and for repayment of deposit/ discharge of liabilities by the Company.

14) GENERAL:

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

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

- a) Name of the Company: ICICI Home Finance Company Limited.
 b) Date of Incorporation: May 28, 1999
 c) (i) Business carried on by the Company: The primary business of the company is to provide a range of home loans and home improvement loans, office premises loans, home equity loans, loan against property to customers and construction finance to developers. It also offers services related to these loans like home and commercial property search in select cities. The Company does not have a subsidiary company.

(ii) Branch : Refer page no. 11

For any details or queries, you can contact us at 18002674455 or Email us at customer.care@icicifhc.com.
 If you are not satisfied with the resolution, please write us at nodal.office@icicifhc.com or 022-66493844.

d) Brief particulars of the management of the Company:

The Board of Directors of the Company has the ultimate responsibility for the management of its business. Mr. Rakesh Jha is the Non-Executive Director Chairman of the Board. Ms. Vineeta Rajadhyaksha, Managing Director & CEO has the overall responsibility for the business of the Company.

e) Name, Address and Occupation of the Directors:

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

f) Profits & Dividends:

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

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

g) **SUMMARIZED FINANCIAL POSITION OF THE COMPANY AS APPEARING IN THE LATEST AUDITED BALANCE SHEETS:** (₹ in million)

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

(₹ in million)

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

1 Fixed assets include intangible assets.

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

(₹ in million)

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

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

(₹ in million)

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

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

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

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

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

The above text has been approved by the Board of Directors at its meeting held on April 20, 2024 and is being issued on authority and in the name of the Board of Directors of the Company. A copy of the text of advertisement signed by majority of Directors of the Company has been filed with the National Housing Bank.

Date: April 20, 2024
Place: Mumbai

By order of the Board of Directors
Priyanka Shetty
Company Secretary

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
 - F) List of State/ UT as per Indian Motor Vehicles Act 1988 is available at end
 - G) List of two character ISO 3166 country code is available at the end
 - H) Please read section wise detailed guidelines/ instructions at the end.
 - I) For particular section update, please (a) in the box available before the section number and strike off the section not required to be updated
- For office use only
Application Type* New Update Delete
(To be filled by ICICI Home Finance Co. Ltd.)
- (Mandatory for KYC update request) KYC Number*

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

Addition of Related Person Deletion of Related Person Update Related Person Details

KYC Number of Related Person (If Available) (If KYC Number and Name are provided, below details are optional)

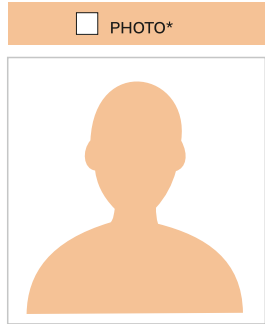
Related Person Type* Guardian of Minor Assignee Authorised Representative

	Prefix	1st Name	Middle Name	Last Name
Name*				
Maiden Name				
Father/ Spouse Name				
Mother Name				
Date of Birth*				
Gender*	<input type="checkbox"/> M - Male <input type="checkbox"/> F- Female <input type="checkbox"/> T- Transgender			
PAN*	 <input type="checkbox"/> Form 60 furnished			

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
 - C- Driving Licence
 - D- NREGA Job Card
 - E- National Population Register Letter
 - E- Proof of Possession of Aadhar
 - F- KYC Authentication
 - Offline verification of Aadhar
- II
- III



Address

Line 1*

Line 2

Line 3

District* PIN/ Post Code* State/ UT Code* City/Town/ Village* ISO 3166Country 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
- Offline verification of Aadhar
- Deemed POA- document type code
- II Self Declaration
- III
- IV
- V

Address

Line 1*

Line 2

Line 3 City/Town/ Village*

District* PIN/ Post Code* State/ UT Code* ISO 3166Country code*

4. CONTACT DETAIL

Tel. (Off) FAX

Mobile Email ID

Mobile Email ID

5. REMARKS (if any)

6. APPLICANT DECLARATION

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

Date: - - Place:

Signature/ Thumb impression of Authorised Person(s)

7. ATTESTATION/ FOR OFFICE USE ONLY

Documents Received Certified Copies Equivalent e-document

KYC VERIFICATION CARRIED OUT BY

Identity Verification Done Date - -

Emp. Name

Emp. Code

Emp. designation

Emp. Branch

Employee Signature

INSTITUTION DETAILS

Name

Code

Institution Stamp

end of kyc form

KYC- Related Person Pg. 2 of 2

ICICI Home Finance Company Limited

Date of deposit with the ICICI Centre :

