

Fixed Deposit Form

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

FOR INDIVIDUALS

Electronic Clearing Service (ECS)
Payment of interest will be made to applicants / depositors through ECS for Quarterly & Monthly income plans for all locations where ECS facility is available whereas for Annual / Cumulative income plans applicants / depositors can opt for interest warrants or ECS facility.

TAX DEDUCTION AT SOURCE
No Tax would be deducted at source (TDS) if interest credited / paid or likely to be credited / paid to a resident during the financial year does not exceed Rs. 5,000/-.

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

Rates Effective From March 15, 2010

*** Annual / Cumulative Income Plan**

Period (Months)	Deposits (Amount in Rs.)	Rate of Interest (% per annum)
15 mths	< = Rs. 1 cr	7.25%
30 mths	< = Rs. 1 cr	7.75%
40 mths	< = Rs. 1 cr	7.80%
60 mths	< = Rs. 1 cr	8.25%

Minimum deposit amount Rs. 10,000/-

*** Quarterly Income Plan**

Period (Months)	Deposits (Amount in Rs.)	Rate of Interest (% per annum)
15 mths	< = Rs. 1 cr	7.05%
30 mths	< = Rs. 1 cr	7.55%
40 mths	< = Rs. 1 cr	7.60%
60 mths	< = Rs. 1 cr	8.00%

Minimum deposit amount Rs. 20,000/-

*** Monthly Income Plan**

Period (Months)	Deposits (Amount in Rs.)	Rate of Interest (% per annum)
15 mths	< = Rs. 1 cr	7.00%
30 mths	< = Rs. 1 cr	7.50%
40 mths	< = Rs. 1 cr	7.55%
60 mths	< = Rs. 1 cr	7.95%

Minimum deposit amount Rs. 40,000/-

*** Cumulative Option**

Period (Months)	Rate of Interest (% per annum)	Maturity Amount for a Deposit of Rs. 1,000*		Maturity Deposit Without TDS (RS)**	
		General	Senior Citizen	General	Senior Citizen
15 mths	7.25%	919.39	964.44	68900	65700
30 mths	7.75%	2059.95	2158.88	59000	57000
40 mths	7.80%	2852.97	2993.33	54500	52400
60 mths	8.25%	4864.13	5105.99	44100	41700

Minimum deposit amount Rs. 10,000/-

Deposits for Senior Citizens
Rate of Interest: Rates applicable on the date of deposit and plus additional rate of 0.35% per annum for all special schemes.
Eligibility: Individuals who have completed 60 years of age should be the first applicant / depositor. One of the following documents must be submitted as proof of age along with the application form –
• Self-attested copy of Passport, Voter ID Card, PAN Card, Driving Licences, Secondary School Leaving Certificate, Life Insurance Policy, Birth Certificate issued by the competent authority, or any other document acceptable to ICICI Home Finance Company Ltd.

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

Interest compounded annually. Deposits can be placed for any number of months between 12 & 84.
"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" 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, contact our call centre (for nos. refer to the last page of the form) or SMS HFC FD <Your city name> to 5676766

Terms & Conditions - ICICI Home Finance Fixed Deposit Scheme

ICICI Home Finance Company Limited herein after referred, to as ('ICICI Home Finance' or 'the Company') shall, at its discretion, accept Fixed Deposits, under the ICICI Home Finance Fixed Deposit Scheme (the Scheme) subject to the following terms and conditions:

1. **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 Rs. 10,000/- under Annual/ Cumulative income plan
 - Minimum Rs. 20,000/- under Quarterly income plan
 - Minimum Rs. 40,000/- under Monthly income plan
 Any additional amount should be in multiples of Re. 1/-.

2. **PAYMENT INSTRUCTION:** Cheque/DD should be drawn in favour of "ICICI Home Fin FD A/c" and marked "Account Payee only". The Application Form number and name of the applicant ("Applicant") should be mentioned on the reverse of the Cheque/DD. Cheque/DD should be payable at the ICICI Bank location, where the Application Form is being submitted. Only local clearing cheques would be accepted. Single and separate Cheque/DD should accompany each application. Outstation depositors can send demand draft after deducting the demand draft charges. DD should be payable at ICICI Bank location only. In respect of payment of interest and redemption proceeds, the Company may, at its discretion, issue at par Warrant/Cheque/DD.

3. **SUBMISSION OF APPLICATION FORMS:** Application Forms duly completed, along with the Cheque/DD can be delivered to the local/ nearest ICICI Home Finance Branch.

4. **INTEREST PAYMENTS:** For all deposit products where the deposit amount is Rs. 10 Lakhs or more, interest will be payable from the date of realization of the Cheque/Demand Draft.

