ICICI Home Finance

Fixed Deposit

*0.35% extra interest for Senior Citizens

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 July 06, 2026

Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
39	7.30%	7.92%	7.05%	7.10%	7.30%
45	7.35%	8.13%	7.10%	7.15%	7.35%

0.25% additional interest for ICICI Group employees & 0.35% for senior citizen 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 July 06, 2026

Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	6.85%	6.85%	6.60%	6.65%	6.85%
>=24 to <36	6.95%	7.19%	6.70%	6.75%	6.95%
>=36 to <48	7.10%	7.62%	6.85%	6.90%	7.10%
>=48 to <=60	7.20%	8.02%	6.95%	7.00%	7.20%

0.25% additional interest for ICICI Group employees & 0.35% for senior citizen for Public deposits

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

For deposits >= ₹30.0 million, rates & tenure 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 0.35% per annum for all deposit schemes.
Eligibility: Individuals who have completed 60 years of age should be the first applicant/ depositor. One of the following documents must be submitted as a proof of age along with the application form Self attested copy of passport, Voter's ID card, Pan card. Aadhar card, Driving Licences, Secondary School Leaving Certificate, Life Insurance Policy, Birth Certificate issued by the competent authority or any other document acceptable to ICICI Home Finance Company Ltd.

Please refer clause 5 of Terms & Conditions for Premature Withdrawal

Deposits can be placed for any number of months between 12 & 60. For detailed information on interest rates offered, please visit our website www.icicihfc.com - Fixed Deposit Section.

"Interest Rates Are Subject To Change At The Sole Discretion Of ICICI Home Finance Company Ltd. And As Prescribed Under The Applicable Laws And The Rate Applicable Will Be The Rate Prevalent On The Date Of Deposit"
In case of renewal, amount of FD can be minimum of ₹10,000 and any additional amount should be in multiples of ₹1/-

Minimum Deposit Amount

Individuals 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) as per the risk limit.

KYC Compliance

Know Your Customer (KYC) Directions, 2025 Reserve Bank of India are applicable to Housing finance Companies.

For more details, please contact 1800 267 4455 (between 9.30 am. to 6.30 pm Monday to Saturday). Resident Indians can also apply online 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.

Scan to Book FD Online

ICICI Home Finance Company Limited

Date of deposit with the ICICI HFC Branch

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) **Nominee Name**

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

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

1. SOURCING DETAILS

HFC Employee Name:: ____________________ HFC Employee ID :

Broker's Name : IIFL Capital Services Limited Code No. : C 1 1 0 4 0 8

Employee Name : ____________________ Sub Broker Code :

Channel Name : ____________________ Branch SOL ID (applicable only for ICICI Bank)

Mobile No. City : ____________ State: ____________

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

2. LATEST PHOTOGRAPH

Affix photo of first Signatory (with cross signatures)

Affix photo of second Signatory (with cross signatures)

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

(IN BLOCK LETTERS)

Name of Sole/First Depositor
Mr. ☐ Mrs. ☐ Ms. ☐ Dr. ☐ Other ☐
PAN No.

Name of Second Depositor
Mr. ☐ Mrs. ☐ Ms. ☐ Dr. ☐ Other ☐
PAN No.

Name of Third Depositor
Mr. ☐ Mrs. ☐ Ms. ☐ Dr. ☐ Other ☐
PAN No.

Name of Guardian
(in case depositor is a minor)
Mr. ☐ Mrs. ☐ Ms. ☐ Dr. ☐ Other ☐
PAN No.

3. FIXED DEPOSITS SCHEME DETAILS

ICICI HFC Deposit Receipt/Advice No. (in case of renewal):

☐ **Renew only Principal amount** ☐ **Renew Principal and Interest amount**

Tenure: Months Days | Rate of Interest . %

Income Plans:

☐ Cumulative (Annualised yield on maturity) ☐ Monthly ☐ Quarterly ☐ Yearly

Maturity Instructions
(Tick whichever applicable)

☐ Renew only Principal amount
☐ Renew Principal and Interest amount
(for cumulative deposits)
☐ Payment on maturity

4. CATEGORY

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

5. DEPOSIT PAYABLE TO

Deposit Payable to: ☐ First Depositor
☐ First Depositor or Survivor

Senior Citizen (above 60 years)
☐ Yes ☐ No

6. MODE OF OPERATION

Incase of joint holding:

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

7. PAYMENT ACCOUNT DETAILS OF PRIMARY HOLDER

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

Amount of Deposit ₹

Mode of Payment ☐ Cheque ☐ RTGS/ NEFT

(Cheque/ RTGS/ NEFT No : ____________ Dated ____________)

