

Application form for Individual/ NRI/ HUF
 Individual **NRI** **HUF**

(Refer website to download additional forms required for NRI)

Loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit amount, subject to the other terms and conditions prescribed by ICICI Home Finance Company Ltd. from time to time. Interest on such loans will be 2% above the deposit rate. The Loan facility is available only to individuals (other than minors & NRI), HUFs, Corporate and Firms.


Additional Interest for Senior Citizens
0.25%
Rates Effective From September 05, 2020

Base Rates for Fixed Deposits < ₹ 20.0 mn :			Deposits for Senior Citizens		
Period (Months)	Cumulative Income Plan		Non-Cumulative Income Plan		
	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	5.50%	5.50%	5.35%	5.40%	5.50%
>=24 to <36	5.60%	5.76%	5.45%	5.50%	5.60%
>=36 to <84	6.10%	6.48%	5.90%	5.95%	6.10%
>=84 to <=120	6.15%	7.41%	5.95%	6.00%	6.15%

Rate of interest: Rates applicable on the date of deposit and plus additional rate of 0.25% per annum for all special schemes.
Eligibility: Individuals who have completed 60 years of age should be the first applicant/depositor. One of the following documents must be submitted as 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.

Special Scheme Rates for Fixed Deposits < ₹ 20.0 mn :

Period (Months)	Cumulative Income Plan		Non-Cumulative Income Plan		
	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
30	5.70%	5.96%	5.50%	5.60%	5.70%
45	6.20%	6.76%	6.00%	6.10%	6.20%
65	6.25%	7.19%	6.05%	6.15%	6.25%
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

** In case of cumulative deposit, interest is compounded annually
 For deposits more than >= 20.0 Mn, rate would be offered by the Company on a case to case basis
 0.25% additional interest for senior citizen and ICICI Group employees.

Please refer clause 12 of Terms & Conditions for Premature Withdrawal

KYC Compliance

Know Your Customer (KYC) Guidelines issued by the National Housing Bank are applicable to Housing Finance Companies. In order to comply with these guidelines, we request you to provide your details as required in the application form.

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

Payment Instruction: Cheque/Demand Draft should be drawn in favour of "ICICI Home Fin-FD A/c 000405070754" and marked "Account Payee only".
 The application form number & name of the applicant should be mentioned on the reverse side of the Cheque/Demand Draft.

For more details, please contact 18002674455 (between 9.30 am. to 6.30 pm Monday to Saturday).
 Resident Indians can also apply online on www.mycicifhcfcd.com

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

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

- DENOMINATION:** Deposits under each option shall be accepted subject to a minimum deposit amount under different income plans as specified below for individual investors;
 - Minimum ₹ 10,000/- under Annual/ Cumulative income plan
 - Minimum ₹ 20,000/- under Quarterly income plan
 - Minimum ₹ 40,000/- under Monthly income plan
 - Any additional amount should be in multiples of ₹ 1/-
 - In case of renewal, amount of FD can be minimum of ₹ 5000/- and any additional amount should be in multiples of ₹ 1/-.
- PAYMENT INSTRUCTION:** Cheque/Demand Draft (DD) should be drawn in favour of "ICICI Home Fin - FD A/c" and marked "Account Payee only". The name of the applicant ("Applicant") should be mentioned on the reverse of the Cheque/DD. Cheque/DD should be payable at the ICICI Bank location, where the Application Form is being submitted. Only local clearing cheques would be accepted. Single and separate Cheque/DD should accompany each application. Outstation depositors can send demand draft after deducting the demand draft charges. DD should be payable at ICICI Bank location only. In respect of payment of interest and redemption proceeds, the Company may, at its discretion, issue at par Cheque/DD. In case applying for the Fixed Deposit through website, the payment will be required to be done through net banking. A payment gateway for the same is available on the website.
- SUBMISSION OF APPLICATION FORMS:** Duly completed Fixed Deposit application form, KYC form, KYC documents (as per KYC policy of the Company) and cheque / DD need to be delivered to the local / nearest branch / corporate office of the Company
- INTEREST PAYMENTS:** For all deposit products interest will be payable from the date of realization of the Cheque/Demand Draft/ credit of funds in Company's account. Interest on deposits placed under Monthly Income Plan, Quarterly Income Plan and Annual Income Plan shall be paid on fixed dates. Monthly interest payment dates will be the last day of each month. The standard quarterly interest payment dates are March 31, June 30, September 30 & December 31 every year. Under Annual Income Plan, the interest will be paid once a year, after the end of the financial year.

