

## Fixed Deposit Form



**0.25% p.a.**  
More for  
**Senior Citizens**

### Fixed Rate

#### INTEREST PAYMENT ON FIXED DATES

#### TAX DEDUCTION AT SOURCE

No tax deduction at source on interest paid / credited upto Rs. 5,000/- in a Financial Year.

#### 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 framed by ICICI Home Finance from time to time. Interest on such loans will be 2% above the deposit rate.

#### Annual Income Plan

Period (Months)	Rate of Interest (% per annum)
12 to 23	10.25
24 to 35	10.50
36 to 84	10.75

#### Quarterly Income Plan

Period (Months)	Rate of Interest (% per annum)
12 to 23	9.90
24 to 35	10.15
36 to 84	10.35

#### Monthly Income Plan

Period (Months)	Rate of Interest (% per annum)
12 to 23	9.80
24 to 35	10.05
36 to 84	10.25

#The company has been assigned a credit rating of "CARE AAA (FD)(SO)" for its fixed deposits by Credit Analysis & Research Limited. Instruments carrying this rating are considered to be of best quality, offering highest safety for timely servicing of debt obligation. The rating is based on the credit enhancement by ICICI Bank Ltd. in the form of letter of comfort.

Registrars: 3i Infotech Ltd., Tower # 5, 3rd floor, International Infotech Park, Vashi, Navi Mumbai - 400703.

#### Cumulative Option

Period (Months)	Rate of Interest (% per annum)	Maturity Amount for a Deposit of Rs. 1,000*		Maximum Deposit without TDS (Rs)**	
		General	Senior Citizens	General	Senior Citizens
12	10.25	1,102.50	1,105.00	48,000	47,000
24	10.50	1,221.03	1,226.56	43,000	41,000
36	10.75	1,358.41	1,367.63	37,000	36,000
48	10.75	1,504.44	1,518.07	34,000	33,000
60	10.75	1,666.17	1,685.06	30,000	29,000
72	10.75	1,845.28	1,870.41	27,000	26,000
84	10.75	2,043.65	2,076.16	25,000	24,000

Minimum Deposit Amount - Rs. 5,000/- for all schemes

Interest compounded annually. Deposits can be placed for any number of months between 12 & 84.

\* Subject to tax deduction at source wherever applicable.

\*\* As per the current provisions of the Income Tax Act, 1961.

Avail **0.25% p.a. more** for Single Deposit of Rs.10 Lakhs & above

#### Deposits for Senior Citizens

**Rate of Interest:** Additional rate of 0.25% per annum for all schemes.

**Eligibility:** Individuals who have completed 60 years of age should be the first 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 License, Secondary School Leaving Certificate, Life Insurance Policy, Birth Certificate issued by the competent authority, or any other document acceptable to ICICI Home Finance.

#### KYC Compliance

National Housing Bank had introduced Know Your Customer (KYC) Guidelines for Housing Finance Companies. In order to comply with these guidelines, we request you to kindly fill up the KYC Compliance Form. KYC Compliance Forms are available in our offices.

"INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT."

**RATES EFFECTIVE FROM  
January 16, 2008**

Trust Deposit placed with ICICI Home Finance Company qualifies under the category of Specified Investment as defined under section 11(5)(ix) of the Income Tax Act, 1961.

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 ('ICICI Home Finance' or 'the Company') shall, at its discretion, accept Fixed Deposits of Rs. 5,000/- and above, under the ICICI Home Finance Fixed Deposit Scheme (the Scheme) subject to the following terms and conditions:

