

6th June 2026

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| The National Stock Exchange of India Limited Exchange Plaza, 5 th Floor Plot No.C/1, G Block Bandra Kurla Complex Bandra (East) Mumbai -400 051 Code: EIHAHOTELS | The BSE Limited Corporate Relationship Dept. 1 st Floor, New Trading Ring Rotunda Building Phiroze Jeejeebhoy Towers Dalal Street, Fort, Mumbai-400001 Code: 523127 |
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Sub: Newspaper Advertisement

Dear Sir/Madam,

Disclosure is given pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations) and in accordance with SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated 30th January 2026 and 100 days Campaign "Saksham Niveshak" by Investor Education and Protection Fund (IEPF) Authority, please find enclosed herewith a copy of newspaper advertisements titled "Special Window for Re-lodgment of Transfer Requests of Physical Shares and 100 days Campaign "Saksham Niveshak" by Investor Education and Protection Fund (IEPF) Authority" published on 06th June 2026 in the following newspapers:

- Business Standard (English - all editions) and;
- Makkal Kural (Tamil- Chennai) (being the regional language newspaper of Chennai, where the Company's registered office is situated).

The above may please be taken on record.

Thanking you,

Yours faithfully,

For **EIH Associated Hotels Limited**

Tejasvi Dixit
Company Secretary

CIN: L92490TN1983PLC009903

Corporate Office: 7, Sham Nath Marg, Delhi-110 054 Telephone: 91-11-2389 0505

Website: www.eihassociatedhotels.in email:isdho@oberoigroup.com

Registered Office: 1/24 G.S.T. Road, Meenambakkam, Chennai – 600 027, India / Telephone: +91-44-2234-4747

EIH Associated Hotels Limited

A MEMBER OF THE OBEROI GROUP

CIN: L92490TN1983PLC009903

Corporate Office: 7, Sharnath Marg, Delhi - 110054

Telephone: +91 11 23890505, Website: www.eihassociatedhotels.in

Email: isdho@oberoigroup.com

Registered Office: 1/24 G.S.T. Road, Meenambakkam, Chennai,
Tamil Nadu, India - 600 027 Telephone: +91-44-2234-4747

Special Window for Re-lodgment of Transfer Requests of Physical Shares and 100 days Campaign "Saksham Niveshak" by Investor Education and Protection Fund (IEPF) Authority

Pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/1/3750/2026 dated 30th January 2026, all shareholders/investors of the Company are hereby informed that another special window has been opened for a period of one year from 05th February 2026 to 04th February 2027 to facilitate transfer of shares in physical mode. This facility is available only to those shareholders/ investors who had executed the transfer deeds before 1st April, 2019 but were not lodged/ rejected/ returned/ not attended due to deficiency in the documents/process or otherwise. The transfer deed must be accompanied with original shares certificate(s) or proof of acquisition.

During this special window, the securities transferred shall be credited only in dematerialized form and shall be subject to a lock-in period of one year from the date of registration of transfer. During the lock-in period, such securities shall not be transferred, lien-marked, or pledged. Shareholders/investors are requested to follow the prescribed transfer-cum-demat process. Requests involving disputed ownership or shares that have already been transferred to the Investor Education and Protection Fund (IEPF) shall not be considered.

Transfer requests submitted after 04th February 2027 will not be accepted by the Company/RTA.

The Investor Education and Protection Fund Authority (IEPF), Ministry of Corporate Affairs has launched a second '100 days' campaign - "Saksham Niveshak" effective from 01st April 2026 till 09th July 2026, for all our shareholders whose dividends have remained unclaimed.

All Shareholders are requested to update your 'Know Your Customer' (KYC) details such as PAN, Email Address, Contact Number, Address, Bank Details and Nomination etc., in order to ensure timely receipt of the dividends declared by the Company directly to your bank accounts and preventing transfer of such dividends and shares to the IEPF.

Physical Shareholders are requested to submit requisite documents to the Company's Registrar and Share Transfer Agent i.e. MUFG Intime India Private Limited at Nobel Heights, 1st floor, Plot no. NH-2 LSC, C-1, Block, Near Savitri Market Janakpuri, New Delhi - 110058. Email-delhi@in.mpms.mufig.com.

Shareholders holding shares in demat mode may approach their respective Depository Participants (DP) for updating the KYC.