Please note that all payments for part periods shall be made on pro-rata basis. If a deposit is made within a period of 20 days prior to a standard interest payment date, the interest for the part period will be paid on the next standard interest payment date. Under the Cumulative Income Plan, interest will accrue on March 31 every year (including interest and tax deducted at source, if any) and 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.

Payment of interest will be made to applicants/depositors primarily through ECS/NEFT/RTGS for all locations where ECS/NEFT/RTGS facility is available. Where ECS/NEFT/RTGS facility is not available, payments will be in the form of Cheque/DD/any other mode as the Company may deem fit and would be in favour of the Sole/First applicant/depositor marked "A/c Payee only". ECS/NEFT/RTGS would avoid fraudulent encashment of interest instrument(s).

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

- JOINT DEPOSITS:** Deposits can be made in joint names with a maximum of three persons. The names of all the depositors and address of the first depositor will be entered in the ledger and register of depositor(s). The interest on deposits in joint names will be paid to the first depositor for the purpose of deduction of tax at source and any discharge given by him/her will be binding on the joint depositor(s).
- DEPOSIT IN THE NAME OF A MINOR:** Deposits in the name of a minor will be accepted provided such minor is represented by his natural or legal guardian and the Application Form for the deposit is signed by the natural/legal guardian, on behalf of the minor. All communication in relation to the deposit will be addressed to the guardian.
- NOMINATION:** The applicants/depositors, whether singly or jointly, can make only one nomination for each deposit. Holder of Power of Attorney or a guardian applying on behalf of a minor cannot nominate. Applicant(s)/Depositor(s) are advised to provide the specimen signature of the nominee to expedite the transmission of the Deposit(s) to the nominee in the event of demise of the applicant(s)/depositor(s). Name of the nominee shall be given on the deposit receipt.
- SUCCESSION:** Where a nomination has not been made or the nominee predeceases the applicant(s)/depositor(s), the provisions of this paragraph will apply. In the event of the demise of the sole/all holder(s) of the Fixed Deposit, the Company will recognize the executor or administrators of the deceased applicants/depositors, or holder of Succession Certificate or any other legal representative as the holder of the title to the Fixed Deposits. The Company shall not be bound to recognize such executor or administrator unless such executor or administrator obtains Probate or Letter of Administration or Succession Certificate or other legal representation, as the case may be, from an appropriate court in India. The Company at its absolute discretion, may in any case, dispense with the production of Probate or Letter of Administration or Succession Certificate or other legal representation.
- FIXED DEPOSIT RECEIPT (FDR):**
 - The FDR will be forwarded to the address of applicant/depositor given in the application form, by registered post or courier or in any other manner that the Company may deem fit after realisation of Cheque/DD/ credit of funds in Company's account.
 - Fixed Deposit Receipts are non-transferable & not negotiable. It cannot be assigned, transferred, pledged or given as security for any loan/ credit facility in favor of any party except ICICI Home Finance
- LOSS, DESTRUCTION, ETC. OF DOCUMENT**
 - Fixed Deposit Receipts, Interest and Refund Cheques/Demand Drafts may be sent by Registered Post or Courier or in any other manner that the Company may deem fit, at the address of the Sole/First Applicant/Depositor given in the Application Form. The Company will not be responsible for any loss or delay in transit due to postal/courier services or any circumstances beyond its control. 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.