Interest on deposits placed under Monthly Income Plan, Quarterly Income Plan and Annual Income Plan shall be paid on fixed dates. Monthly interest payment dates will be the last day of each month. The standard quarterly interest payment dates are March 31, June 30, September 30 & December 31 every year. Under Annual Income Plan, the interest will be paid once a year, after the end of the financial year.

Please note that all payments for part periods shall be made on pro-rata basis. If a deposit is made within a period of 20 days prior to a standard interest payment date, the interest for the part period will be paid on the next standard interest payment date.

Under the Cumulative Income Plan, interest will accrue on March 31 every year and the accumulated interest will be paid on maturity Amount (including interest and tax deducted at source, if any) shall not exceed the total maturity amount as calculated on a year on year basis of compounding.

Payment of interest will be made to applicants / depositors through ECS/NEFT/RTGS for Quarterly & Monthly income plans for all locations where ECS/NEFT/RTGS facility is available whereas for Annual/ Cumulative income plans applicants / depositors can opt for interest warrants or ECS/NEFT/RTGS facility.

Interest will be paid only through ECS/NEFT/RTGS at all centres where this facility is available. Where ECS/NEFT/RTGS facility is not available, payments will be in the form of Warrant/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". In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the guardian. If the depositor provides the details of account number and the bank branch, the same would be printed on the face of the interest warrant(s). ECS/NEFT/RTGS would avoid fraudulent encashment of interest warrant(s). 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 warrant(s) in the name of the Sole/First Applicant/Depositor, if any, would have to be surrendered to the Company.

Presently ECS/NEFT/RTGS facility is available at below mentioned centers:

- Delhi • Ludhiana • Amritsar • Jalandhar • Chandigarh • Shimla • Jammu • Kanpur • Allahabad • Varanasi • Lucknow • Dehradun • Gorakhpur • Agra • Jaipur • Bhilwara • Udaipur • Jodhpur • Rajkot • Ahmedabad • Baroda • Surat • Mumbai • Panaji • Pune • Sholapur • Kolhapur • Nasik • Aurangabad • Nagpur • Indore • Bhopal • Gwalior • Jabalpur • Raipur • Hyderabad • Tirupati • Vijayawada • Nellore • Vizag • Kakinada • Bangalore • Mysore • Mangalore • Hubli • Chennai • Pondicherry • Madurai • Salem • Erode • Coimbatore • Tirupur • Calicut • Trichur • Cochin • Trivendrum • Kolkatta • Burdwan • Durgapur • Siliguri • Bhubaneswar • Guhawati • Patna • Jamshedpur • Ranchi • Dhanbad • Asansol • Jamnagar • Udupi • Trichy • Gadag • Belgaum

5. **JOINT DEPOSITS:** Deposits can be made in joint names with a maximum of three persons. The names of all the depositors and address of the first depositor will be entered in the ledger and register of depositor(s). The interest on deposits in joint names will be paid to the first depositor for the purpose of deduction of tax at source and any discharge given by him/her will be binding on the joint depositor(s).

6. **DEPOSIT IN THE NAME OF A MINOR:** Deposits in the name of a minor will be accepted provided such minor is represented by his natural or legal guardian and the Application Form for the deposit is signed by the natural/legal guardian, on behalf of the minor. All communication in relation to the deposit will be addressed to the guardian.

7. **NOMINATION:** The applicants/depositors, whether singly or jointly, can make only one nomination for each deposit. Holder of Power of Attorney or a guardian applying on behalf of a minor cannot nominate. Applicant(s)/Depositor(s) are advised to provide the specimen signature of the nominee to expedite the transmission of the Deposit(s) to the nominee in the event of demise of the applicant(s)/depositor(s). Name of the nominee shall be given on the deposit receipt.

8. **SUCCESSION:** Where a nomination has not been made or the nominee predeceases the applicant(s)/depositor(s), the provisions of this paragraph will apply. In the event of the demise of the sole/all holder(s) of the Fixed Deposit, the Company will recognize the executor or administrators of the deceased applicants/depositors, or holder of Succession Certificate or any other legal representative as the holder of the title to the Fixed Deposits. The Company shall not be bound to recognize such executor or administrator unless such

executor or administrator obtains Probate or Letter of Administration or Succession Certificate or other legal representation, as the case may be, from an appropriate court in India. The Company at its absolute discretion, may in any case, dispense with the production of Probate or Letter of Administration or Succession Certificate or other legal representation.

9. **FIXED DEPOSIT RECEIPT (FDR):**

- a) The FDR will be forwarded to the address of Sole/First Applicant/Depositor given in the Application Form, by Registered Post or Courier or in any other manner that the Company may deem fit, at the sole risk of the applicant after realisation of Cheque/DD.
- b) Fixed Deposit Receipts are non-transferable.

