

## FOR NON INDIVIDUALS

(For Trusts, HUF, Proprietary concerns, Firms, Association, Societies & Clubs)

### Rates Effective From November 11, 2023

Base Rates for Public Deposits < ₹20.0mn (Public Deposits)

	Cumulative Income Plan		Non-Cumulative Income Plan		
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	7.25%	7.25%	7.00%	7.05%	7.25%
>=24 to <36	7.55%	7.84%	7.30%	7.35%	7.55%
>=36 to <60	7.65%	8.25%	7.40%	7.45%	7.65%
>=60 to <72	7.60%	8.85%	7.35%	7.40%	7.60%
>=72 to <=120	7.50%	9.06%	7.25%	7.30%	7.50%
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

0.25% additional interest for senior citizen and ICICI Group employees

Base Rates for Corporate Deposits < ₹20.0mn (other than Public Deposits)

	Cumulative Income Plan		Non-Cumulative Income Plan		
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	7.25%	7.25%	7.00%	7.05%	7.25%
>=24 to <36	7.55%	7.84%	7.30%	7.35%	7.55%
>=36 to <60	7.65%	8.25%	7.40%	7.45%	7.65%
>=60 to <72	7.60%	8.85%	7.35%	7.40%	7.60%
>=72 to <=120	7.50%	9.06%	7.25%	7.30%	7.50%
Min deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

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

Loan Against Deposit may be availed from Company after 3 months from the date of deposit, which would be given at the discretion of ICICI Home Finance. This loan may be given for up to 75% of the deposit amount, subject to the other terms and conditions as may be specified by the Company from time to time. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and Non-Resident Indians (NRIs).

## KYC Compliance

Know Your Customer (KYC) Directions, 2016 Reserve Bank of India are applicable to Housing finance Companies.

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, please contact 18602674455 (between 9.30 am. to 6.30 pm Monday to Saturday) or visit [www.icicihfc.com](http://www.icicihfc.com)

## Special Scheme Rates for Fixed Deposits &lt; ₹20.0mn (Public Deposits)

Period (Months)	Cumulative Income Plan		Non-Cumulative Income Plan		
	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
23 mths	7.50%	7.77%	7.25%	7.30%	7.50%
39 mths	7.70%	8.41%	7.45%	7.50%	7.70%
45 mths	7.70%	8.57%	7.45%	7.50%	7.70%
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

**\*\*In case of cumulative deposit, interest is compounded before deduction of Tax**

0.25% additional interest for senior citizen and ICICI Group employees

## Special Scheme Rates for Corporate Deposits &lt; ₹20.0 mn (other than Public Deposits)

Period (Months)	Cumulative Income Plan		Non-Cumulative Income Plan		
	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
23 mths	7.50%	7.77%	7.25%	7.30%	7.50%
39 mths	7.70%	8.41%	7.45%	7.50%	7.70%
45 mths	7.70%	8.57%	7.45%	7.50%	7.70%
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

**\*\*In case of cumulative deposit, interest is compounded before deduction of Tax**

For deposits Starting ₹ 2cr., rate would be offered by the Company on a case to case basis

" 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 "

**ICICI Home Finance Company Limited**

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

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

CIN : U65922MH1999PLC120106. Website: [www.iccihf.com](http://www.iccihf.com)

Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671

\*\*In case of cumulative deposit, interest is compounded before deduction of Tax

For deposits  $\geq ₹ 20.0$  mn , rate would be offered by Treasury on a case to case basis

HFC Employee Name :	HFC Employee ID :
Broker Name : <b>SMC GLOBAL SEC. LTD.</b>	Code No : <b>C1220642</b>
Employee Name :	Sub Broker Code : <b>127448(Bonanza)</b>
Channel Name :	Branch SOL ID :

Customer ID No.:	Appl. No.	Br. Code.
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## APPLICATION FORM FOR DEPOSIT (NON 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. DETAILS OF THE TRUST/ENTITY (IN BLOCK LETTERS)