- RENEWAL OF DEPOSIT:** Subject to the scheme being open, the deposit may be renewed on maturity on such terms and conditions of the scheme as applicable on the maturity date of the old deposit. The deposit can be renewed either by selecting auto renewal option at the time of application or by giving a request letter at least 7 working days prior to maturity date. 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.
- PREMATURE WITHDRAWAL OF THE DEPOSIT:** As per the Housing Finance Companies (NHB) Directions, 2010, no premature withdrawal is allowed for a period of first 3 months from the date of deposit 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 6 months	"Maximum interest payable shall be 4% p.a." for Individual depositors and "No Interest" in case of other category of depositors.
After 6 months but before 12 months	2% lower than the minimum rate at which the public deposits are accepted by ICICI Home Finance.
After 12 months but before the date of maturity	1% lower than the interest rate which ICICI Home Finance Company would have paid had the deposit been accepted for the period for which such deposit has run.

* From the date of deposit

In the event of the death of the depositor, premature termination of fixed deposits would be allowed; Such premature withdrawal would not attract any penal charge. For other deposits, premature withdrawal is permitted within three 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 withdrawals of single or jointly held fixed deposits shall be processed only after such request is signed by all the depositors along with FDR duly discharged. The commission is paid upfront for the entire period of deposit to our authorised agent. In case of premature withdrawal, the commission is payable for the period completed and excess commission paid will be recovered from the deposit amount

- REPAYMENT OF DEPOSITS:**
 - Deposits will automatically expire on maturity, unless specified otherwise and the maturity proceeds will be

remitted to the designate bank account. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms note on renewal of deposit. b) The Company will send intimation with regard to the details of the maturity of the deposit at least two weeks before the date of maturity of the deposit. You may modify maturity instructions by giving a request letter at least 7 working days prior to the maturity date. c) All redemption payments will be in the form of ECS/NEFT/RTGS/Cheque/DD/ any other mode as the Company may deem fit and would be in favour of the Sole/First depositor marked "A/c Payee only". In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the guardian. Direct Credit option may be used if the first/sole holder has an account with ICICI Bank.

- LOAN AGAINST DEPOSITS:** Loan Against Deposit may be availed from the Company after 3 months from the date of deposit, which would be given at the discretion of ICICI Home Finance. This loan may be given for up to 75% of the deposit amount, subject to the other terms and conditions as may be specified by the Company from time to time. Interest on such loans will be 2% above the deposit rate. The Loan facility is available only to individuals other than minors & NRI), HUFs, Corporate and Firms
- WAIVER:** No failure or delay by the Company in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power or privilege. The rights and remedies of the Company as stated herein shall be cumulative and not exclusive of any rights or remedies provided by law.
- INDEMNITY**
 - The Applicant hereby agrees that the Applicant shall, at his/its own expense, indemnify, defend and hold harmless the Company from and against any and all liability any other loss that may occur, arising from or relating to the operation of fixed deposit or breach, non performance or inadequate performance by the Applicant of any of these terms or the acts, errors, representations, misrepresentations, misconduct or negligence of the Applicant in performance of its obligations. 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 su d) The indemnities as aforesaid shall continue notwithstanding the termination of the fixed deposit.

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 01, 2010 applicable to all residents and non-resident FD depositor(s), a valid PAN (Permanent Account Number) is mandatory where Tax at source is deductible. Otherwise, tax at source shall be deducted at higher of the prescribed rate or at the rate of 20%.

However, the deduction of tax at source under section 194A of the Act shall be made at Nil/Lower rate, as the case may be, if the Resident applicant / depositor submits a self declaration, in duplicate, specified under section 197A of the Act, with a proper and valid PAN disclosure, in prescribed Form - 15G (for persons other than Company and Firm) or Form 15H (for senior citizens who have attained the age of 60 years during the financial year) as the case may be or any other documentary evidence specified under section 194A of the Act for TDS exemption or any other documentary evidence specified under any guidelines/circular/notification issued by the CBDT in this regard. For exemption in terms of section 197A of the Act, Form 15G will not be taken cognizance of for the purpose of TDS Exemption, in case total income likely to be credited / paid exceeds maximum amount which is not chargeable to tax. Whereas Form 15H can be furnished by the Resident Senior Citizen for claiming TDS exemption even if the total interest likely to be credited / paid exceeds maximum amount which is not chargeable to tax.