(in words) ____________________

Bank Name: ____________________

Branch____________________

8. REPAYMENT ACCOUNT DETAILS OF PRIMARY HOLDER*

☐ Savings Account ☐ Current Account ☐ NRO Account

Account Number

11 Digit IFSC Code

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

. BANK ACCOUNT DETAILS OF JOINT HOLDERS

Second Depositor

Bank Name: ____________________

Branch____________________

☐ Savings Account ☐ Current Account ☐ NRO Account

Account Number

11 Digit IFSC Code

Third Depositor

Bank Name: ____________________

Branch____________________

☐ Savings Account ☐ Current Account ☐ NRO Account

Account Number

11 Digit IFSC Code

*We shall treat this as a consent for repayment of interest/principal amount in secondary holders' bank account in case the repayment fails in primary holder account.

9. TAX STATUS

Tax to be exempted: Yes ☐ No ☐ ☐ Form 121 ☐ Any other Tax Exemption Certificate (For 60 years of age and above)

If yes, proof submitted Yes ☐ No ☐

Fixed Deposit Receipt/Advice 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/Advice

Nomination 1

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

Name of Nominee ____________ **Share** ___ %

House/ Flat No. ____ Bldg. Name ____________

Street ____________

Area ____________ City ____________

Pin ______ STD Code ______ Mobile No. ____________

State ____________ Email id. ____________

Relationship with depositor, if any ____________ Age ___

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 Date of birth D D M M Y Y Y Y

Name of witness ____________ Signature of witness____________

Address(es) of witness(es) ____________

Nomination 2

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

Name of Nominee ____________ **Share** ___ %

House/ Flat No. ____ Bldg. Name ____________

Street ____________

Area ____________ City ____________

Pin ______ STD Code ______ Mobile No. ____________

State ____________ Email id. ____________

Relationship with depositor, if any ____________ Age ___

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 Date of birth D D M M Y Y Y Y

Name of witness ____________ Signature of witness____________

Address(es) of witness(es) ____________

Nomination 3

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

Name of Nominee ____________ **Share** ___ %

House/ Flat No. ____ Bldg. Name ____________

Street ____________

Area ____________ City ____________

Pin ______ STD Code ______ Mobile No. ____________

State ____________ Email id. ____________

Relationship with depositor, if any ____________ Age ___

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 Date of birth D D M M Y Y Y Y

Name of witness ____________ Signature of witness____________

Address(es) of witness(es) ____________

Nomination 4

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

Name of Nominee | Share %

House/ Flat No. | Bldg. Name

Street

Area | City

Pin | STD Code | Mobile No.

State | Email id. ______________________________

Relationship with depositor, if any | Age

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 Date of birth D D M M Y Y Y Y

Name of witness ____ Signature of witness______________

Address(es) of witness(es) ____

11. CURRENT ADDRESS (IN BLOCK LETTERS)

House/ Flat No. | Bldg. Name

Street

Area | City

Pin | STD Code | Resi No.