Name :																																							
Address :																																							
City :																Pin Code:																							
State :																Country:																							
Mobile No. 1 :																Mobile No. 2																							
Tel :																STD Code																							
E-mail :																																							
Income-Tax Permanent Account Number (PAN)															(Attach a copy of PAN card or add Form 60 as defined in Income Tax Act 1962)															Date of Agreement/Incorporation /Partnership Deed Or Trust Deed / Formation AOP									
															<div style="display: flex; justify-content: space-between;"> <span>D D M M Y Y</span> </div>																								
Entity: Industry															Business Location :																								
Source of Income of Entity:																																							
Proof of Address to be provided by Trust/Entity (Please submit copy of ANY ONE of the following self-attested documents)																																							
<input type="checkbox"/> Latest Utility Bill															<input type="checkbox"/> Latest Bank Account Statement															<input type="checkbox"/> Registered Rent Agreement									
<input type="checkbox"/> Any other Address Proof (Subject to satisfaction of ICICI Home Finance)															Please Specify_____																								

Names of the Partners / Trustees / Beneficiaries	Telephone No.	ID Proof Attached	Address Proof Attached	Signature

Place:  Date:

Kindly attach documents for proof of identity and proof of address as per the list provided overleaf in respect of partners / trustees / settlers / beneficiaries with this form.

### 2. ADDRESS OF THE TRUST/ENTITY (IN BLOCK LETTERS) (for all future communication)

Street																																				
Pin											Tel. Res.:											City														
Sate											Off:											Fax:														
Mobile:																E-mail:																				

### 3. STATUS

☐ Association of Persons (AOP)
 ☐ Societies
 ☐ HUF
 ☐ Partnership Firm
 ☐ Proprietary Concern
 ☐ Trust
 ☐ Others (Please specify).....

Non Profit Organisation ☐ Yes ☐ No  
 (Non Profit Organization means any entity or an organization that is registered as a Trust or a Society under applicable laws)

To be filled if the depositor is a Non Profit Organisation

Has the depositor registered on Darpan portal of Niti Aayog ([www.ngodarpan.gov.in](http://www.ngodarpan.gov.in))

If Yes, share the darpan registration no:\_\_\_\_\_ If No, please visit & register at NGO Darpan ([ngodarpan.gov.in](http://ngodarpan.gov.in))