ACKNOWLEDGEMENT SLIP

Application Serial No.:

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

Received from Mr./Ms./Dr.

a) Cheque / DD No. Dated for ₹

Drawn on Bank Branch

b) FDR No. Dated for ₹

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

Additional Information for NRI Applicant(s)

Applicant 1		(To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)
ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)		
ISO 3166 Country Code of Jurisdiction of Residence* (Residence for tax purposes in jurisdiction(s) outside India)	<input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/>	
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*	<input style="width: 100%; height: 15px;" type="text"/>	
Aadhaar Number	<input style="width: 100%; height: 15px;" type="text"/>	
Place / City of Birth*	<input style="width: 100%; height: 15px;" type="text"/>	ISO 3166 Country Code of Birth* <input style="width: 20px; height: 15px;" type="text"/>
<input type="checkbox"/> ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)		
<input type="checkbox"/> Same as Current / Permanent / Overseas Address details <input type="checkbox"/> Same as Correspondence / Local Address details		
Line 1*	<input style="width: 100%; height: 15px;" type="text"/>	
Line 2	<input style="width: 100%; height: 15px;" type="text"/>	
Line 3	<input style="width: 100%; height: 15px;" type="text"/>	
State*	ZIP / Post Code* <input style="width: 40px; height: 15px;" type="text"/>	City / Town / Village* <input style="width: 100px; height: 15px;" type="text"/>
		ISO 3166 Country Code* <input style="width: 20px; height: 15px;" type="text"/>

Applicant 2		(To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)
ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)		
ISO 3166 Country Code of Jurisdiction of Residence* (Residence for tax purposes in jurisdiction(s) outside India)	<input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/>	
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*	<input style="width: 100%; height: 15px;" type="text"/>	
Aadhaar Number	<input style="width: 100%; height: 15px;" type="text"/>	
Place / City of Birth*	<input style="width: 100%; height: 15px;" type="text"/>	ISO 3166 Country Code of Birth* <input style="width: 20px; height: 15px;" type="text"/>
<input type="checkbox"/> ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)		
<input type="checkbox"/> Same as Current / Permanent / Overseas Address details <input type="checkbox"/> Same as Correspondence / Local Address details		
Line 1*	<input style="width: 100%; height: 15px;" type="text"/>	
Line 2	<input style="width: 100%; height: 15px;" type="text"/>	
Line 3	<input style="width: 100%; height: 15px;" type="text"/>	
State*	ZIP / Post Code* <input style="width: 40px; height: 15px;" type="text"/>	City / Town / Village* <input style="width: 100px; height: 15px;" type="text"/>
		ISO 3166 Country Code* <input style="width: 20px; height: 15px;" type="text"/>

Applicant 3		(To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)
ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)		
ISO 3166 Country Code of Jurisdiction of Residence* (Residence for tax purposes in jurisdiction(s) outside India)	<input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/>	
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*	<input style="width: 100%; height: 15px;" type="text"/>	
Aadhaar Number	<input style="width: 100%; height: 15px;" type="text"/>	
Place / City of Birth*	<input style="width: 100%; height: 15px;" type="text"/>	ISO 3166 Country Code of Birth* <input style="width: 20px; height: 15px;" type="text"/>
<input type="checkbox"/> ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)		
<input type="checkbox"/> Same as Current / Permanent / Overseas Address details <input type="checkbox"/> Same as Correspondence / Local Address details		
Line 1*	<input style="width: 100%; height: 15px;" type="text"/>	
Line 2	<input style="width: 100%; height: 15px;" type="text"/>	
Line 3	<input style="width: 100%; height: 15px;" type="text"/>	
State*	ZIP / Post Code* <input style="width: 40px; height: 15px;" type="text"/>	City / Town / Village* <input style="width: 100px; height: 15px;" type="text"/>
		ISO 3166 Country Code* <input style="width: 20px; height: 15px;" type="text"/>