The Resident/Non Resident applicant/depositor can also provide exemption certificate issued by the Income Tax authorities under section 197 of the Act for deduction of tax at source at Nil/lower rates applicable for section 194A or section 195 of the Act, as the case may be, for each respective financial year.

Where the applicant/depositor qualifies as a specified entity whose income is unconditionally exempt u/s 10 of the Act and who is not statutorily required to file return of income u/s 139 of the Act, no tax would be deducted at source for specified entities subject to submission of proof of such exemption by the depositor in term of Circular No. 4/2002 dated July 16, 2002 issued by the CBDT. The illustrative examples of such specified entities under said CBDT Circular are as follows:

- Recognised Provident Fund/Approved Superannuation/Gratuity Fund exempts u/s 10(25) of the Act;
- Regimental Fund or Non Public Fund established by the armed forces of the Union referred to u/s 10(23AA) of the Act.
- University/ Education Institution/ Hospital/ Other Institutions exempt u/s 10(23C)(iiib) of the Act or 10(23C)(iiiia).

In case of Non Resident applicants/depositors, tax at source shall be deducted as per the prevailing provisions of section 195 of the Act and relevant guidelines/ Circular/Notification issued by the CBDT in this regard. The benefit of DTAA rates shall be provided to the depositors subject to submission of documentary evidence of the tax residency certificate/any other certificate for tax residency issued by the competent authority along with any other documents specified in this regard by the Company/CBDT.

As per the provisions of section 139A(5A) of the Income Tax Act, every person receiving any sum from which tax has been deducted at source, is required to intimate his/her Permanent Account Number (PAN) to the person responsible for deducting such tax. Hence, the depositors are requested to indicate their PAN in the application form. According to a press release of September 29, 2007 issued by CBDT, the deductee (depositor) is advised to provide his / her correct PAN to the deductor (ICICI Home Finance Company Limited) failing which the deductee (depositor) would face penal proceedings under the Income Tax Act, 1961.

As per section 206AA of the Income Tax Act, 1961 w.e.f. April 01, 2010 applicable for all residents and non-residents, PAN (Permanent Account Number) details are mandatory for FD Customers where Tax at source is deductible. Otherwise, tax at source shall be deducted at higher of the prescribed rates or at the rate of 20%.

- TAX BENEFITS:** There is no specific tax benefits available on this Fixed Deposit under the prevailing provisions of the Income Tax Act, 1961.
- BROKERAGE:** Empanelled brokers are eligible for brokerage/commission on the amount of Fixed Deposits mobilised by them as prescribed for this scheme.
- 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 6 OF THE HOUSING FINANCE COMPANIES (NHB) DIRECTIONS, 2010

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

- GENERAL:**
 - 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 at Mumbai.

NOTE: Brokers are not permitted to accept cash with the Application Form. Brokers are not permitted to issue a receipt. The Company will in no way be responsible for such or other wrong tenders

1. SOURCING DETAILS

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

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

Documents verified by:

Employee/Broker Name _____
 Employee ID/Broker ID _____
 Signature & Stamp _____

2. LATEST PHOTOGRAPH

Affix photo of first Signatory (with cross signatures)

Affix photo of second Signatory (with cross signatures)

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

(IN BLOCK LETTERS)

Name of Sole/First Depositor _____
 Mr. 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 SCHEME DETAILS

Tenure: Months _____ Days _____

Rate of Interest _____ %

Plans:
 Cumulative Income Plan Monthly Income Plan Quarterly Income Plan Yearly Income Plan
 (Annualised yield on maturity)

Maturity Instructions: Strike off whichever not applicable

Renew Principal Only
 Renew Principal & Interest (For cumulative deposits only)
 Payment on Maturity

Note: The FD shall be opened under auto maturity mode unless specified otherwise. In case of renewal, the FD shall be renewed for the same tenor as mentioned above till such time closure instructions is given by the depositor.