- DENOMINATION:** Deposits under each option shall be accepted subject to a minimum amount of Rs. 5,000/- for individual and for non-individual investors. Any additional amount should be in multiples of Rs. 1,000/-.
- PAYMENT INSTRUCTION:** Cheque/DD should be drawn in favour of "ICICI Home Finance A/c" and marked "Account Payee only". The Application Form number and name of the 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.
- SUBMISSION OF APPLICATION FORMS:** Application Forms duly completed, along with the Cheque/DD can be delivered to the local/nearest ICICI Home Finance Branch.
- 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 of the months. 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 in 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.  
All interest and 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 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. This 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 Depositor (see note on joint deposits and succession), all post-dated uncashed interest warrant(s) in the name of the Sole/First Depositor, if any, would have to be surrendered to the Company.
- JOINT DEPOSITS:** Deposits can be made in joint names with a maximum of three persons. The names of all the depositors and address of the first depositor will be entered in the ledger and register of depositor(s). The interest on deposits in joint names will be paid to the first depositor for the purpose of deduction of tax at source and any discharge given by him/her will be binding on the joint depositor(s). In the event of the death of the first depositor, on production of the first depositor's death certificate, interest due on the Fixed Deposit will be paid to the surviving depositor in the order as given in the Application Form. Discharge by such person(s) will be binding on the joint depositors.
- DEPOSIT IN THE NAME OF A MINOR:** Deposits in the name of a minor will be accepted provided such minor is represented by his natural or legal guardian and the Application Form for the deposit is signed by the natural/legal guardian, on behalf of the minor. All communication in relation to the deposit will be addressed to the guardian.
- NOMINATION:** The 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. 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 Depositor(s).
- SUCCESSION:** Where a nomination has not been made or the nominee predeceases the 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 depositors, or holder of Succession Certificate or any other legal representative as the holder of the title to the Fixed Deposits. The Company shall not be bound to recognize such executor or administrator unless such executor or administrator obtains Probate or Letter of Administration or Succession Certificate or other legal representation, as the case may be, from an appropriate court in India. The company at its absolute discretion, may in any case, dispense with the production of Probate or Letter of Administration or Succession Certificate or other legal representation.
- FIXED DEPOSIT RECEIPT (FDR):**
  - The FDR will be forwarded to the address of Sole/First 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.
  - Fixed Deposit Receipts are non-transferable.
- LOSS, DESTRUCTION, ETC. OF DOCUMENT:**
  - 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 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.
  - 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 as may be required by the Company.
- REPAYMENT OF DEPOSITS:**
  - Deposits will automatically expire on maturity. No interest will accrue thereafter on such deposits unless the deposits are renewed as per note on renewal of deposit.
  - 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.
  - 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.
- 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 depositors jointly.

- LOAN AGAINST DEPOSITS:** Loan Against Deposit may be availed of from ICICI Home Finance 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 available only to individuals (other than minors) and HUFs.
- 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

- TAX DEDUCTION AT SOURCE:** In accordance with and as per the provisions of Section 194A of the Income-Tax Act, 1961 (Act), tax would be deducted at source (TDS) if payment/accrual of interest on fixed deposit to a payee in the aggregate during the financial year exceeds Rs. 5,000. However, if the resident depositor (other than a co-operative society, company and firm) submits a valid self-declaration in prescribed form 15G or Form 15H, as the case may be / Exemption Certificate from all depositors under section 197 from the assessing officer/ any other documentary evidence under the relevant provisions of the Act, tax would be deducted at nil/lower rate for the relevant financial year, as the case may be, in accordance with the provisions of 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 interest likely to be credited/paid exceeds maximum amount which is not chargeable to tax. Form 15H can be furnished by resident senior citizens for claiming TDS exemption even if 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 under Section 10 of the Act and is not statutorily required to file return of income under section 139 of the Act, no tax would be deducted at source for specified entities subject to proof of such exemption being submitted by the depositor in terms of Central Board of Direct Taxes (CBDT) Circular No. 4/2002 dated July 16, 2002. Recognised provident fund approved superannuation/gratuity funds exempt under section 10(25), hospital/university/other institution exempt under section 10(23C) (iiia) or 10(23C) (iiia) of the act are illustrative examples of specified entities under the said CBDT circular.  
As per the provisions of Section 139A of the Act, every depositor receiving any sum from which tax has been deducted, is required to intimate his Permanent Account Number (PAN)/General Index Register Number (GIR Number) to the person responsible for deducting such tax. It is mandatory to quote the PAN/GIR Number on all TDS certificates. Hence, you are requested to indicate your PAN/ GIR Number in the application form. Section 139A(5A) of Income Tax Act, 1961 requires the person from whose payment TDS is deducted (deductee) to intimate his PAN to the person deducting the TDS (deductor). According to a press release of September 29, 2007 issued by CBDT, the deductee (depositors) is advised to provide his correct PAN to the deductor (ICICI HFC), failing which the deductee would face penal proceedings under the Income Tax Act
- TAX BENEFITS:** As per the prevailing provisions of the Act, the tax benefits available to the depositors on investing in the Fixed Deposits are:
  - Investment in the Fixed Deposits by religious/charitable trusts will qualify as eligible investments under Section 11(5) of the Act.
  - No Wealth-tax or Gift-tax is levied on investments in Fixed Deposits.
- BROKERAGE:** Empanelled agents are eligible for brokerage/commission on the amount of Fixed Deposits mobilised by them as prescribed for this scheme.
- GENERAL:**
  - The Company reserves the right to reject any application for deposit or renewal of deposit without assigning any reason thereof.
  - Interest Rates are subject to change and the rate applicable will be the rate prevalent as on the date of Deposit.
  - 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.
  - 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 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.
  - 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.
  - In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to the authorised officer of the National Housing Bank.
  - The financial position of the Company as disclosed and the representations made in the application form are true and correct and that the Company and its Board of Directors are responsible for the correctness and veracity thereof.
  - 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.
- NON-RESIDENT INDIANS**  
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.