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

- a) Fixed Deposit Receipts, Interest and Refund Warrants/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 Warrant/Cheque/DD, the Company may issue a duplicate Fixed Deposit Receipt, Interest or Refund Warrant/Cheque/DD, subject to non encashment of the original instrument, upon receipt from the depositor of an indemnity in the prescribed form to its satisfaction and after compliance with such other formalities/documents as may be required by the Company.

11. **RENEWAL OF DEPOSIT:** Subject to the Scheme being open, the deposit may be renewed on maturity on such terms and conditions of the Scheme as applicable on the maturity date of the old deposit. The deposit can be renewed by submitting a duly completed fresh application in the prescribed form along with the discharged FD Receipt with revenue stamp of requisite value within 1 month from the date of maturity. In case the application is received by ICICI Home Finance after 1 month, ICICI Home Finance may at its discretion, accept/reject the application on such terms and conditions as it may deem fit. In the case of renewal of deposit in joint names, application form should be signed by all the applicants/depositors jointly.

12. **PREMATURE WITHDRAWAL OF THE DEPOSIT:** As per the Housing Finance Companies (NHB) Directions, 2001, no premature withdrawal is allowed for a period of up to 3 months from the date of deposit. In case of premature withdrawal, the following rates shall apply:

13. **REPAYMENT OF DEPOSITS:**

- a) Deposits will automatically expire on maturity. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms note on renewal of deposit.

Premature Withdrawal*	Rate of interest payable
After 3 months but before 6 months	No Interest
After 6 months but before 12 months	3% 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	2% 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.

- b) The Company will send intimation with regard to the details of the maturity of the deposit at least two months before the date of maturity of the deposit.

- c) For repayment of deposits the duly discharged FDR with revenue stamp of requisite value must be surrendered to the Company at least two weeks prior to the date of maturity with the signature of all depositors.

- d) All redemption payments will be in the form of Warrant/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. If the depositor provides the details of account number and the bank branch, the same would be printed on the face of the interest warrant(s). Direct Credit option may be used if the first/ sole holder has an account with ICICI Bank.

14. **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.

15. **INDEMNITY :**

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

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

- c) The Applicant shall solely be responsible for ensuring full compliance with all the applicable laws and regulations in the relevant jurisdiction in connection with the fixed deposits with the Company and shall indemnify and keep indemnified ICICI Home

Finance from all actions, proceedings claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by ICICI Home Finance in connection with any failure to comply with any such applicable laws/regulations.

d) The indemnities as aforesaid shall continue notwithstanding the termination of the fixed deposit.

16. Company's Lien and Right to Set Off:

- a) The Company shall have the paramount right of set-off and lien, irrespective of any other lien or charge, present as well as future, on all the deposits held/ balances lying in any account of the Customer, whether in single name or joint name(s), to the extent of all amounts payable by the Customer arising as a result of any of Company's services extended to and/or used by the Applicant or as a result of any other facilities that may be granted by ICICI Home Finance Company to the Applicant. The Company is entitled without any notice to the Applicant to settle any indebtedness whatsoever owed by the Applicant to the Company, whether actual or contingent, or whether primary or collateral, or whether joint and/or several, including without limitation indebtedness under any indemnity given by the Applicant to ICICI Home Finance Company hereunder or under any other document/ agreement, by adjusting, setting-off any deposit(s) and transferring monies lying to the balance of any account(s) held by the Applicant with ICICI Home Finance Company, notwithstanding that the deposit(s)/ balances lying in such account(s) may not be expressed in the same currency as such indebtedness. ICICI Home Finance Company's rights hereunder shall not be affected by the Applicant's bankruptcy, insolvency, death or winding-up.
- b) In addition to the Company's rights of set-off, lien or any other right which it may at any time be entitled whether by operation of law, contract or otherwise, the Applicant authorises ICICI Bank: (a) to combine or consolidate at any time all or any of the accounts and liabilities of the Customer with or to any branch or office of ICICI Home Finance Company (whether in India or elsewhere); and (b) to apply, set-off or transfer at any time (without prior notice to the Applicant) any credit balance (whether or not then due) to which the Applicant is at any time beneficially entitled (whether singly or jointly) on any account, in the Applicant's name or jointly with any other person, with any branch or office of ICICI Home Finance (whether in India or elsewhere) towards the satisfaction of any or all of the Applicant's liabilities (whether such liabilities be present or future, actual or contingent, primary or collateral, or several or joint) under the terms of any other facilities that may be granted by ICICI Home Finance Company to the Applicant.
- c) In respect of a joint fixed deposit, ICICI Home Finance Company shall be entitled to set-off any sums standing to the credit of such joint account against the debit balance in other accounts which may be held by one or more holders of such joint account.
- d) The Company shall not be under any obligation to exercise any of its rights under this Paragraph.
- e) The above mentioned rights of ICICI Home Finance Company are without prejudice to the obligations of the Applicant to pay to ICICI Home Finance Company when due all its indebtedness and without prejudice to any other rights that ICICI Home Finance Company may have against the Applicant for recovery of outstanding from Applicant to ICICI Home Finance Company.
- f) The Company shall be entitled to withhold payments out of the Applicant's account in case any amounts outstanding from the Applicant to the Company are not paid when due.