State | State/UT Code** | Country Code**

Mobile No. | **E-mail Id** (Mandatory) ______________________________

Preferred mailing address: ☐ Current Address ☐ Permanent address

DECLARATIONS BY DEPOSITOR/S

1. We have read and understood and hereby agree to the terms and conditions as applicable to my account set forth. We understand that the terms and conditions are subject to changes/revision from time to time at the sole discretion of ICICI Home Finance / or as required under applicable laws.
2. I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit but, on demise of the first depositor, the deposit may be payable to the survivor or the nominee, as applicable. The beneficial owner should be treated as the payee for the purpose of tax deduction at source under Section 194A of the Income Tax Act, 2025. I/We agree, undertake and authorise ICICI Home Finance Company, its Group Companies to exchange, share and part with all information relating to my/our investment/financial details and financial history/information to ICICI Bank Ltd./ICICI Group Companies/Financial Institutions/Credit Bureaus/Agencies/Statutory Bodies as may be required and shall not hold ICICI Home Finance Company Ltd., ICICI Bank Ltd. and ICICI Group companies liable for use of this information.
3. I/We further declare that, we are authorised to make this deposit in the above-mentioned scheme and that the amount to be kept in the deposit has been acquired through legitimate sources and does not involve directly or indirectly any proceeds of a scheduled offence under the Prevention of Money Laundering Act, 2002 and / or is not designed for the purpose of contravening or evading any of the provisions of the Prevention of Money Laundering Act, 2002 and/or any rules, regulations, notifications, guidelines or directions made there under and as amended from time to time. We shall provide any further information and fully co-operate in any investigations as and when required by the Company in accordance with the applicable Law.
4. I/We shall inform the Company regarding any change in employment, residential status, address and 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 or alteration in my/our communication address or any details supplied.
5. ICICI Home Finance reserves the right to reject any application without providing any reason. ICICI Home Finance reserves the right to retain the application forms and documents provided therewith, including photographs, and will not return the same to us.
6. I/We hereby declare that all particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and upto date in all respects are to the best of our knowledge and belief.
7. 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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 into the NRO account.
13. I/We have gone through the financial and other statements/particulars/representation furnished/made by ICICI Home Finance which are available on www.icicihfc.com and after careful consideration I/We am/are making the deposit with the ICICI Home Finance at my/our own risk and volition.
14. 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.
15. I/We, hereby explicitly consent to and authorize ICICI HFC to download/fetch my CKYCRR record for the purpose of processing fixed deposit application or for periodic updation and also authorize ICICI HFC to update my/our registered mobile number in the CKYCRR records or any other records for the purpose of fixed deposit application with ICICI HFC and also authorize ICICI HFC to or any other related purposes. I/ We hereby understand that this updation is necessary to facilitate OTP - based authentication for KYC record retrieval as prescribed under applicable laws.

ADDITIONAL DECLARATION

• I hereby declare that the details furnished above and on Know Your Customer (KYC) form are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein, immediately. • In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. • I further declare that the deposit made under the deposit application is through legitimate source and does not include directly/ indirectly any proceeds of schedule of offence and/or is not designed for the purpose of contravention or evasion under any law. • I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address • I/We hereby submit that I am / We are providing the proof of possession of Aadhar as KYC document voluntarily at my/ our own discretion and I/We are aware that certain other documents can also be submitted as KYC documents.

• ICICI HFC is registered and regulated by a financial regulator, and is therefore classified as a Financial Information Provider ("FIP"). I/We understand and consent to ICICI HFC consolidating and sharing our Deposit information and financial information with the requesting financial entity through any RBI-licensed Account Aggregator, in accordance with applicable laws.

Signature or thumb impression of Depositor/s

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

<table>
<tr><th>CATEGORY</th><th>LIST OF DOCUMENTS TO BE SUBMITTED FOR KYC COMPLIANCE</th></tr>
<tr><td>Individuals Legal Name and Any Other Names Used (Any One for Identity Proof and Any One for Current Address Proof)</td><td><u>Identity Proof</u>
• Passport
• Driving License issued by Regional Transport Authority
• Voter ID
• Job card issued by NREGA signed by State Government Officer
• Letter from National Population Register
• Proof of possession of complete Aadhaar number

<u>Address proof</u>
• Passport
• Driving License issued by Regional Transport authority
• Voter ID
• Job card issued by NREGA signed by State Government Officer
• Letter from National Population Register
• Proof of possession of complete Aadhaar number
• Copy of PAN or Form 60 as per policy
• Recent Photograph

<u>Deemed OVD:</u>
When OVD does not have updated address, client can submit any one of the below alternatives for the limited purpose of address proof:
• Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);
• Property or Municipal tax receipt;
• Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address
• Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.</td></tr>
<tr><td>Non Resident Applicants/Oci Customers</td><td>• Copy of PAN or Form 60 as per policy

<u>Identity Proof</u>
• Passport (Indian or Overseas) Attestation required

<u>Proof of Communication Address, Indian or Overseas (Anyone) as per the below list (Attestation required)</u>
• Indian Passport and Valid Visa/Work Permit/Residence permit card
• Overseas Passport and OCI card (Address on OCI card to be captured) (Attestation required)
• Driving License (Indian or Overseas)
• Proof of possession of Aadhaar Card
• Voter Identity Card
• NREGA Job Card
• Letter issued by National Population Register</td></tr>
</table>