### ICICI Home Finance Company Limited

Date of deposit with the ICICI Centre/ Registrar :

### ACKNOWLEDGMENT SLIP

Application Serial No.: DEF

Received from Mr./Mrs./Ms.					(Name of Sole / First Applicant) Fixed Deposit application with
a) Cheque/DD No.		Dated			for Rs.
(Drawn on Bank					Branch
b) FDR No.		Dated			for Rs.
c) Total Fixed Deposit Amount (in figures)					for Rs.
(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



**ICICI Home Finance Company Limited**

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

Tel. No.: (022) 2653 1414 Fax No.: (022) 2653 1671

Agent's Name : \_\_\_\_\_  
\_\_\_\_\_

Code No. : \_\_\_\_\_

Sub Agent Code : \_\_\_\_\_

Customer ID No.: \_\_\_\_\_

Appl. No. DEF \_\_\_\_\_

Br. Code. \_\_\_\_\_

**APPLICATION FORM FOR ICICI HOME FINANCE FIXED DEPOSIT**

Agents are not permitted to accept cash with the Application Form. Agents are not permitted to issue 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**

Sole/First : Mr./Mrs./Ms. \_\_\_\_\_  
Second : Mr./Mrs./Ms. \_\_\_\_\_  
Third : Mr./Mrs./Ms. \_\_\_\_\_  
Guardian's Name : Mr./Mrs./Ms. \_\_\_\_\_  
(If Depositor is a minor)

**3. DATE OF BIRTH OF SOLE/FIRST DEPOSITOR**

**4. ADDRESS OF SOLE/FIRST DEPOSITORS (IN BLOCK LETTERS)**  
**(for all future communication)**  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Pin \_\_\_\_\_ Tel. Res.: \_\_\_\_\_  
Off: \_\_\_\_\_ Fax: \_\_\_\_\_  
Mobile: \_\_\_\_\_  
E-mail: \_\_\_\_\_

**5. NOMINATION**  
Name of Nominee : \_\_\_\_\_  
Guardian's Name : \_\_\_\_\_  
(If Nominee is a minor)  
Address of Nominee : \_\_\_\_\_  
\_\_\_\_\_  
Signature of Nominee (Optional) : \_\_\_\_\_  
I hereby attest the signature of the Nominee appointed by me.  
Signature of First Depositor : \_\_\_\_\_

**6. STATUS**  
 Resident Individual(s)  Registered Society  Hindu Undivided Family  Association of Persons (AOP)  Partnership Firm  
 Proprietary Concern  Company/Body Corporate  Trust  NRI  Others (Please specify).....

**7. DEPOSIT DETAILS**  
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

**8. CATEGORY**  
 Shareholder  Director/Relative of Director  Promoter  Public

**9. DEPOSIT PAYABLE TO**  
 First Depositor or Survivor(s)  Either or Survivor  Anyone or Survivor(s)

**10. DETAILS OF BANK ACCOUNT (of sole/first depositor)**  
(Please refer to the clause on Interest Payments)  
Savings  Current   
Account No. \_\_\_\_\_  
Bank \_\_\_\_\_  
Branch \_\_\_\_\_  
9 Digit Code No. \_\_\_\_\_  
(As appearing on MICR cheque issued by your bank)  
IFSC Code \_\_\_\_\_

**11. TAX STATUS**  
Income-Tax Exemption :  
i) No :   
ii) Yes :  Form 15H  15AA  15G  Any other Tax Exemption Certificate  
Folio No. of any other ICICI Home Finance FD(s):  
\_\_\_\_\_  
PAN/GIR No. : \_\_\_\_\_

## 12. PAYMENT DETAILS

a) DD/Cheque No.		Dated		for Rs.	
(Drawn on Bank _____ Branch _____)					
b) FDR No.		Dated		for Rs.	
(Incise of renewal)					
c) Total Fixed Deposit Amount (in figures) Rs.					
(Rupees _____)					