17. TAX DEDUCTION AT SOURCE: In accordance with and as per the provisions of section 194A of the Income Tax Act, 1961, tax would be deducted at source (TDS) if interest credited / paid or likely to be credited / paid to residents during the financial year exceeds Rs. 5,000/-. This exemption is not applicable for non resident depositors.

However, if the resident applicant/depositor submits a self declaration, in duplicate, in prescribed Form 15G (for persons other than company and firm) or Form 15H (for senior citizens who have attained the age of 65 years during the financial year) as the case may be / Exemption Certificates issued by the Income Tax Authorities u/s 197 / any other documentary evidence under the relevant provisions of the Income Tax Act, 1961, tax would be deducted at Nil / Lower rate for the relevant financial year, as the case may be, in accordance with the prevailing tax laws as may be amended from time to time. In terms of section 197A, 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. Form 15H can be furnished by 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.

Where the depositor qualifies as a specified entity whose income is unconditionally exempt u/s 10 of the Act. And 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 CBDT Circular No. 4/2002 dated July 16, 2002. Recognised Provident Fund/ Approved Superannuation/Gratuity Fund exempts u/s 10(25), University / Education Institution / Hospital / Other Institutions exempt u/s

10(23C)(iiiab) or 10(23C)(iiiac) are illustrative examples of specified entities under the said CBDT Circular.

In case of non resident applicants/depositors, tax at source shall be deducted as per the prevailing provisions of section 195 and other relevant provisions of the Income Tax Act, 1961. The benefit of DTAA rates shall be provided to the depositors subject to submission of documentary evidence of the tax residency certificate / other foreign residency document(s) along with the specified self declaration by the applicant/depositor. However, if the non resident depositor submits Exemption Certificates issued by the Income Tax Authorities u/s 197 / any other documentary evidence under the relevant provisions of the Income Tax Act, 1961, tax would be deducted at Nil / Lower rate for the relevant financial year, as the case may be, in accordance with the prevailing tax laws as may be amended from time to time.

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) / General Index Number (GIR) to the person responsible for deducting such tax. Hence, the depositors are requested to indicate their PAN / GIR 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 (IHFC) 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%.

18. TAX BENEFITS: As per the prevailing provisions of the Act, the tax benefits available to the applicants/depositors on investing in the Fixed Deposits are:

a) No Wealth-tax or Gift-tax is levied on investments in Fixed Deposits.

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

20. 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.

21. Particular to be specified under paragraph 6 of the Housing Finance Companies (NHB) Directions, 2001

- 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.

22. GENERAL:

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

ICICI Home Finance Company Limited

Date of deposit with the ICICI Centre / Registrar:

ACKNOWLEDGMENT SLIP

Application Serial No.: **DCHI 0018355**

<p>Received from Mr. / Mrs. / Ms.</p> <p>a) Cheque / DD No. _____ Dated _____</p> <p>(Drawn on Bank _____)</p> <p>b) FDR No. _____ Dated _____</p> <p>c) Total Fixed Deposit Amount (in figures) _____</p> <p>(Rupees _____)</p> <p>for a period of: _____ Months @ _____ % per annum</p> <p>In the following Income Plan: _____ Monthly Income Plan _____ Quarterly Income Plan _____ Annual Income Plan _____ Cumulative (Annualised Yield on maturity)</p> <p>(Valid subject to Realisation of Cheque / Demand Draft)</p>	<p>(Name of Sole / First Applicant) Fixed Deposit application with</p> <p>for Rs. _____)</p> <p>Branch _____)</p> <p>for Rs. _____)</p> <p>for Rs. _____)</p> <p>Stamp</p>
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ICICI Home Finance Company Limited

Regd. Office: ICICI Bank Towers,
Bandra-Kurla Complex, Mumbai 400 051
Tel.: (022) 2653 1414 Fax: (022) 2653 1671

Broker's Name : R.Ganesh

Code No. : E121878

Sub Broker Code : _____

Branch SOL ID : _____

Affix a latest photograph here

(To be signed across the photograph)

Customer ID No.: _____ Appl. No. **GHI GHI 0018355** Br. Code. _____

APPLICATION FORM FOR DEPOSIT (INDIVIDUALS)

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

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

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

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

Mobile: _____ E-mail: _____

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

Latest Utility Bill Latest Bank Account Statement Registered Rent Agreement

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

Please Specify _____

4. PAYMENT DETAILS

a) DD/Cheque No. _____ Dated _____ for Rs. _____
(Drawn on Bank _____ Branch _____)

b) FDR No. _____ Dated _____ for Rs. _____
(Incase of renewal)

c) Total Fixed Deposit Amount (in figures) Rs. _____
(Rupees _____)

5. STATUS

Resident Individual(s) Hindu Undivided Family NRI Others (Please specify).....