KNOW YOUR CUSTOMER (KYC) FORM* - INDIVIDUAL

The information is sought under Prevention of Money Laundering Act, 2002, the rules notifed 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	Second	Third/ Guardian
	Mr./Mrs./Ms./Dr.	Mr./Mrs./Ms./Dr.	Mr./Mrs./Ms./Dr.
NAME (IN BLOCK LETTERS AS PER ID PROOF)			
Gender	☐ Male ☐ Female ☐ Transgender	☐ Male ☐ Female ☐ Transgender	☐ Male ☐ Female ☐ Transgender
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
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** (Only in case of Other Citizenship)	☐ Indian/ ☐☐ Country Code** (Only in case of Other Citizenship)	☐ Indian/ ☐☐ Country Code** (Only in case of Other Citizenship)
Permanent Account Number (PAN*) (Attach self-attested copy of PAN Card/ Form 60*)			
Mobile No			
Email ID (Mandatory)			
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	☐ Passport ☐ Voter's ID Card ☐ Aadhar Card ☐ Others ☐ Driving 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 ☐ O-Others ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student) ☐ B-Business ☐ X- Not Categorised	☐ S-Service ☐ Private Sector ☐ Public Sector ☐ Govt. Sector ☐ O-Others ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student) ☐ B-Business ☐ X- Not Categorised	☐ S-Service ☐ Private Sector ☐ Public Sector ☐ Govt. Sector) ☐ O-Others ☐ 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 +	______ or ☐ Less than ₹1 lakh ☐ ₹1-3 Lakh ☐ ₹3-5 lakh ☐ ₹5-10lakhs ☐ ₹10 lakhs +	______ 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			
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 ☐ Aadhar Card ☐ Voter's ID Card ☐ Driving License	☐ Passport ☐ Job card by NREGA ☐ Aadhar Card ☐ Voter's ID Card ☐ Driving License

(# Driving Licence not accepted as a proof of address for the state of Maharashtra)

Person with Disability* (*If the field is left blank, we understand that the depositor has no disability)	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
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)........................

Signature/Thumb impression of Depositor/s

Sole/ First Depositor	Second Depositor	Third Depositor/ Guardian

Terms & Conditions - ICICI Home Finance Fixed Deposit Scheme

The Company shall, at its discretion, accept FDs, under the ICICI Home Finance Fixed Deposit Scheme (the 'Scheme') subject to the below mentioned terms and conditions.

1) MODE OF ACCEPTANCE:

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

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. Each application shall be accompanied by a separate Cheque/DD.

c. Payment Gateway: In case applying for Online FD through our website (www.icicihfc.com), the payment will be required to be done primarily via net banking. Alternatively, payment can also be done through (i) Debit Card, (ii) Unified Payments Interface (BHIM-UPI), (iii) 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, documents as per policy of the Company and Cheque/DD, if any, need to be delivered to the local/nearest branch/corporate office of the Company. FD application can be done by Resident Indian Individuals online on the official website of the Company as well.

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

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 depositors primarily through ECS/NEFT/RTGS where the 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 Sole/First applicant has an account with ICICI Bank Limited. 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 uncashed interest instruments(s) in the name of the Sole/First applicant/depositor, if any, would have to be surrendered to the Company.

4) RENEWAL/REPAYMENT OF DEPOSIT:

a. For renewal or repayment of deposit, the discharged deposit receipt or E-FDA (E-FDA is optional, other than in few conditions) 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 depositor 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.

c. 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.

d. 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. In case the maturity/interest payment date falls on a holiday, the said payment shall be made on the succeeding business day.

e. The Company will send intimation letters/emails with regard to the details of the maturity of the deposit at least 14 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.

f. In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the natural/legal guardian.

g. DARPAN Registration for Non-Profit Organization/ Public Charitable or Religious Trust/Charitable or Religious Society/ Company registered under Section 8 of the Companies Act, 2013:

As per Reserve Bank of India (Non-Banking Financial Companies – Know Your Customer) Directions, 2025, if any entity falls under the above mentioned category, then it is mandatory for all such entity/ies to provide their DARPAN Registration number of NITI Aayog. If entity/ies are not registered, they will have to ensure registration at https://ngodarpan.gov.in and then provide their DARPAN Registration number with the Company.

If an existing customer for FD falls under the above-mentioned category, then they are required to comply with Reserve Bank of India (Non-Banking Financial Companies Know Your Customer) Directions, 2025. The Company will provide renewal intimation letters at least 15 days prior to maturity where-in for such customers DARPAN Registration number will be sought. If any customer fails to do so, their FD shall be treated as matured on maturity in case of auto-renewal cases and it will not be auto-renewed since this is a regulatory requirement.