For any query, you can contact our RTA at delhi@in.mpms.mufig.com and Company at isdho@oberoigroup.com.

For EIH Associated Hotels Limited

Sd/-

Place: Delhi

Date : 5th June 2026

Tejasvi Dixit
Company Secretary

FCR-7164

EIH அசோசியேட்டட் ஹோட்டல்ஸ் லிமிடெட்

தி ஒபராய் குழும உறுப்பினர்

CIN: L92490TN1983PLC009903

சொற்பேரேட்ட அலுவலகம்: 7 வகம் நாத் மார்க், டெல்லி-110054

Telephone: +91 11 23890505, Website: www.eihassociatedhotels.in

Email: isdho@oberolgroup.com

பதிவு அலுவலகம்: 1/24, ஜி.எஸ்.டி ரோடு, மீனப்பாக்கம், சென்னை, தமிழ்நாடு.

இந்தியா - 800 027 / Telephone: +91-44-2234-4747

**முதலீட்டாளர் கல்வி மற்றும் பாதுகாப்பு நிதி (IEPF) ஆணையத்தின்
காசித வடிவப் பங்குகளின் மாற்று கோரிக்கைகளை மீண்டும்
சமர்ப்பிப்பதற்கான சிறப்பு சாளரம் மற்றும் 100 நாள்
"சாக்ஷம் நிவேஷக்" விழிப்புணர்வு இயக்கம்**

30 ஜனவரி 2026 தேதியிட்ட செபி (SEBI) சுற்றிகளை விட HO/38/13/11(2)2026-MIRSD-POD/N/3750/2026-ன் படி, திருவனந்திபுரம் அனைத்து பங்குதாரர்கள்/முதலீட்டாளர்களுக்கும் இதன் மூலம் தெரிவிப்பது என்னவென்றால், எவ்வித வடிவில் உள்ள பங்குகளை மாற்று வதற்கு வரம்பாக 5 பிப்ரவரி 2026 முதல் 4 பிப்ரவரி 2027 வரை ஓரளவிட்டு காலத்திற்கு மாற்றலுக்கு சிறப்புச் சாளரம் திறக்கப்பட்டுள்ளது. இந்த வரம்பினாலும், 1 ஏப்ரல் 2019-க்கு முன் பங்கு மாற்றப் பத்திரங்களை செயல்படுத்தி, ஆனால் ஆவணங்கள்/செயல்முறையில் உள்ள குறைபாடுகள் அல்லது பிற காரணங்களால் சமர்ப்பிக்கப்படாத/திரைக்கீழ்ப்பட்ட/ திருப்பி அனுப்பப்பட்ட/வசூலிக்கப்படாத பங்குதாரர்கள்/முதலீட்டாளர்களுக்கு மட்டுமே கிடைக்கும் பங்கு மாற்றப் பத்திரத்துடன் அரல் பங்குச் சான்றிதழ்(கள்) மற்றும் பங்குகளை வங்கியற்றான ஆதாரம் ஆகியவை கண்டிப்பாக இணைக்கப்பட வேண்டும்.

இந்த சிறப்புச் சாளரத்தின் போது, மாற்றப்படும் பங்குகள் டி.டி. வடிவில் மட்டுமே வரவு வைக்கப்படும். மேலும் இவை மாற்றம் பதிவு செய்யப்பட்ட தேதியிலிருந்து ஓரளவிட்டு காலத்திற்கு முடக்கப்படும் (lock-in period). இந்த முடக்கக் காலத்தில், அத்தகைய பங்குகளை மாற்றவர்களுக்கு மாற்றலோ, உரிமைப் பிணைப்பு (lien-right) செய்யலோ அல்லது அடமானம் (pledge) வைக்கலோ முடியாது. பங்குதாரர்கள்/முதலீட்டாளர்கள் திரைக்கீழ்ப்பட்ட மாற்றுடன் மற்றும் டி.டி. (transfer-cum-deposit) செயல்முறையைப் பின்பற்றாமல் செட்டுக்கொள்ளப்படுகிறார்கள். உரிமை கோரவில் என்ற உரிமை அல்லது ஏற்கனவே முதலீட்டாளர் கல்வி மற்றும் பாதுகாப்பு நிதியத்திற்கு (IEPF) மாற்றப்பட்ட பங்குகள் தொடர்பான கோரிக்கைகள் பரிசீலிக்கப்பட மாட்டாது.