6. DEPOSIT SCHEME

I/We apply for placement/renewal of fixed deposit for: Period: _____ Months @ _____ % per annum in the following Income Plan :

Cumulative (Annualised Yield on Maturity)

Non cumulative a) Yearly b) Quarterly c) Monthly

7. CATEGORY

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

8. DEPOSIT PAYABLE TO

First Depositor First Depositor or Survivor(s)

9. MODE OF OPERATION

Single Joint Either/Survivor Former/Survivor

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

(Please refer to the clause on Interest Payments)

Savings Current NRO (for NRIs only)

Account No.

Bank

Branch

9 Digit Code No.

(As appearing on MICR cheque issued by your bank)

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

11. TAX STATUS

Tax to be exempted: Yes No

If yes, proof submitted Yes No

Form 15H 15G Any other Tax Exemption Certificate (For 65 years of age and above)

Folio No. of any other ICICI Home Finance FD(s):

12. NOMINATION Yes No

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

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

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

Place: Signature (s)/Thumb impression(s) of depositor

Date: Signature(s) _____

Name(s)

Addresses(es) of witness(es)

DECLARATIONS BY THE DEPOSITOR

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

- I/We have read and understood and hereby agree to the terms and conditions as applicable to my account set forth. I/We understand that the terms and conditions are subject to changes/revision from time to time at the sole discretion of ICICI Home Finance / or as required under applicable laws / regulations.
- I/We hereby declare that the first named depositor mentioned in my / our application is the beneficial owner of this deposit but, on demise of the first depositor, the deposit may be payable to the survivor or the nominee, as applicable. The beneficial owner should be treated as the payee for the purpose of tax deduction at source under Section 194A of the Income Tax Act, 1961.
I/We have gone through the financial and other statements / particulars / representations furnished / made by ICICI Home Finance and after careful consideration I/We am/are making the deposit with the ICICI Home Finance at my / our own risk and volition of this information.
- I/We agree, undertake and authorise ICICI Home Finance and its Group Companies to exchange, share and part with all the information relating to my / our investment / financial details and financial history information including the details as contained in this form to ICICI Home Finance / its Group Companies / Financial Institutions / Credit Bureaus / Agencies / Statutory Bodies as may be required and shall not hold ICICI Home Finance and its Group Companies liable for use/sharing this information
- I/We further declare that, I / we am / are authorised to make this deposit in the above-mentioned scheme and that the amount to be kept in the deposit has been acquired through legitimate sources and does not involve directly or indirectly any proceeds of a scheduled offence under the Prevention of Money Laundering Act, 2002 and / or is not designed for the purpose of contravening or evading any of the provisions of the Prevention of Money Laundering Act, 2002 and / or any rules, regulations, notifications, guidelines or directions made thereunder and as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by the Company in accordance with the applicable Law.
- I/We shall inform the Company regarding any change in my / our residence / employment and to provide any further information / documents that ICICI Home Finance / Group Companies may require from time to time. I/We agree to indemnify ICICI Home Finance against any fraud or any loss or damage suffered by ICICI Home Finance / Group Companies due to my/our providing of any incorrect communication address and/or failure on my/our part to communicate the change/alteration in my/our communication address or any details supplied.
- ICICI Home Finance reserve the right to reject any application without providing any reason. That ICICI Home Finance reserve the right to retain the application forms and documents provided therewith, including photographs, and will not return the same to us.
- I / We hereby declare that all particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and upto date in all respects are to the best of my / our knowledge and belief.
- This account shall be operated singly and in case of joint accounts operated "jointly" unless otherwise specified by the customer at the time of account opening".
- I/We further declare that the deposit made under the deposit application is through legitimate source and does not include directly / indirectly any proceeds of schedule of offence and / or is not designed for the purpose of contravention or evasion under any law.
- I / We have no objection to ICICI Home Finance, its group companies, brokers / representatives to provide me / us information on various products, offers and services provided by ICICI Home Finance, its group companies through any mode (including telephone calls / SMS / emails) and authorize ICICI Home Finance, its group companies, brokers / representatives for the above purpose: YES NO.
- I / We declare that I/we am/are competent and fully authorised to issue such declarations, confirmations, agreements and undertakings and submit this Application Form for the purposes of this deposit, and to execute all other documents required by ICICI Home Finance or such purpose.
- This Application Form has been duly and validly executed by me/us or on my/our behalf and when accepted/acted upon by ICICI Home Finance would constitute legal and valid obligations that are binding on and enforceable against me/us in accordance with the Terms hereof. I / We confirm that the initials on this Application Form are made by me/us and the validity of such initials shall not be disputed by me/us.
- Additional declaration by NRI Customers:
 - I hereby declare that the deposit done by me is through NRO account & the amount of deposit does not represent any inward remittance or transfer of funds from NRE / FCNR(B) account in to the NRO account.