5) PREMATURE WITHDRAWAL OF THE DEPOSIT:

As per the Reserve Bank of India (Housing Finance Companies) Directions, 2025, no premature withdrawal is allowed for a period of first 3 months from the date of deposit, except in the following cases:

1.'Tiny deposit' (aggregate deposits up to ₹10,000 of sole and first named depositor) may prematurely be paid to individual depositors, before the expiry of 3 months from the date of acceptance of such deposits, in entirety, without interest;

2. In case of other public deposits, not more than 50% of the amount of the principal sum of deposit or ₹5 lakhs, whichever is lower, may be prematurely paid to individual depositors, before the expiry of 3 months from the date of acceptance of such deposits, without interest;

3. In cases of critical illness, 100% of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest;

4. In the event of death of a depositor, a HFC shall repay prematurely, only against submission of proof of death, to the satisfaction of the company, with interest at the contracted rate up to the date of repayment.

In case of premature withdrawal, the following rates shall apply:

Premature Withdrawal[1]	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 under same scheme by the Company

For premature withdrawals of deposits, the duly discharged FDR signed by all the depositors with revenue stamp of requisite value or E-FDA must be surrendered to the Company.

6) TAX DEDUCTION AT SOURCE (TDS):

In accordance with and as per the provisions of Section 393(1) of the Income Tax Act, 2025 (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 ₹10,000/- on consolidated amount in case of multiple fixed deposit are placed by the customer. This exemption is not applicable for non-resident depositors where tax at source is deducted under Section 393(2) of the Act. As per Section 397 – Compliance and reporting of the Act, a valid Permanent Account Number (PAN) is mandatory where tax is deductible at source and accordingly, Form 121 should not be accepted in case where PAN is not valid and TDS at the higher rate of 20% shall be deductible and will not be reversed once deducted and paid to the Government.

The default tax regime for resident individuals shall be the new tax regime. Form 121 can be submitted by individuals below 60 years of age/ HUFs/ Trusts in case the declared total taxable income is less than or equal to ₹4,00,000/- for concerned financial year. Form 121 can be submitted by resident individuals who are of the age 60 years or more, if declared total taxable income is less than or equal to ₹12,00,000/- for concerned financial year. Further, details in this regard are provided in the application form.

Additional Terms & Conditions

1) JOINT DEPOSITS:

Deposits can be made in joint names with a maximum of three persons. 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).

2) DEPOSIT IN THE NAME OF A MINOR:

Deposits in the name of a minor will be accepted provided such minor is represented by his/her natural or legal guardian and the Application Form for the deposit is signed by the natural/legal guardian, on behalf of the minor.

3) NOMINATION:

The Depositor(s), whether individually or jointly, can make up to four nominations. Holder of Power of Attorney or a guardian applying on behalf of a minor cannot nominate. Name of the nominee shall be given on the deposit receipt/E-FDA, unless mentioned otherwise.

4) LOAN AGAINST DEPOSITS:

Loan against Deposit may be availed from the Company after 3 months from the date of deposit. This facility is not available for deposits from minors and Non-Resident Indians (NRIs). For more details, visit www.icicihfc.com/fixed-deposit

5) NON-RESIDENT INDIANS (NRIs):

Deposits would be accepted from NRIs and Person of Indian Origin resident outside India for a maximum period of 3 years and in accordance with the applicable regulations. Payment of interest and the repayment of deposit shall be made only by credit to NRO (Non-Resident Ordinary) Account. Income tax at source will be deducted as applicable to non-residents.

6) SUCCESSION:

Where the nominee predeceases the depositor(s) and 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 from an appropriate court in India or any other document as may be deemed fit by the Company.

7)ELECTRONIC FIXED DEPOSIT ADVICE (E-FDA):

a) E-FDA will be delivered to the first applicant/depositor given in the application form at the time of new FD booking or renewal of the existing FD via SMS on the registered mobile number/registered e-mail id as well as on FD portal login access of the primary account holder or in any other manner that the Company may deem fit after realization of Cheque/DD/Credit of funds in Company's account.

b) E-FDA is 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. FD receipt will be issued to the depositor on demand only one time during the tenor. For premature withdrawal of the FD due to the account holder's death, where the mode of operation is "single" or "jointly," the nominee/claimant must provide the E-FDA and supporting KYC documents for release.

8) WAIVER:

No failure, delay or partial exercise by the Company in invoking any right, power or privilege hereunder shall operate as a waiver of its rights.

9) INDEMNITY:

a) The Depositor hereby agrees that the Depositor shall, at his/its own expense, indemnify, defend and hold harmless the Company from and against any and all liability, loss or damage that may occur, arising from or relating to the operation of fixed deposit by the Depositor or breach, nonperformance or inadequate performance by the Depositor of any of these terms, breach of representations, misrepresentations, misconduct and/or negligence of the Depositor in performance of its obligations.

b) Under no circumstances shall the Company be liable to the Depositor for any indirect, incidental, consequential, special or exemplary damages in connection with the services.