## 13. INTEREST & DEPOSIT REPAYMENT OPTION

<input type="checkbox"/> Auto Debit	<input type="checkbox"/> ECS (MICR Code) _____	<input type="checkbox"/> NEFT (IFSC Code) _____	<input type="checkbox"/> RTGS	<input type="checkbox"/> Cheque
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I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she 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 hereby agree to abide by the attached terms and conditions governing the deposit. I/We have gone through the financial and other statements/particulars/representations furnished/made by the company and after careful consideration I/We am/are making the deposit with the company at my/our own risk and volition. I/We agree, undertake and authorise ICICI Home Finance Company Ltd., ICICI Bank Ltd., and ICICI Group Companies to exchange, share and part with all the information relating to my/our investment/financial details and financial history information to ICICI Bank Ltd./ICICI Group Companies/Financial Institutions/Credit Bureaus/Agencies/Statutory Bodies as may be required and shall not hold ICICI Home Finance Company Ltd., ICICI Bank Ltd., and ICICI Group Companies liable for use of this information.

I/We further declare that, I/we am/are authorized 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 further affirm that the information / details provided by me / us is / are true and correct in all respect and nothing has been concealed.

### SIGNATURE OF DEPOSITOR/S

First/Sole/ Guardian :	
Second :	
Third :	

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

Categories	Documents
<b>Individuals</b> - Identification Legal name and any other names used  - Correct permanent address	(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
<b>Companies</b> - Name of the company - Principle place of business - Mailing address of the company - Telephone/Fax Number	(i) Certificate of Incorporation and Memorandum & Articles of Association (ii) Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account (iii) Power of Attorney granted to its managers, officers or employees to transact business on its behalf (proof of Identity and Address, as applicable to individual, should be submitted for persons holding Power of Attorney) (iv) PAN allotment letter (v) Utility bill
<b>Partnership Firms</b> - Legal name - Address - Names of all partners and their addresses - Telephone numbers of the firm and partners	(i) Registration certificate, if registered (ii) Partnership deed (iii) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf (iv) Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses (subject to the Company's satisfaction) (v) Utility bill in the name of firm/partners
<b>Trusts &amp; Foundations</b> - Names of trustees, settlers, beneficiaries and signatories - Names and addresses of the founder, the managers/directors and the beneficiaries - Telephone/fax numbers	(i) Certificate of Registration, if registered (ii) Power of Attorney granted to transact business on its behalf (iii) Trust Deed or any officially valid document to identify the trustees, settlers, beneficiaries and those holding Power of Attorney, founders/managers/directors and their addresses (iv) Resolution of the managing body of the foundation/association (v) Utility bill

# Know Your Customer (KYC) Compliance Application Form (Individual)

Please fill the information in BLOCK Letters and  in appropriate places

The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and NHB'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.

Name of the Applicant (As appearing in supporting identification document)

Mr./Mrs./Ms.

Affix a latest photograph here

Full Name of Father/Husband/Guardian

Mr./Mrs./Ms.

(To be signed across the photograph)

Status  Resident Individual  Non Resident Individual  Hindu Undivided Family (HUF)  Persons of Indian origin (PIO) (Attach copy of PIO Card)

Date of Birth

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)

- Passport  PAN Card  Driving License  Voter's Identity Card  
 Photo Debit Card issued by any Scheduled Commercial Bank  Any other Identification with Photograph (Subject to satisfaction of ICICI Home Finance)  
Please specify\_\_\_\_\_

Present Address of Applicant

Company Name / Flat No. &

Bldg. Name

Road No. / Name

City

State

Tel. (R):

STD Code

Pin Code

Country

Fax:

Tel. (O):

Ext. No.

E-mail:

Mobile

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\_\_\_\_\_

## Other Details

### Occupation

- Service  
 Retired  
 Business  
 Professional  
 Housewife  
 Student  
 Others (please specify)  
.....

### Marital Status

- Single  
 Married  
Number of children:  
Son/s .....  
Daughter/s .....

### Education

- SSC / HSC  
 Graduate  
 Post-Graduate  
 Professional  
 Others (please specify)  
.....

### Household Income

- Less than Rs. 1 lakh p.a.  
 Rs. 1-3 lakhs p.a.  
 Rs. 3-5 lakhs p.a.  
 Rs. 5-10 lakhs p.a.  
 Above Rs. 10 lakhs p.a.  
- Number of earning members in the family: .....

### Accommodation

- Own  
 Rented  
 Employer  
 Family  
 Others (please specify)  
.....