PREMATURE WITHDRAWAL OF THE DEPOSIT: As per the Housing Finance Companies (NHB) Directions, 2001, no premature withdrawal is allowed for a period of up to 3 months from the date of deposit. In case of premature withdrawal, the following rates shall apply:

Premature Withdrawal*	Rate of interest payable
After 3 months but before 6 months	No Interest
After 6 months but before 12 months	3% 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	2% 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.

SIGNATURE OF DEPOSITOR/S

First/Sole/ _____

Guardian : _____

Second : _____

Third : _____

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

Individuals	Documents
<ul style="list-style-type: none"> Identification Legal name and any other names used Correct permanent address 	<ul style="list-style-type: none"> (i) Passport (ii) PAN card (iii) Voter's Identity Card (iv) Driving license (v) Employee Identity card (subject to the Company's satisfaction) (vi) Letter from existing banker (restricted to a Scheduled Commercial Bank / Scheduled Co-operative Bank*). Letter has to be obtained in original bearing the Authorising Officer's name and signature along with the stamp of the bank. The verification done should be for the name, photograph and address of the individual. (i) Utility bill (ii) Bank Account statement (iii) Ration card (iv) Original Letter from employer (Any one document which provides customer information to the satisfaction of the Company will suffice)

* List of banks to be circulated from time to time

For office use only

Branch: _____

Checked by : _____

Date of Receipt: _____

Customer No.: _____

Authorised by : _____

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 and its subsidiaries:** 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