04 பிப்ரவரி 2027-க்குப் பிறகு சமர்ப்பிக்கப்படும் மாற்று கோரிக்கைகளை திருவனந்திபுரம் அல்லது RTA-வோடு (பதிவுசார் மற்றும் பங்கு மாற்று முகவர்) ஏற்காது.

சொற்பேரேட்ட விவகாரங்கள் அமைச்சரத்தின் கீழ் இயங்கும் முதலீட்டாளர் கல்வி மற்றும் பாதுகாப்பு நிதி ஆணையம் (IEPF), தங்களது கூல்தொகையை (dividend) கோர அனைத்து பங்குதாரர்களுக்காகவும் இரண்டாவது முறையாக '100 நாட்கள்' விழிப்புணர்வு இயக்கத்தை - 'சாக்ஷம் நிவேஷக்' (Saksham Niveshak) என்பதை 01 ஏப்ரல் 2026 முதல் 09 ஜூலை 2026 வரை தொடங்கியுள்ளது.

திருவனந்திபுரம் அறிவிக்கும் கூல்தொகையை உங்கள் வங்கிக் கணக்குகளில் நேரடியாகவும் குறித்த நேரத்திலும் பெறுவதை உறுதிசெய்யவும், அத்தகைய கூல்தொகை மற்றும் பங்குகள் IEPF-க்கு மாற்றப்படுவதைத் தடுக்கவும், அனைத்து பங்குதாரர்களும் தங்களின் PAN, மின்னஞ்சல் முகவரி, தொடர்பு விவரம், முகவரி, வங்கி விவரங்கள் மற்றும் வாரிசுதாரர் (Nomination) தியானம் போன்ற 'உங்கள் வாடிக்கையாளர் அறிந்துகொள்ளுங்கள்' (KYC) விவரங்களை உடனடியாகப் புதுப்பிக்கும்படி செட்டுக்கொள்ளப்படுகிறார்கள்.

எவ்வித வடிவில் (Physical) பங்குகளை வைத்துள்ள பங்குதாரர்கள், தேவையான ஆவணங்களை திருவனந்திபுரம் பதிவுசார் மற்றும் பங்கு மாற்று முகவரன் (RTA) MUFG இன்மூலம் இந்திய பிளேயேட் லிமிடெட், தேயல் நடைமடல், 1வது தளம், பிளாட்.என். NH-2 LSC, C-1 பிளாக், சாமிதீர் மன்க்லெட் அருகில், ஜனக்புரி, புதுடெல்லி - 110028 என்ற முகவரிக்கு சமர்ப்பிக்கும்படி செட்டுக்கொள்ளப்படுகிறார்கள். மின்னஞ்சல்: deln@nmpms.mfgr.com.

டி.டி. (DD) வடிவில் பங்குகளை வைத்துள்ள பங்குதாரர்கள் தங்களின் KYC விவரங்களை புதுப்பிக்க, தங்களது தொடர்புடைய டெபாசிட்டரி பங்குதாரர்கள் (Depository Participants - DP) அலுவலகம், ஏதேனும் கோவின்கள்/ஏற்கனவே இலாபம், தீர்ச்சி எங்கள் RTA-வை deln@nmpms.mfgr.com என்ற மின்னஞ்சலிலும், திருவனந்திபுரம் isdho@oberolgroup.com என்ற மின்னஞ்சலிலும் தொடர்புகொள்ளலாம்.

EIH அசோசியேட்டட் ஹோட்டல்ஸ் லிமிடெட்டுக்காக

இடம்: டெல்லி
தேதி: 05 ஜூன் 2026

ஒப்பம்/-
தேஜல்வி தீக்ஷித்
கம்பெனி செயலாளர்
FCS-7164

VARUN BEVERAGES LIMITED
 Registered Office: F-2/7, Okhla Industrial Area, Phase I, New Delhi - 110 020; Tel: +91 11 41706720
 Corporate Office: Plot No. 31, Institutional Area, Sector - 44, Gurugram - 122 002; (Haryana) Tel: +91 124 4643100
 E-mail: complianceofficer@rcorp.in; Website: www.varunbeverages.com
 Corporate Identity Number: L74899DL1995PLC069839

NOTICE
Subject: Transfer of Unclaimed Dividend and corresponding Equity Shares to the Investor Education and Protection Fund ("IEPF") Account

The provisions of Section 124(6) of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("Rules"), as amended, inter-alia provides for transfer of unclaimed dividend for a period of seven years from the date of transfer to unpaid dividend account and transfer of corresponding equity shares in respect of which dividend remains unclaimed for seven consecutive years or more to IEPF Account.