## DECLARATION

I/We hereby declare that above information is true to the best of my/our knowledge and belief.

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.

Place:

Signature of Depositor

Date:

### For office use only

Branch:

Date of Receipt:

Checked by :

Customer No.

Authorised by :



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

**ICICI Home Finance Company Limited**

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

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**:

City	Tel. No.	City	Tel. No.
Ahmedabad	66309890	Jharkand	9934008000
Bangalore	41131877	Kochi	9895478000
Chandigarh	5055700	Madhya Pradesh	9893208000
Coimbatore	4358000	North East	9862408000
Delhi (Mobile)	9818178000	Pune	9890478000
Gujarat	9898278000	Ranchi	9934008000
Himachal Pradesh	9816608000	UP East	9936218000
Jamshedpur	9934008000	West Bengal	9933008000
Kerala	9895478000	Assam	9954108000
Lucknow	9936218000	Bihar	9934008000
Mumbai	28307777	Chennai	42088000
Patna	9934008000	Delhi	41718000
Rajasthan	982922292	Goa	9890478000
Tamil Nadu	9894478000	Haryana	9896178000
Uttaranchal	9897308000	Indore	4022005
Andhra Pradesh	9849578000	Karnataka	9845578000
Bhubaneswar	9938488000	Kolkata	9831378000
Chattisgarh	9893208000	Maharashtra	9890478000
Cuttack	9938488000	Orissa	9938488000
Darjeeling	9933008000	Punjab	9815558000
Guwahati	9954108000	Siliguri	9933008000
Hyderabad	23128000	UP West	9897308000

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. V. Vaidyanathan is the non-executive Chairman of the Board. Mr. Sunil Rohokale, MD & CEO has the overall responsibility for the business of the Company.

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

Name, Occupation	Address
<b>Mr. V. Vaidyanathan</b> Company Executive	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051
<b>Mr. Ashok Alladi</b> Consultant	No. 655, 11th "A" Main Road, Jayanagar 5th Block, Bangalore 560 041
<b>Mr. Jayesh Gandhi</b> Chartered Accountant	A/4, Mewawala Apartment, 53-D, St. Mary Road, Vile Parle (West), Mumbai 400 056
<b>Mr. Rajiv Sabharwal</b> Company Executive	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051
<b>Mr. Sunil Rohokale</b> MD & CEO	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051
<b>Mr. S. Santhanakrishnan</b> Company Director	G-5, Prime Terrace, 150, L. B. Road, Chennai 600 041

f) & g) **PROFITS & DIVIDENDS**:

Years ending	Profit before tax (Rs. in crore)	Profit after tax (Rs. in crore)	Dividend Declared (%)*
31-Mar-08	99.64	70.38	9.65%
31-Mar-07	63.73	46.97	9%
31-Mar-06	20.54	12.29	3%

\* Equity Dividend only

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

(Rs. In crore)

Liabilities	31-Mar-08	31-Mar-07	Assets	31-Mar-08	31-Mar-07
Share Capital	798.75	298.75	Loans	6749.16	4322.52
Reserves & Surplus	90.42	70.50	Fixed Assets	0.50	0.79
Unsecured Loans	7211.97	4086.63	Current Assets & Other Loans & Advances	739.92	234.99
Current Liabilities	396.76	47.45	Investments	1138.35	37.17
Provisions	158.26	107.45	Misc. Expenses (to the extent not written off)	-	-
			Deferred Tax Assets	28.22	15.31
<b>Total</b>	<b>8656.16</b>	<b>4610.78</b>	<b>Total</b>	<b>8656.16</b>	<b>4610.78</b>

(Rs. in crore)

Contingent Liabilities	31-Mar-08	31-Mar-07
Income Tax matters in appeals	1.29	3.02
In respect of the difference between the cash collateral and expenses provided for the future cost in respect of the securitization	Nil	Nil

Aggregate dues as on March 31, 2008

	Fund Based Facilities	Non Fund Based Facilities	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	Nil	Nil

i) 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. 13775.11 crore, out of which, not more than five times the net owned funds can be by way of public deposits, i.e. Rs. 4304.72 crore. As on March 31, 2008, the aggregate amount of deposits held by the Company was Rs. 253.31 crore and public deposits was Rs. 231.38 crore. There are no overdue deposits other than unclaimed deposits.

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

The above text has been approved by the Board of Directors at its meeting held on July 24, 2008 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 : July 30, 2008

Place : Mumbai

For and on behalf of the Board of Directors  
**Sunil Rohokale**  
MD & CEO