BRANCH LIST

Branch	State	Branch	State	Branch	State	Branch	State	Branch	State	Branch	State	Branch	State
Bhimavaram	Andhra Pradesh	Eluru	Andhra Pradesh	Kollam	Kerala	Kottayam	Kerala	Ajmer	Rajasthan	Alwar	Rajasthan	Bikaner	Rajasthan
Gunturt	Andhra Pradesh	Kakinada	Andhra Pradesh	Kozhikode (Calicut)	Kerala	Palakkad	Kerala	Bhilwara	Rajasthan	Chomu	Rajasthan	Chittorgarh	Rajasthan
Kumool	Andhra Pradesh	Machilipatnam	Andhra Pradesh	Thiruvananthapuram	Kerala	Thrissur	Kerala	Dausa	Rajasthan	Jagatpura	Rajasthan	Daura	Rajasthan
Nellore	Andhra Pradesh	Ongole	Andhra Pradesh	Ashta	Madhya Pradesh	Bhopal	Madhya Pradesh	Jajpur	Rajasthan	Jajpur - Main	Rajasthan	Jajpur	Rajasthan
Rajahmundry	Andhra Pradesh	Tirupati	Andhra Pradesh	Dewas	Madhya Pradesh	Dhar	Madhya Pradesh	Jodhpur	Rajasthan	Kalwar Road	Rajasthan	Indore	Rajasthan
Tirupati	Andhra Pradesh	Vijayawada	Andhra Pradesh	Guna	Madhya Pradesh	Gwalior	Madhya Pradesh	Kota	Rajasthan	Katputli	Rajasthan	Indore - Navakha	Rajasthan
Visakhapatnam	Andhra Pradesh	Patna	Bihar	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Pali	Rajasthan	Sikar	Rajasthan	Indore - Navakha	Rajasthan
Tirupati	Andhra Pradesh	Karnal	Haryana	Indore Vijaynagar	Madhya Pradesh	Jabalpur	Madhya Pradesh	Sri Ganganagar	Rajasthan	Tank	Rajasthan	Indore - Navakha	Rajasthan
Chandigarh	Chhattisgarh	Bilaspur	Chhattisgarh	Mandsaur	Madhya Pradesh	Pithampur	Madhya Pradesh	Udaipur	Rajasthan	Vidyaadhar nagar	Rajasthan	Chandigarh	Rajasthan
Durg	Chhattisgarh	Raipur	Chhattisgarh	Ratlam	Madhya Pradesh	Sagar	Madhya Pradesh	Chennai - Annonagar	Tamil Nadu	Chennai - T Nagar	Tamil Nadu	Chandigarh	Rajasthan
Central Delhi - Karol Bagh	Delhi	East Delhi - Laxmi Nagar	Delhi	Satna	Madhya Pradesh	Ujjain	Madhya Pradesh	Chennai - Tambaram	Tamil Nadu	Coimbatore	Tamil Nadu	Chandigarh	Rajasthan
North Delhi - Pitampura	Delhi	West Delhi - Janakpuri	Delhi	Vidisha	Madhya Pradesh	Ahmednagar	Maharashtra	Hosur	Tamil Nadu	Madurai	Tamil Nadu	Chandigarh	Rajasthan
Lajpat Nagar	New Delhi	New Delhi- Dwarka	New Delhi	Akala	Maharashtra	Amravati	Maharashtra	Nagercoil	Tamil Nadu	Salem	Tamil Nadu	Chandigarh	Rajasthan
Ahmedabad - Nikol	Gujarat	Ahmedabad - West	Karnataka	Andheri HFC Tower	Maharashtra	Aurangabad	Maharashtra	Tenkasi	Tamil Nadu	Tirunelveli	Tamil Nadu	Chandigarh	Rajasthan
Anand	Gujarat	Bharuch	Karnataka	Bodapur	Maharashtra	Baramati	Maharashtra	Tiruppur	Tamil Nadu	Trichy	Tamil Nadu	Chandigarh	Rajasthan
Bhavnagar	Gujarat	Bopal	Karnataka	Boisar	Maharashtra	Buldhana	Maharashtra	Tuticorin	Tamil Nadu	Vellore	Tamil Nadu	Chandigarh	Rajasthan
Chandkheda	Gujarat	Gandhidham	Gujarat	Chandrapur	Maharashtra	Dhule	Maharashtra	Ameerpur	Telangana	Ameerpur NDMA	Telangana	Chandigarh	Rajasthan