In compliance with the above-mentioned Rules, a separate communication has been sent to all the registered equity shareholders whose dividend (interim dividend for the financial year 2019) is lying unclaimed for seven consecutive years and corresponding equity shares are liable to be transferred to IEPF. A list of such equity shareholders (including DPID - Client ID / Folio no.) is available on website of the Company at <https://www.varunbeverages.com/wp-content/uploads/2026/06/iepfshares.pdf>.

Aforesaid equity shareholders are requested to forward the requisite documents as per the above-mentioned communication to KFin Technologies Limited, Registrar to an Issue and Share Transfer Agent of the Company ("RTA"), to claim the unclaimed dividend amount. In the event, valid claim is not received on or before September 6, 2026, the Company will proceed to transfer the said unclaimed dividend and corresponding equity shares in favour of IEPF Authority without any further notice and after such transfer, equity shareholders/claimants can claim the transferred unclaimed dividend along with corresponding equity shares from the IEPF Authority.

In this connection, please note the following:
 (i) In case you hold equity shares in physical form: New share certificate(s) will be issued in favour of IEPF Authority without further notice. The original share certificate(s) registered in your name(s) and held by you, will stand automatically cancelled.
 (ii) In case you hold equity shares in electronic form: Your demat account will be debited for the equity shares liable for transfer to IEPF Authority without further notice.

Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and corresponding equity shares transferred to IEPF pursuant to the said Rules.

For any information/clarifications on this matter, the concerned equity shareholders/claimants may write to the Company at complianceofficer@rcorp.in or to the RTA i.e. KFin Technologies Limited, Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032, Telangana, Toll Free No.: 1800-309-4001, E-mail ID: einward.ris@kfin.tech.com.

For and on behalf of
Varun Beverages Limited
 Sd/-
Ravi Batra
 Chief Risk Officer & Group Company Secretary

Date: June 5, 2026
 Place: Gurugram

RailTel
 (A Govt. of India Enterprise)
 CIN: L64202DL2000GO1107905
 Expression of Interest Notice
 EOJ No.: RailTel/EoJ/CO/MKTG/BD /2025-26/BCM/01 Dated 01.06.2026
 "Selection of Aggregator and Annual Rate Contract for the Supply of Specialized Medical Cubes and other products as per Customized Packaging for onward supplies including Training to domestic and international Clients." (in Health Sector)
 For details, please visit website www.railtel.in under EOJ section. Addendum/corrigendum will be uploaded on above website.

I, Shantilal Narshi Gada ("Shantilal Gada" as per share Certificate) holding 900 shares of Sika Interplant Systems Limited, Registered Office: No.03, Gandgharchetty Road, Dr. Sharma Building, Bangalore - 560042, in Folio No. S000349 bearing Share Certificate Number 900248 with distinctive numbers from 414301 - 415200 consisting of 900 shares of Rs 10/- each.

I do hereby give notice that the said Share Certificate is lost and I have applied to the Company for issue of duplicate Share Certificate. The public is hereby warned against purchasing or dealing in anyway with the said Share Certificate. The Company has informed me that if they do not receive any objection within 15 days from the date of issue of this advertisement for withholding of transfer to IEPF Authority, Company will submit its response to IEPF Authority for transferring the aforesaid shares to the demat account of the undersigned, after which no claim will be entertained by the company in that behalf.
 Place: Mumbai SHANTILAL NARSHI GADA
 Date : 05.06.2026 Folio No: S000349

SINCLAIRS HOTELS LIMITED
 CIN : L55101WB1971PLC028152
 Registered Office: 147, Block G, New Alipore, Kolkata-700 053
 Tel. No.: +91 90075 40731; E- mail: cs@sinclairsinhotels.com
 Website: www.sinclairsindia.com