City	Address	City	Address
Agra	Raman Towers, Sanjay Palace, Agra - 282002.	Kolhapur	ICICI HFC Ltd., Vasant Plaza, Bagal Chowk, Rajaram Road, Kolhapur - 416008.
Ahmedabad	304-306, Sarthik-2, Above ICICI Bank, Opp. Rajpath Club, S. G. Highway, Ahmedabad - 380054.	Kolkata	Office Nos. 4, 7 & 8, 4th Floor, Central Plaza, 2/6, Sarat Bose Road, Kolkata - 20.
Amritsar	361, 1st Floor, The Mall, Near Muni Lal Chopra Hospital, Amritsar - 143001.	Kolkatta	228-A, A. J. C. Bose Road, 11th Floor, Landmark Building, Kolkatta - 20.
Aurangabad	Raghuvveer Complex, Opp. Old Court Jalna Road, Aurangabad.	Lucknow	2nd Floor, Shalimar Tower, Hazarthganj, Lucknow - 226001.
Bangalore	Office No. 5, R. G. Chambers, 2nd & 3rd Floor, Industrial Layout, 7th Block Road, 80 Ft. Road, Koramangala, Bangalore - 340080.	Ludhiana	SCO-1, 3rd Floor, Feroze Gandhi Market, Ludhiana.
Bangalore	6th Floor, Sobha Pearl, Commissariat Road, Bangalore.	Madurai	No. 63, 1st Floor, T. P. K. Road, Subramaniamuram, Madurai - 625011.
Baroda	Ground Floor, Landmark Building, Race Course, Baroda - 390007.	Mumbai	349, Business Point, Near Sai Service, Western Express Highway, Andheri (E), Mumbai - 400059.
Bhopal	Hira Complex, Plot No. Z-14, M. P. Nagar- Zone 1, Bhopal - 462011.	Mumbai	101-104, Ganesh Darshan, L. T. Road, Borivali (W), Mumbai - 400092.
Bhubaneswar	Mic Nic Mall, 2nd Floor, A-103, Nayapalli, A-103, Nayapalli, Bhubaneswar - 751012.	Mumbai	Kamdar Shopping Arcade, Plot No. 32-33, TPS-1, Tilak Road, Ghatkopar (E), Mumbai - 400077.
Calicut	1st Floor, Safer Complex, Opp. YMCA, Kannur Road, Calicut - 673001.	Mumbai	Elmac House, 1st Floor, Above ICICI Bank, Senapati Bapat Road, Lower Parel, Mumbai - 400013.
Chandigarh	304-306, SCO 129-130, Sector-9, Madhya Marg, Chandigarh - 160017.	Mumbai	Trans Trade Centre, Near Flora Deck Plaza, Seepz, MIDC, Andheri (E), Mumbai - 400093.
Chennai	A-78, 3rd Avenue, Above ICICI Bank, Anna Nagar, Chennai - 40.	Mysore	2950, 1st Floor, Aishwarya Arcade, 9th Cross, Kalidasa Road, V. V. Mohalla, Mysore - 570002.
Chennai	No. 2/1, Pushpa Complex, Adyar Road, Chennai - 600020.	Nagpur	Vishnu Vaibhav, 5th Floor, 222, Palm Road, Civil Lines, Nagpur - 440001.
Cochin	3rd Floor, EMGEE Square, No. 3, M. G. Road, Near Padma Junction, Ernakulam, Cochin - 682020.	Nasik	S-2, Suyojit Trade Center, Opp. Rajiv Gandhi Bhawan, Sharanpur Road, Nasik - 422001.
Coimbatore	4th Floor, Classic Towers, 1547, Trichy Road, Coimbatore - 641018.	Nellore	D. No. 23/1462, 3rd Floor, Adity Crystal, Dandayudha Puram, G. T. Road, Nellore - 524001.
Dehradun	NCR Plaza, Raj Bhavan Road, Dehradun.	Noida	B1/55, R Plaza, Sector-50, Noida - 201301.
Delhi	B-25, B-1 Community Centre, 2nd Floor, Janakpuri, New Delhi - 58.	Panipat	2nd Floor, Opp. Mid Town Hotel, G. T. Road, Panipat - 132103.
Delhi	51-352, 3rd Floor, Aggarwal Millennium Tower, Netaji Subash Place, Above Pizza Hut, New Delhi - 110034.	Patiala	Ground, 1st & 2nd Floor, Prem Heights, Ajit Nagar, Near Neela Bhawan, Patiala.
Delhi	Veera Towers, S-26 & 28, Greenpark Extension, New Delhi - 110016.	Pune	ICICI HFC Ltd., 2nd Floor, 1187/22, Venkatesh Meher, Ghole Road, Shivaji Nagar, Pune - 411005.
Gurgaon	201, Qutub Plaza, DLF Phase-1, Gurgaon - 122002.	Pune	1194/8, Ramchandra Sabha Mandal, Ghole Road, Shivaji Nagar, Pune - 411005.
Gwalior	1st Floor, ICICI Bank, Hotel Shelter, Shastri Chowk, Padav, Gwalior, Madhya Pradesh - 474004.	Rajpur	Gore Parishar, Near Shamiyana Palace, Near Raj Bhavan, Civil Lines.
Hyderabad	ICICI Bank Towers, Level 2, East Wing, 1-11-256, Street No. 1, Begumpet, Hyderabad - 500 016.	Rajamundry	Jupudy Complex, Kumari Talkies Road, T. Nagar, Rajamundry - 533101.
Hyderabad	4th Floor, GBR Towers, Chaitanyapuri, Dilukhnagar, Hyderabad - 500060.	Rajkot	ICICI Bank Ltd., Home Loan Div., Jai Hind Press Annexe, Opp. Sarda Baug, Rajkot - 360001. Ph: 0281-2471521, Fax: 0281-2471524, Cell: 9925189053
Hyderabad	2nd Floor, Plot No. 69 & 70, Dharama Reddy Colony, Kukatpally.	Ranchi	T-1, 3rd Floor, Amravati Complex, Lalpur, Ranchi, Jharkhand.
Indore	Malav Parisar, 4, Choti Khajrani, Landmark City, Indore.	Rohtak	1st Floor, Asoka Plaza, Civil Lines, Delhi Road, Rohtak - 124001.
Jabalpur	866 & 869 Gr. Floor, Kartar Niwas, 324, Napier Town, Russell Chowk, Opp. Vardhaman Hotel, Jabalpur - 482001.	Surat	Office No. 2, 3, 12/B, 14, 15, 16 & 17 on 10th Floor, Vishwakarma Arcade, Nr. Vishwakarma Temple, Majura Gate, Surat - 395001.
Jaipur	2nd Floor, Shreeji Towers, C-99 Subhash Marg, Nr. Ahimsa Circle, C-Scheme, Jaipur - 302001.	Thane	Ground Floor, Woodmall Plaza, L. B. S. Marg, Wagale Estate, Thane (W), Mumbai - 400 604.
Jalandhar	3rd Floor, 404, Delta Chamber, Plot No. 35, G. T. Road, Jalandhar - 144001.	Trivandrum	Ground, 1st & 2nd Floor, Felicity Squire, RAPG Division, Opp. Agees Office, Statue, Trivandrum - 695001.
Jamshedpur	Shantiniketan Bldg., 3rd Floor, Bistupur, Jamshedpur.	Udaipur	1st Floor, Madhubani, 2-C, Madhuban, Udaipur - 313001.
Jodhpur	10, 11 & 11A, Sindhi Colony, Near Jaljog Circle, Jodhpur.	Varanasi	D-58/19, E-4, Siga, Varanasi - 221010.
Kalyan	ICICI HFC Ltd., 1E, Ramakrishna Nagar Society, Murbad Road, Near Hero Honda Showroom, Kalyan West - 421301.	Vashi	Gr. Floor, Sri Ganesh CHS, Shop No. 14 & 15, Plot No. 9, Sector- 1, Vashi, Navi Mumbai - 400703.
Kanpur	ICICI HFC Ltd., 4th Floor, J. S. Tower, 16/106, M. G. Road, The Mall, Kanpur - 208001.	Vijayawada	Murali Chambers, Fortune Towers, 2nd & 3rd Floor, Opp. to old ICICI Bank, MG Road, Vijayawada.
		Vishakapatnam	1st Floor, 101-A, Sripuram Fort, CBM Compound, Plot 45-A, VIP Road, Visakhapatnam - 530003.