10) TAX BENEFITS:

There is no specific tax benefit available on this Fixed Deposit under the prevailing provisions of the Income Tax Act, 2025.

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/Advice, 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 or registered email ID 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/advice, interest or refund Cheque/DD, the Company may issue a duplicate fixed deposit receipt/advice, 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 89 OF THE RESERVE BANK OF INDIA (HOUSING FINANCE COMPANIES) DIRECTIONS, 2025:

a) In Case of any deficiency of the Company in 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 or National Company Law Tribunal, Mumbai Bench at: 4th Floor, MTNL Exchange Building, Near G.D. Somani Memorial School, G.D.Somani Marg, Cuffe Parade, Mumbai-400005.

c) The financial position of the Company as disclosed and the representations made in the application form are true and correct. Further the Company and its Board of Directors are responsible for the correctness and veracity thereof.

d) The Company is within the regulatory framework of the Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India or National Housing Bank does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinions expressed by the Company, and for repayment of deposit/ discharge of liabilities by the Company.

14) GENERAL:

a) The Company reserves the right to reject any application for deposit or renewal of deposit without assigning any reason thereof.

b) Interest Rates are subject to change and the rate applicable will be the rate prevalent as on the date of Deposit.

c) The terms and conditions mentioned herein are to be read in conjunction with and in addition to all other terms and conditions as specified in the relevant application form.

d) The Company has the right to change, amend, add or delete any of the terms and conditions governing the fixed deposit and it shall give notice of the same to the applicant/depositor, in accordance with the applicable guidelines. Disputes, if any, arising in connection with the fixed deposit scheme, will be subject to the jurisdiction of Courts and Tribunals of Mumbai.