NOTICE TO SHAREHOLDERS
 (Sub: For transfer of Equity shares of the Company to Investor Education and Protection Fund)

Notice is hereby given pursuant to Section 124 of the Companies Act, 2013 ("Act"), the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 read with relevant circulars and amendments thereto ("IEPF Rules"), the Final dividend declared for the financial year 2018-19 which remained unclaimed/unpaid for a period of seven consecutive years or more are required to be transferred by Sinclairs Hotels Limited ("the Company") to Investor Education and Protection Fund (IEPF) within 30 days from the due date i.e. October 4, 2026. The corresponding shares on which dividend were unclaimed/unpaid for seven consecutive years or more will also be transferred as per the procedure set out in the IEPF Rules.

The Company has already sent separate notices to the concerned shareholders whose shares are liable to be transferred to IEPF Authority in accordance with the IEPF Rules requesting them to encash the unclaimed dividend on or before September 10, 2026. The details of such shareholders whose shares are due for transfer are also available under the Investor section of the Company's website www.sinclairsindia.com.

In this connection, please note the following:
 a) In case you hold shares in physical form: Duplicate share certificate(s) will be issued and transferred in favour of IEPF. The original share certificate(s) registered in your name(s) and held by you, will be deemed cancelled and non-negotiable.
 b) In case you hold shares in electronic form: Your demat account will be debited for shares liable for transfer to IEPF.

In the event valid claim is not received from you on or before September 10, 2026, necessary steps will be initiated by the Company to transfer the Equity Shares held by the concerned shareholders to IEPF without any further notice. Please note that subsequent to transfer of such shares to IEPF the concerned shareholder can claim both the unclaimed dividend and shares from IEPF Authority by making an online application in the prescribed e-form IEPF-5 available at www.iepf.gov.in and sending the physical copy of the same, duly signed (as per specimen signature recorded with the Company) along with the required documents enumerated in e-form IEPF-5, to the Nodal Officer of the Company, as prescribed under IEPF Rules.

Please note that no claim shall lie against the Company in respect of share/unclaimed dividend transferred to IEPF pursuant to IEPF Rules. A copy of this notice will also be made available on the Company's website www.sinclairsindia.com and also on the website of stock exchanges i.e. www.bseindia.com and www.nseindia.com.

For queries, contact Niche Technologies Pvt. Ltd., 3A, Auckland Place, 7th Floor, Room No. 7A & 7B, Kolkata 700017, e-mail: nichetech@nichetechpl.com, Phone: 033-2280 6616/1718. Email may also be sent to cs@sinclairsinhotels.com

By Order of the Board
 Dipak Kumar Shaw
 Company Secretary
 M. No.: A48441
 5th June, 2026
 Kolkata

EIH Associated Hotels Limited
 A MEMBER OF THE OBEROI GROUP
 CIN: L92490TN1983PLC009903
 Corporate Office: 7, Shammath Marg, Delhi - 110054
 Telephone: +91 11 23890505, Website: www.eihassociatedhotels.in
 Email: isdho@oberoigroup.com

Registered Office: 1/24 G.S.T. Road, Meenambakkam, Chennai, Tamil Nadu, India - 600 027 Telephone: +91-44-2234-4747

Special Window for Re-ldgment of Transfer Requests of Physical Shares and 100 days Campaign "Saksham Niveshak" by Investor Education and Protection Fund (IEPF) Authority

Pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/13750/2026 dated 30th January 2026, all shareholders/investors of the Company are hereby informed that another special window has been opened for a period of one year from 05th February 2026 to 04th February 2027 to facilitate transfer of shares in physical mode. This facility is available only to those shareholders/ investors who had executed the transfer deeds before 1st April, 2019 but were not lodged/ rejected/ returned/ not attended due to deficiency in the documents/process or otherwise. The transfer deed must be accompanied with original shares certificate(s) or proof of acquisition.

During this special window, the securities transferred shall be credited only in dematerialized form and shall be subject to a lock-in period of one year from the date of registration of transfer. During the lock-in period, such securities shall not be transferred, lien-marked, or pledged. Shareholders/investors are requested to follow the prescribed transfer-cum-demat process. Requests involving disputed ownership or shares that have already been transferred to the Investor Education and Protection Fund (IEPF) shall not be considered.