4. CATEGORY

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

5. MODE OF OPERATION

Single Either/Survivor
 Joint Former/Survivor

6. PAYMENT & REPAYMENT ACCOUNT DETAILS

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

Amount of Deposit ₹ _____ (in words) _____

Mode of Payment Cheque RTGS/NEFT (Cheque/ RTGS/ NEFT No : _____ Dated _____)

Bank Name: _____ Branch _____

Savings Account Current Account NRO Account Account Number _____

11 Digit IFSC Code _____

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

7. DEPOSIT PAYABLE TO

Deposit Payable to: First Depositor First Depositor or Survivor

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

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

Branch	State	Branch	State	Branch	State	Branch	State	Branch	State
Visakhapatnam	Andhra Pradesh	Bharuch	Gujarat	Thrissur	Kerala	Ratnagiri	Maharashtra	Trichy	Tamil Nadu
Vijayawada	Andhra Pradesh	Vapi	Gujarat	Palakkad	Kerala	Latur	Maharashtra	Salem	Tamil Nadu
Guntur	Andhra Pradesh	Hissar	Haryana	Kottayam	Kerala	Bhubaneswar	Orissa	Chennai-Tambaram	Tamil Nadu
Nellore	Andhra Pradesh	Ambala	Haryana	Indore Main - MG road	Madhya Pradesh	Puducherry	Puducherry	Tiruppur	Tamil Nadu
Kurnool	Andhra Pradesh	Panipat	Haryana	Indore - Navlakha	Madhya Pradesh	Amritsar	Punjab	Vellore	Tamil Nadu
Kakinada	Andhra Pradesh	Karnal	Haryana	Bhopal	Madhya Pradesh	Patiala	Punjab	Hyderabad-Kukatpally	Telangana
Tirupati	Andhra Pradesh	Sonepat	Haryana	Gwalior	Haryana	Bhatinda	Punjab	Hyderabad-Secunderabad	Telangana
Patna	Bihar	Yamunanagar	Haryana	Jabalpur	Madhya Pradesh	Jalandhar	Punjab	Hyderabad-Dilsukhnagar	Telangana
Chandigarh	Chandigarh	Sirsa	Haryana	Hoshangabad	Madhya Pradesh	Hoshiarpur	Punjab	Warangal	Telangana
Mohali	Chandigarh	Rewari	Haryana	Mumbai-Bhandup	Maharashtra	SriGanganagar	Rajasthan	Khammam	Telangana
Raipur	Chhattisgarh	Faridabad	Haryana	Ulhasnagar	Maharashtra	Jaipur	Rajasthan	Kanpur	Uttar Pradesh
Central Delhi - Karol Bagh	Delhi	Gurgaon 1 - Sec 29	Haryana	Vashi	Maharashtra	Jodhpur	Rajasthan	Ghaziabad (Kaushambi)	Uttar Pradesh
East Delhi - Laxmi Nagar	Delhi	Panchkula	Haryana	Boisar	Maharashtra	Kota	Rajasthan	Noida	Uttar Pradesh
West Delhi - Janakpuri	Delhi	Bangalore-Yeshwantpur	Karnataka	Badlapur	Maharashtra	Ajmer	Rajasthan	Agra	Uttar Pradesh
North Delhi - Pitampura	Delhi	Bangalore-Whitefield	Karnataka	Nagpur	Maharashtra	Bhilwara	Rajasthan	Lucknow	Uttar Pradesh
South Delhi - Lajpat Nagar	Delhi	Bangalore-JPNagar	Karnataka	Nashik	Maharashtra	Bikaner	Rajasthan	Meerut	Uttar Pradesh
Ahmedabad - Nikol	Gujarat	Mysore	Karnataka	Aurangabad	Maharashtra	Alwar	Rajasthan	Allahabad-Prayagraj	Uttar Pradesh
Surat	Gujarat	Mangalore	Karnataka	Amravati	Maharashtra	Pali	Rajasthan	Dehradun	Uttarakhand
Vadodara	Gujarat	Hubballi	Karnataka	Jalgaon	Maharashtra	Bhiwadi	Rajasthan	Kolkata-AJCBoseRoad	West Bengal
Rajkot	Gujarat	Belgaum	Karnataka	Ahmednagar	Maharashtra	Sikar	Rajasthan	Kolkata-Suburban Howrah	West Bengal
Mehsana	Gujarat	Gulbarga	Karnataka	Pune-Main	Maharashtra	Chennai - T Nagar	Tamil Nadu	Siliguri	West Bengal
Bhavnagar	Gujarat	Kochi	Kerala	Pune - Wakad	Maharashtra	Chennai - Annanagar	Tamil Nadu		
Anand	Gujarat	Kozhikode (Calicut)	Kerala	Kolhapur	Maharashtra	Coimbatore	Tamil Nadu		
Surendranagar	Gujarat	Kollam	Kerala	Sangli	Maharashtra	Madurai	Tamil Nadu		