Branch list

Sr No.	State/UT	Branch
1	Andhra Pradesh	Guntur, Nellore, Kurnool, Rajahmundry, Kakinada, Tirupati, Bhimavaram, Ongole, Machilipatnam, Vijayawada, Eluru, Visakhapatnam, Vizianagaram
2	Chandigarh	Chandigarh
3	Chhattisgarh	Raipur- Canal Road, Raipur – Bhatagaon, Bilaspur, Durg
4	Delhi	Karol Bagh, Janakpuri, Pitampura, Laxmi Nagar, Model Town, Dwarka, Lajpat Nagar
5	Gujarat	Ahmedabad-Nikol, Ahmedabad – Navrangpura, Ahmedabad - SG Highway, Surat, Vadodara-Jetalpur Road, Vadodara – Waghodia Road, Rajkot, Mehsana, Bhavnagar, Gandhidham, Anand, Junagadh, Bharuch, Morbi, Ahmedabad-Chandkheda, Ahmedabad-Bopal, Ahmedabad- Narol, Palanpur, Himmatnagar, Patan, Modasa, Vapi
6	Haryana	Rohtak, Hissar, Ambala, Karnal, Yamunanagar, Faridabad, Gurgaon- Sector 29, Gurgaon – Sohna Road, Panchkula, Panipat, Sonipat
7	Jharkhand	Ranchi
8	Karnataka	Bengaluru-Yeshwantpur, Bengaluru-JP Nagar, Bengaluru - Sahakar Nagar, Bengaluru-Koramangala, Bengaluru - JP Nagar (REL), Bengaluru-Kalyan Nagar, Bengaluru –Vijayanagar, Bengaluru - Marathahalli, Bengaluru-Kengeri Hubballi, Belgaum, Gulbarga, Davangere, Shimoga, Hasan, Mysore.
9	Kerala	Trivandrum, Kochi, Kollam, Thrissur, Palakkad, Kottayam, Kozhikode
10	Madhya Pradesh	Indore - Navlakha, Indore-Vijaynagar, Indore-Phooti Kothi, Indore- MG Road, Gwalior, Jabalpur, Sagar, Guna, Ujjain, Satna, Pithampur, Dhar, Ashta, Vidisha, Mandsaur, Dewas, Bhopal, Ratlam.
11	Orissa	Bhubaneswar
12	Puducherry	Puducherry
13	Punjab	Ludhiana, Amritsar, Patiala, Bhatinda, Jalandhar, Ferozpur, Pathankot, Kharar
14	Maharashtra	Mira Road, Dombivali, Vashi, Boisar, Panvel, Badlapur, Nagpur, Aurangabad, Amravati, Jalgaon, Ahmednagar, Kolhapur, Sangli, Satara, Ratnagiri, Latur, Andheri HFC Tower(Corporate office), Andheri HFC Tower(Branch), Andheri HFC Tower (Extension), Buldhana, Baramati, Chandrapur, Nashik Road, Nagpur - Wardha Road, Pune - Kharadi, Vasai, Thane, Borivali, Akola, Kalyan, Solapur, Virar, Nashik, Pune - Wakad, Pune- Shivajinagar, Pune - Baner, Pune - Vishrantwadi, Pune – Chinchwad, Pune-Hadapsar, Dhule, Nanded, Nashik - Panchvati, Nagpur - CA Road, Malad West, CBD Belapur
15	Rajasthan	Sri Ganganagar, Jaipur - Mansarover Link Road, Jodhpur, Kota, Ajmer, Udaipur, Beawar, Bikaner, Alwar, Pali, Sikar, Jaipur - Kalwar Road, Jaipur -Jagatpura, Jaipur - Vidyadhar Nagar, Chomu, Dausa, Kotputli, Tonk, Chittorgarh, Jaipur -C Scheme, Bhilwara, Bhiwadi, Jaipur - Vaishali Nagar, Kekri, Hanumangarh, Balotra
16	Tamil Nadu	Chennai – Annanagar, Chennai - T Nagar, Chennai-Tambaram, Coimbatore, Madurai, Trichy, Salem, Tirunelveli, Tiruppur, Vellore, Tuticorin, Tenkasi, Nagercoil, Hosur, Erode
17	Telangana	Hyderabad - Kukatpally, Secunderabad - S.D.Road, Secunderabad - S.D.Road(Ops), Hyderabad - Punjagutta, Hyderabad - Dilsukhnagar, Hyderabad - Kompally, Hyderabad - Kokapet, Hyderabad-Shamshabad, Hyderabad- ECIL, Warangal, Khammam, Hyderabad - Ameerpet, Hyderabad - Ameerpet NDMA, RC Puram, Nizamabad , Sangareddy,
18	Uttar Pradesh	Agra, Meerut, Allahabad-Prayagraj, Kanpur, Bareilly, Lucknow- Gomti Nagar, Lucknow-Arjunganj, Lucknow- Transport Nagar, Saharanpur, Jankipuram, Gorakhpur, Mathura, Pilibhit, Moradabad, Jhansi, Kaushambi, Varanasi, Noida, Greater Noida
19	Uttarakhand	Haridwar, Dehradun- GMS Road, Dehradun- Cross Road Mall, Dehradun – Haridwar Road, Kashipur, Rudrapur, Roorkee, Vikasnagar, Haldwani
20	West Bengal	Kolkata-AJC Bose Road, Kolkata-Suburban Howrah, Siliguri
21	Bihar	Patna
22	Assam	Guwahati, Silchar

ICICI Home Finance Company Limited

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

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

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

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

For any details or queries, you can contact us at 18002674455 or Email us at customer.care@icicihfc.com. If you are not satisfied with the resolution, please write to us at nodal.office@icicihfc.com or contact us on 022-66493844. Further details about the nodal officer and escalation matrix is mentioned on the Company's website www.icicihfc.com.

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 and 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 : Suvalaxmi Chakraborty
Occupation : Service
Address : Flat no. B/1607, 16th Floor, Ashok Towers, Dr. Ambedkar Road, Next to ITC Grand Hotel, Parel, Mumbai-400012

Name : Ajay Kumar Gupta
Occupation : Service
Address : ICICI Bank Towers, Bandra-Kurla Complex, Mumbai - 400051

Name : Sandhya Gadkari Sharma
Occupation : Retired Executive
Address : B-2006, Ashok Towers, Dr. Ambedkar Road, Next to ITC Grand Central Hotel, Parel, Mumbai-400012

Name : Dilip Kumar Pal
Occupation : Retired Executive
Address : 101 Shwetha Apartment, N.M. Kale Road, Agarbazar, Prabhadevi, Mumbai- 400028

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 (%)
March 2026	11,198.9	8,602.7	6.0%
March 2025	9,587.2	7,441.5	5.5%
March 2024	7,384.5	5,723.2	5.0%