Transfer requests submitted after 04th February 2027 will not be accepted by the Company/RTA. The Investor Education and Protection Fund Authority (IEPF), Ministry of Corporate Affairs has launched a second '100 days' campaign - "Saksham Niveshak" effective from 01st April 2026 till 09th July 2026, for all our shareholders whose dividends have remained unclaimed.

All Shareholders are requested to update your 'Know Your Customer' (KYC) details such as PAN, Email Address, Contact Number, Address, Bank Details and Nomination etc., in order to ensure timely receipt of the dividends declared by the Company directly to your bank accounts and preventing transfer of such dividends and shares to the IEPF.

Physical Shareholders are requested to submit requisite documents to the Company's Registrar and Share Transfer Agent i.e. MUFG Intime India Private Limited at Nobel Heights, 1st floor, Plot no. NH-2 LSC, C-1, Block, Near Savitri Market Janakpuri, New Delhi - 110058. Email-delhi@in.mpmis.mufg.com. Shareholders holding shares in demat mode may approach their respective Depository Participants (DP) for updating the KYC.

For any query, you can contact our RTA at delhi@in.mpmis.mufg.com and Company at isdho@oberoigroup.com.

For EIH Associated Hotels Limited
 Sd/-
Tejasvi Dixit
 Company Secretary
 Date : 5th June 2026

ICICI Home Finance
ICICI Home Finance Company Limited
 Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra East, Mumbai - 400 051
 Corporate Office: ICICI HFC Tower, Andheri-Kurla Road, JB Nagar, Andheri East, Mumbai - 400059
 CIN: U65922MH1999PLC120106, Website: www.icicifhc.com, E-mail: hfcsecretary@icicifhc.com

| (% per annum) | | | | | (% per annum) | | | | | | |
|--|-----------------|---|---------------------|-----------------------|--------------------|---------------------------------|-----------------|---|---------------------|-----------------------|--------------------|
| Special Rates for Fixed Deposits <₹30.0 mn (Public and other than public deposits) | | | | | | | | | | | |
| Effective September 01, 2025 | | | | | | | | | | | |
| Tenure (In Months) | Cumulative | | Non-Cumulative | | | Tenure (In Months) ¹ | Cumulative | | Non-Cumulative | | |
| | Cumulative Plan | Indicative Yield (Cumulative option) ² | Monthly Income Plan | Quarterly Income Plan | Yearly Income Plan | | Cumulative Plan | Indicative Yield (Cumulative option) ¹ | Monthly Income Plan | Quarterly Income Plan | Yearly Income Plan |
| 39 | 7.05% | 7.63% | 6.80% | 6.85% | 7.05% | >=12 to <24 | 6.75% | 6.75% | 6.50% | 6.55% | 6.75% |
| 45 | 7.10% | 7.82% | 6.85% | 6.90% | 7.10% | >=24 to <36 | 6.85% | 7.08% | 6.60% | 6.65% | 6.85% |
| Minimum Deposit (₹) | 10,000/- | | 40,000/- | 20,000/- | 10,000/- | >=36 to <48 | 6.90% | 7.39% | 6.65% | 6.70% | 6.90% |
| | | | | | | >=48 to <60 | 7.00% | 7.77% | 6.75% | 6.80% | 7.00% |
| | | | | | | Minimum Deposit (₹) | 10,000/- | - | 40,000/- | 20,000/- | 10,000/- |
| 0.35% additional interest for senior citizen and 0.25% additional interest for ICICI Group employees | | | | | | | | | | | |

1. The yield mentioned for cumulative option is calculated using the first month of each tenure grid and in case of cumulative deposit, interest is compounded before deduction of tax.
 Note: Deposits are offered for a minimum tenure of 12 months and a maximum tenure of 60 months. Interest is compounded annually. For deposits > ₹30.0 million, rate of interest and tenure would be offered on case-to-case basis by the Treasury team. Interest rates are subject to change at the sole discretion of the Company and as prescribed under the laws & the rate applicable will be the rate prevailing on the date of deposit.
 ICICI Home Finance Company Limited (Company) will not invite or accept or renew public deposit exceeding 12.5% of rate of interest per annum as prescribed by RBI. Deposits solicited by the Company are not insured.
Credit Rating: ICICI Home Finance Fixed Deposit (FD) has been assigned highest credit rating of 'AAA/Stable' by CRISIL, ICRA and CARE.
 Important Terms & Conditions:
 The Company shall, at its discretion, accept FDs, under the ICICI Home Finance Fixed Deposit Scheme ('Scheme') subject to the below mentioned terms and conditions.