- d) **Brief particulars of the management of the Company:** The Board of Directors of the Company has the ultimate responsibility for the management of its business. Mr. Rajiv Sabharwal is the non-executive Chairman of the Board. Mr. Harshil Mehta, MD & CEO has the overall responsibility for the business of the Company.

e) **Name, address and occupation of the Directors:**

Name, Occupation	Address
Mr. Rajiv Sabharwal Company Executive	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051
Mr. Maninder Juneja Company Executive	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051
Mr. Jayesh Gandhi Chartered Accountant	A/4, Mewawala Apartment, 53-D, St. Mary Road, Vile Parle (West), Mumbai 400 056
Mr. Dileep Choksi Chartered Accountant	No. E-7, Sea Face Park, 50, Bhulabhai Desai Road, Mumbai 400026
Mr. S. Santhanakrishnan Company Director	G-5, Prime Terrace, 150, L. B. Road, Chennai 600 041
Mr. Harshil Mehta MD & CEO	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051

f) **PROFITS & DIVIDENDS:**

Years ending	Profit before tax (Rs. in million)	Profit after tax (Rs. in million)	Equity Dividend Declared (%)
31-Mar-2010	2,142	1,607	9.70% ¹
31-Mar-2009	1,844	1,429	6.90%
31-Mar-2008	996	704	9.65%

¹Of the total dividend, 8.5% was paid as interim dividend, and 1.2% final dividend has been recommended by the board and payment is subject to approval by AGM.

g) **Summarised financial position of the Company as appearing in the two latest audited Balance Sheets: (Rs. In million)**

Liabilities	31-Mar-2010	31-Mar-2009	Assets	31-Mar-2010	31-Mar-09
Share Capital	10,988	10,988	Fixed Assets	668	60
Reserves & Surplus	1,826	1,466	Investments	13,280	15,698
Secured Borrowings	14,862	10,700	Deferred Tax Assets	415	393
Unsecured Loans	100,473	106,913	Loans	111,469	111,145
Current Liabilities	5,027	2,873	Current Assets & Other Loans & Advances	8,207	6,385
Provisions	863	741	Misc. Expenses (to the extent not written off)	Nil	Nil
Total	134,039	133,681	Total	134,039	133,681

(Rs. in million)

Contingent Liabilities	31-Mar-2010	31-Mar-09
Income Tax matters in appeals	Nil	13

Aggregate dues as on March 31, 2010	Outstanding Fund Based Facilities	Outstanding Non-Fund Based Facilities
Companies in the same group or other entities/ Business Ventures in which Directors and/ or ICICI Home Finance Company Limited are/ is holding substantial interest	Nil	Nil

h) In terms of Housing Finance Companies (NHB) Directions, 2001, the Company can borrow up to sixteen times of the net owned funds, i.e. **Rs.186,281 million**, out of which, not more than five times the net owned funds can be by way of public deposits, i.e. **Rs.58,213 million**. At March 31, 2010, the aggregate amount of deposits held by the Company was Rs.35,459 million and public deposits was **Rs.31,278 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 at its meeting held on April 20, 2010 and is being issued on the authority and in the name of the Board of Directors of the Company and a copy signed by a majority of Directors of the Company has been filed with the National Housing Bank.

Date : April 20, 2010
 Place : Mumbai

For and on behalf of the Board of Directors
Harshil Mehta
 MD & CEO