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, 2026	At March 31, 2025
Share Capital	14,306.0	13,315.4
Reserve & Surplus	45,860.2	33,092.7
Non Current Liabilities	203,332.3	178,360.3
Secured Borrowings	157,718.0	143,315.1
Unsecured Borrowings	45,147.1	34,392.7
Others	467.2	652.5
Current Liabilities	77,707.9	74,857.6
Secured Borrowings	39,554.1	37,238.8
Unsecured Borrowings	30,708.4	32,245.6
Others	7,445.4	5,373.2
Deferred Tax Liabilities (Net)	2,348.7	1,543.9
Provisions	456.9	290.2
Short Term	249.8	190.9
Long Term	207.1	99.3
Total	**344,012.0**	**301,460.1**

(₹ in million)

Assets #	At March 31, 2026	At March 31, 2025
Fixed Assets[1]	1,714.0	2,044.0
Investments	8,307.6	4,857.1
Deferred Tax Assets	-	-
Loans	321,115.5	281,178.2
Current Assets & Other Loans & Advances	12,874.9	13,380.8
Misc. Expenses (To The Extent Not Written Off)	-	-
Total	**344,012.0**	**301,460.1**

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, 2026	At March 31, 2025
Income Tax Matters In Appeals	378.2	357.5
Service Tax/Gst Matters	17.9	7.6
Claims Filed Against Company But Not Acknowledged As Debt	2.0	47.1

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, 2026	Non-Fund Based At March 31, 2026
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	2,038.35	-

i) In terms of Reserve Bank of India (Housing Finance Companies) Directions, 2025, the Company can borrow up to 12 times of the net owned funds, on or after March 31, 2026, i.e. ₹ 550,596.0 million (NOF at March 31, 2026 stands at ₹ 45,883.0 million), out of which, not more than 1.5 times the net owned funds can be by way of public depos-its, i.e. ₹ 68,824.5 million. At March 31, 2026, the aggregate public deposits held by the Company was ₹ 35,587.0 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 FY2026

k) We declare that: (1) the Company has complied with the provisions of the RBI Master Directions applicable to it, (2) the compliance with the applicable directions/rules 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 representa-tions 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 13, 2026 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 submitted with the National Housing Bank.

By order of the Board of Directors

Date: April 13, 2026
Place: Mumbai

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* D D – M M – Y Y Y Y

Gender* ☐ M - Male ☐ F- Female ☐ T- Transgender

PAN* ☐☐☐☐☐☐☐☐☐☐ ☐ Form 60 furnished

☐ 2 PROOF OF IDENTITY AND ADDRESS *

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

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☐ PHOTO*

Address

Line 1*

Line 2

Line 3 City/Town/ Village*

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

☐ 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.

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 co
☐ Self Declaration

X X X X X X X X ☐☐☐☐

X X X X X X X X ☐☐☐☐

X X X X X X X X ☐☐☐☐

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 (Mandatory)

Mobile Email ID (Mandatory)

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: D D - M M - Y Y Y Y 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 D D - M M - Y Y Y Y

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

Additional Information for NRI Applicant(s)

☐ I/We hereby confirm that the amount of deposit shall be debited from my NRO account only, and the deposit shall not represent inward remittances or transfer of funds from NRE/ FCNR (B) accounts into the NRO account. I further agree and acknowledge that the deposit shall be accepted on a non-repatriation basis only. Tax Deducted at Source will be deducted as applicable to NRO deposit of NRIs/PIOs.

Applicant 1
(To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)

ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence*

(Residence for tax purposes in jurisdiction(s) outside India)

PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*

Aadhaar Number

Place / City of Birth* ISO 3166 Country Code of Birth*

☐ ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)

☐ Same as Current / Permanent / Overseas Address details ☐ Same as Correspondence / Local Address details

Line 1*

Line 2

Line 3 City / Town / Village*

State* ZIP / Post Code* ISO 3166 Country Code*

Applicant 2
(To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)

ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence*

(Residence for tax purposes in jurisdiction(s) outside India)

PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*

Aadhaar Number

Place / City of Birth* ISO 3166 Country Code of Birth*

☐ ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)

☐ Same as Current / Permanent / Overseas Address details ☐ Same as Correspondence / Local Address details

Line 1*

Line 2

Line 3 City / Town / Village*

State* ZIP / Post Code* ISO 3166 Country Code*

Applicant 3
(To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)

ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence*

(Residence for tax purposes in jurisdiction(s) outside India)

PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*

Aadhaar Number

Place / City of Birth* ISO 3166 Country Code of Birth*

☐ ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)

☐ Same as Current / Permanent / Overseas Address details ☐ Same as Correspondence / Local Address details

Line 1*

Line 2

Line 3 City / Town / Village*

State* ZIP / Post Code* ISO 3166 Country Code*