Himmatnagar	Gujarat	Junagadh	Gujarat	Dambivoli	Maharashtra	Jalgaon	Maharashtra	ECIL Hyderabad	Telangana	Hyderabad - Dilukh Nagar	Telangana	Chandigarh	Rajasthan
Mehsana	Gujarat	Modasa	Gujarat	Kharadi	Maharashtra	Kolhapur	Maharashtra	Hyderabad - Kukatpally	Telangana	Hyderabad - Punjagutta	Telangana	Chandigarh	Rajasthan
Morbi	Gujarat	Narol	Gujarat	Latur	Maharashtra	Mira Road	Maharashtra	Hyderabad - Secunderabad	Telangana	Khammam	Telangana	Chandigarh	Rajasthan
Palanpur	Gujarat	Patan	Gujarat	Borivoli	Maharashtra	Nagpur	Maharashtra	RC Puram	Telangana	Secunderabad OPS	Telangana	Chandigarh	Rajasthan
Rajkot	Gujarat	Surat	Gujarat	Nagpur Wardha Road	Maharashtra	Nanded	Maharashtra	Warangal	Telangana	Agra	Uttar Pradesh	Chandigarh	Rajasthan
Surendranagar	Gujarat	Vadodara	Gujarat	Nashik	Maharashtra	Nashik Road	Maharashtra	Prayagraj	Uttar Pradesh	Barabanki	Uttar Pradesh	Chandigarh	Rajasthan
Vapi	Gujarat	Ambala	Haryana	Parvel	Maharashtra	Pune Wakad	Maharashtra	Bareilly	Uttar Pradesh	Bijnor	Uttar Pradesh	Chandigarh	Rajasthan
Faridabad	Haryana	Gurgaon - Sohna Road	Haryana	Pune Main	Maharashtra	Ratnagiri	Maharashtra	Ghaziabad (Kaushambi)	Uttar Pradesh	Gorakhpur	Uttar Pradesh	Chandigarh	Rajasthan
Gurgaon 1 - Sec 29	Haryana	HISSAR	Haryana	Sangli	Maharashtra	Satara	Maharashtra	Jankipuram	Uttar Pradesh	Jhansi	Uttar Pradesh	Chandigarh	Rajasthan
Karnal	Haryana	Panchkula	Haryana	Salapur	Maharashtra	Thane	Maharashtra	Kanpur	Uttar Pradesh	Lucknow	Uttar Pradesh	Chandigarh	Rajasthan
Panipat	Haryana	Rahtak	Haryana	Vasai	Maharashtra	Vashi	Maharashtra	Lucknow-South	Uttar Pradesh	Mathura	Uttar Pradesh	Chandigarh	Rajasthan
Sonepat	Haryana	Yamunanagar	Haryana	Bhubaneswar	Orissa	Puducherry	Puducherry	Meerut	Uttar Pradesh	Meerut	Uttar Pradesh	Chandigarh	Rajasthan
Jamshedpur	Jharkhand	Ranchi	Jharkhand	Amritsar	Punjab	Bhatinda	Punjab	Noida	Uttar Pradesh	Pilibhit	Uttar Pradesh	Chandigarh	Rajasthan
Kengeri	Karnataka	Marathahalli	Karnataka	Ferozpur	Punjab	Jalandhar	Punjab	Raebareilly	Uttar Pradesh	Saharanpur	Uttar Pradesh	Chandigarh	Rajasthan
Bangalore - JP Nagar (REL)	Karnataka	Bangalore - Sahakar Na-gar	Karnataka	Kharar	Punjab	Ludhiana	Punjab	Varanasi	Uttar Pradesh	Central Dehradun	Uttarakhand	Chandigarh	Rajasthan
Bangalore Yeshwantpur -NDMA	Karnataka	Bangalore-JPNagar	Karnataka	Pathankot	Punjab	Patiala	Punjab	Dehradun	Uttarakhand	Haldwani	Uttarakhand	Chandigarh	Rajasthan
Bangalore-Koramangala	Karnataka	Bangalore-Yeshwantpur	Karnataka					Haridwar	Uttarakhand	Kashipur	Uttarakhand	Chandigarh	Rajasthan
								Roorkee	Uttarakhand	Rudrapur	Uttarakhand	Chandigarh	Rajasthan
								Vikasnagar	Uttarakhand	Kolkata-AJCBoseRoad	West Bengal	Chandigarh	Rajasthan
								Kolkata-Suburban Howrah	West Bengal	Siliguri	West Bengal	Chandigarh	Rajasthan