For any details or queries, you can contact us at below numbers:

Existing Customer: 1860 120 7777, New Customer : 1800 267 4455

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

- f) PROFITS & DIVIDENDS:

Years ending	Profit before tax (₹ in million)	Profit after tax (₹ in million)	Equity Dividend Declared (%)*
March 31, 2019	630.9	440.9	0.4%
March 31, 2018	1,567.1	1,058.4	3.15%
March 31, 2017**	2,782.7	1,832.6	11.06%

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

**Information pertaining to March 31, 2017 is as per erstwhile Indian GAAP

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

Liabilities #	31 March, 2019	31 March, 2018
Share Capital	10,987.5	10,987.5
Reserves & Surplus	5,840.7	6,063.1
Secured Borrowings	-	4,000.0
Unsecured Borrowings	82,028.7	40,589.6
Current Liabilities	40,374.9	39,412.3
Secured Borrowings	4,000.0	4,800.0
Unsecured Borrowings	32,405.9	32,390.7
Others (incl. interest accrued on borrowings)	3,969.0	2,221.6
Deferred Tax Liabilities (Net)		
Provisions	53.8	33.8
Short term	38.3	22.5
Long term	15.5	11.3
Total	139,285.6	101,086.3

(₹ in million)

Assets #	31 March, 2019	31 March, 2018
Fixed Assets	1,128.8	788.3
Investments	989.7	1,093.1
Deferred Tax Assets	1,145.5	596.6
Loans	133,330.7	96,986.4
Current Assets & Other Loans & Advances	2,690.9	1,621.9
Misc. Expenses (to the extent not written off)	-	-
Total	139,285.6	101,086.3

1. Effective April 1, 2018, the Company has adopted all the Indian Accounting Standards (Ind AS) and the adoption was carried out in accordance with Ind AS 101 "First time adoption of Indian Accounting Standards", with April 1, 2017 being the transition date. Accordingly, figures pertaining to March 31, 2018 have been restated as per Ind AS for comparability.

2. 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, 2019	At March 31, 2018
Income Tax matters in appeals	416.3	416.3
Service Tax matters	-	-
Claims filed against Company but not acknowledged as debt.	11.2	8.8

(₹ in million)

Facility	Fund based at 31 March, 2019	Non-fund based at 31 March, 2019
Loan to group companies	-	-
Total	-	-
Loan from group companies	4,252.2	-
Derivatives with group companies	-	26,843.8
Total	4,252.2	26,843.8
Total exposure to group companies/ related parties	-	-
Total exposure of group companies/ related parties	4,252.2	26,843.8

h) In terms of Housing Finance Companies (NHB) Directions, 2010, the Company can borrow up to sixteen times of the net owned funds, i.e. ₹ 258,214.2 million, out of which, not more than five times the net owned funds can be by way of public deposits, i.e. ₹ 80,691.9 million. At March 31, 2019, the public deposits held by the Company was ₹ 7,471.4 million. There are no overdue deposits other than unclaimed deposits.

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

The above text has been approved by the Board of Directors in its meeting held on April 30, 2019 and is being issued with 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 30, 2019

Place: Mumbai

By order of the Board of Directors

 Pratap Salian
 Company Secretary