1) MODE OF ACCEPTANCE:
 a) RTGS/NEFT/RTGS
 b) Cheque/Demand Draft (DD): Cheque/DD should be drawn in favour of 'ICICI Home Fin - FD AC' 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.icicifhc.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 (UPI), (iii) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM UPI QR Code).

2) SUBMISSION OF APPLICATION FORMS:
 Only 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) 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. In case of E-FDA, the terms and conditions of the scheme as applicable on the maturity date of the said 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 should be signed as per the mode of operation as mentioned in the application form. d) Deposits will automatically expire on maturity unless the specified otherwise and the maturity proceeds 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 the case of 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 to 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. 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 will be in the name of the Sole/First applicant/depositor. If any, would have to be surrendered to the Company.

4) PREMATURE WITHDRAWAL OF THE DEPOSIT:
 As per the Reserve Bank of India (Housing Finance Companies) Directions, 2025, if any customer withdrawal is allowed for a period of first 3 months from the date of deposit, except in the following cases:
 1. In case of premature withdrawal (aggregate deposits up to ₹1,00,000 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, interest on the principal sum of deposit, 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 case 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 | 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.
5) TAX DEDUCTION AT SOURCE (TDS): In accordance with and as per the provisions of Section 39(1) of the Income Tax Act, 2025 (The Act), tax at source would be deducted if the depositor is credited/paid or likely to be credited/paid to resident depositor(s) during the financial year exceeds ₹1,00,000/- on consolidated amount in case of multiple fixed deposits are placed by the customer. This exemption is not applicable for non-resident depositors whose tax at source is deducted under Section 39(2) of the Act. As per Section 39T - 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 valid and TDS at the depositor's option is not opted for. Further, the Company and its Board of Directors are responsible for the correctness and veracity thereof. 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/ HUF/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 DEPOSIT:
 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 depositors.
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 DEPOSIT:
 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.icicifhc.com/loan-against-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 in 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/legal holder(s) of the Fixed Deposit, the Company will recognize the executor or administrators of the deceased applicant/depositor(s), 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 address 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, pledged or given as security for any loan/credit facility in favour of any party except ICICI Home Finance. FD receipt will be issued to the depositor on demand only one time during the term. For premature withdrawal of the FD due to the account holder's death, where the mode of operation is "single" or "jointly", the noninterest-bearing must provide the E-FDA and supporting KYC documents for release.
8) WAIVER:
 In the event, 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, non-performance 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:
 Entitled 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:
 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 post/courier services or any circumstances beyond its control.
 In the event of loss, destruction or mutilation of the fixed deposit receipts/advices, interest or refund Cheque/DD, the Company may issue a duplicate fixed deposit receipt/advices, 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 Consumer Disputes Redressal Forum, the State Level Consumer Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.
 b) In case of non-remittance 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, MHL Exchange Building, Near G.D. Somani Memorial School, G.D. Somani Marg, Cuffe Parade, Mumbai-400009.
 c) The financial position of the Company as disclosed in the prospectus made in the application form 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 therefor.
 b) Interest Rates are subject to change and the rate applicable will be the rate prevalent as on the date of application.
 c) 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.
15) KYC compliance norms for beneficial owner:
 In case of non-individual customers:

| Sr. No. | Category | KYC compliance norms |
|---------|-------------------|---|
| 1. | Partnership firms | KYC compliance of the partners, beneficial owners having ownership/entitlement to more than 10% of profits or capital or profits of the firm, employees and persons as per the resolution along with recent photograph. |

Scan to Book FD Online



Highest Degree of Safety
AAA/Stable Rating
(CRISIL, ICRA, CARE)

| | | |
|----|---|--|
| 2. | Trusts & Institutions | KYC compliance of the trustees, settlors, beneficiaries, beneficial owners having greater than or equal to 10% of control over the trust through a chain of control or ownership, authorised signatories as per the resolution along with recent photograph. |
| 3. | Society | KYC compliance of beneficial owners more than 15% of profit or capital or profits of the society, authorised signatories along with recent photographs. |
| 4. | Unincorporated Association or Body of Individuals or other Juridical person | KYC compliance of the beneficiaries, beneficial owners greater than 15% of property or capital or profits of the association and those holding authority to carry out transaction along with recent photograph. |

In case of corporate customers:

| Sr. No. | Category | KYC Compliance Norms |
|---------|-----------|---|
| 1. | Companies | KYC compliance of the directors, beneficial owners who has the ownership/entitlement to more than 10% of share or capital or profits of the company |

For more documentation process regarding beneficial owners, refer application form.
PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENTS) RULES, 1997
 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.
 (ii) Branches

| Sr. No. | State/UT | Branch |
|---------|----------------|--|
| 1 | Andhra Pradesh | Guntur, Nellore, Kurnool, Rajahmundry, Kakinda,Tirupati, Bhimavaram, Ongole, Machilipatnam, Vijayawada, Uda, 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-Nikal, Ahmedabad - Navrangpura, Ahmedabad - SG Highway, Surat, Vadodra-Jetpur Road, Vadodra - Wagholia Road, Rajkot, Mehsana, Bhavnagar, Gandhidham, Anand, Junagadh, Bhuruch, Morbi, Ahmedabad-Chankheda, Ahmedabad-Banopol, Ahmedabad- Narol, Palanpur, Himmatnagar, Patan, Modasa, Vapi |
| 6 | Haryana | Rohtak, Hissar, Ambala, Karnal, Yamunanagar, Faridabad, Gurgaon-Sector 29, Gurgaon - Sohna Road, Panchnakla, Panipat, Sonapat |
| 7 | Jharkhand | Ranchi |
| 8 | Karnataka | Bengaluru-Yeshwantpur, Bengaluru-JP Nagar, Bengaluru - Sahokar Nagar, Bengaluru-Koramangala, Bengaluru - JP Nagar (RELI), Bengaluru-Kalyan Nagar, Bengaluru-Vijayanagar, Bengaluru - Marathahalli, Bengaluru-Kengeri/Hubballi, Belgaum, Gulbarga, Davangere, Shimoga, Hasan, Mysore |
| 9 | Kerala | Tiruvandur, Kochi, Kollam, Thirissur, Palakkad, Kottayam, Kozhikode |
| 10 | Madhya Pradesh | Indore - Navkhilka, Indore-Vijayanagar, Indore-Phooti Kothi, Indore - MG Road, Gwalior, Jabalpur, Sagor, Guna, Ujjain, Satna, Pithampur, Dhar, Asha, Vidisha, Mandour, Dewas, Bhopal, Raftol. |
| 11 | Orissa | Bhubaneswar |
| 12 | Puducherry | Paducherry |
| 13 | Punjab | Ludhiana, Amritsar, Patiala, Bhatinda, Jalandhar, Ferozpur, Pathankot, Khairar |

| Sr. No. | State/UT | Branch |
|---------|---------------|--|
| 14 | Maharashtra | Mira Road, Dombivli, Vashi, Boisar, Panvel, Badliapur, 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 - Wartha Road, Pune - Khoradi, Vashi, Thane, Borivili, Akola, Kalyan, Solapur, Virar, Nashik, Pune - Wakod, Pune - Shivajinagar, Pune - Baner, Pune - Vishrantwadi, Pune - Chinchwad, Pune-Hadapsar, Dhule, Nanded, Nashik - Panchwati, Nagpur - CA Road, Malad West, CBD Belapur |
| 15 | Rajasthan | Sri Ganganagar, Jaipur - Mansarovar Link Road, Jodhpur, Kota, Ajmer, Udaipur, Beawar, Bikaner, Alwar, Pali, Sikar, Jaipur - Kalwar Road, Jaipur Jagatpura, Jaipur - Vidyodhar Nagar, Chomu, Dausu, Kotputli, Tonk, Chittorgarh, Jaipur - C Scheme, Bhillwara, Bhiwadi, Jaipur - Vaishali Road, 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(DPS), Hyderabad - Punjagutta, Hyderabad - Dilusunkapur, Hyderabad - Kompally, Hyderabad - Kakapet, 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-Arjunjani, 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 |
| 2 | | |