**LIST OF DOCUMENTS TO BE SUBMITTED BY LEGAL ENTITIES FOR  
KNOW YOUR CUSTOMER (KYC) COMPLIANCE**

SR. NO.	CATEGORY	LIST OF DOCUMENTS TO BE SUBMITTED FOR KYC COMPLIANCE
1	Partnership Firms	<ol style="list-style-type: none"> <li>1. Registration Certificate; and</li> <li>2. Partnership deed; and</li> <li>3. Permanent Account Number (PAN); and</li> <li>4. Latest bank account statement in the name of Partnership Firm.</li> <li>5. Resolution granting authority to partner(s) or employee(s) of the firm to enter into transactions/agreements on its behalf and their names and specimen signature(s); and</li> <li>6. KYC compliance of the partners, beneficial owners more than 10% of profits or capital or profits of the firm , employees and persons as per the resolution along with recent photograph.</li> <li>7. Certified copy of address proof</li> <li>8. Names of all the partners &amp; the address of the registered office and the principal place of its business if it is different</li> </ol>
2	Trusts & Institutions	<ol style="list-style-type: none"> <li>1. Certificate of Registration;</li> <li>2. Trust Deed; and</li> <li>3. Permanent Account Number (PAN) or Form 60 of Trust; and</li> <li>4. Latest bank account statement in the name of the Trust; and</li> <li>5. Resolution by the Trustees or Managing Committee in favour of the office bearers of the Trust/Institution to transact on its behalf, their names and specimen signature(s); and</li> <li>6. KYC compliance of the trustees, settlers, beneficiaries, beneficial owners 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</li> <li>7. The names of beneficiaries, Trustees, Settlers and authors of the Trust &amp; the addresses of the Registered office</li> </ol>
3	Hindu Undivided Family	<ol style="list-style-type: none"> <li>1. Deed of declaration of HUF &amp; List of co partners and their specimen signatures along with photographs and PAN; and</li> <li>2. Permanent Account Number (PAN) of HUF; and</li> <li>3. Latest bank account statement in the name of HUF; and</li> <li>4. KYC compliance of the Karta of HUF including PAN and recent photogarh</li> </ol>
4	Society	<ol style="list-style-type: none"> <li>1. Registration Certificate; and</li> <li>2. Society Rules and Bye-Laws certified by the Chairman/Secretary; and</li> <li>3. Permanent Account Number (PAN) or Form 60 of Society; and</li> <li>4. Latest bank account statement in the name of Society; and</li> <li>5. List of Managing Committee members; and</li> <li>6. Resolution in favour of persons authorised to act as authorised signatories; and</li> <li>7. KYC compliance of beneficial owners more than 15% of profit or capital or profits of the society, authorised signatories along with recent photographs.</li> </ol>
5	Unincorporated Association or Body of Individuals or other Juridical person	<ol style="list-style-type: none"> <li>1. Permanent Account Number (PAN) or Form 60 of Unincorporated Association or body of individuals or other Juridical Person; and</li> <li>2. Latest bank account statement in the name of AOP/BOI/Juridical person; and</li> <li>3. Resolution granting authority to the managing body to transact business on its behalf, their names and specimen signature(s); and</li> <li>4. 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</li> </ol>
6	Proprietary Concern	<ol style="list-style-type: none"> <li>1. KYC compliance of the proprietor along with recent photograph; and</li> </ol> <p>In addition to the above, any two of the following documents in the name of Proprietary Concern:</p> <ol style="list-style-type: none"> <li>a) Registration Certificate; or</li> <li>b) Certificate/License issued by Municipal Authorities under Shops and Establishment Act; or</li> <li>c) Sales and Income Tax returns; or</li> <li>d) CST/VAT/GST certificate or</li> <li>e) Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities; or</li> <li>f) IEC (Importer Exporter Code) issued by the office of DGFT or Licence/certificate of practice issued by any professional body incorporated under a statute; or</li> <li>g) Complete Income Tax Return in the name of the sole proprietor where the firm's income is reflected, duly authenticated/acknowledged by the Income Tax authorities; or</li> <li>h) Utility bills such as electricity, water, landline telephone bills.</li> <li>i) Registration certificate including Udyam Registration Certifiacte (URC) issued by the Government</li> </ol>

## Terms & Conditions - ICICI Home Finance Fixed Deposit Scheme

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

### 1) PAYMENT INSTRUCTION: a. RTGS/NEFT/FT:

Particulars	Remittance from any Bank Account
Beneficiary Name	ICICI Home Finance Co. Ltd - FD Collection Account
Account No.	000405070754
IFSC	ICIC0000004
Bank & Branch	ICICI Bank, Nariman Point

b. Cheque/Demand Draft (DD): Cheque/DD should be drawn in favor of "ICICI Home Fin - FD A/c" and marked "Account Payee only". The name of the applicant ("Applicant") should be mentioned on the reverse of the Cheque/DD. Single and separate Cheque/DD should accompany each application. c. Payment Gateway: In case applying for Online Fixed Deposit through our website (www.icicifin.com), the payment will be required to be done through net banking. A payment gateway for the same is available on the website. d. Alternatively, payment can also be through (i) NEFT/RTGS/Fund Transfer, (ii) Debit Card, (iii) Unified Payments Interface (BHIM-UPI), (iv) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code)

2) **SUBMISSION OF APPLICATION FORMS:** Duly completed Fixed Deposit application form, KYC form, KYC documents (as per KYC policy of the Company) and cheque / DD need to be delivered to the local / nearest branch / corporate office of the Company.

3) **INTEREST PAYMENTS:** Interest will be payable on the deposit from the effective deposit date, subject to realization of Cheque/DD/Credit of Funds in the Company's account. Interest on deposits placed under Monthly Income Plan, Quarterly Income Plan and Annual Income Plan shall be paid on fixed dates as given below:

Scheme	Interest Payment Date
Monthly Income Plan(MIP)	Last day of each month
Non-Cumulative - Quarterly Option	June 30, September 30, December 31 and March 31
Annual Income Plan	March 31

Effective Deposit Date: Date of realization of Cheque/DD/Credit of Funds in the Company's account

Under the Cumulative Income Plan, interest will be compounded annually and accrued every year on March 31 after deducting tax, wherever applicable. The accumulated interest will be paid on maturity amount & shall not exceed the total maturity amount as calculated on a year on year basis of compounding.

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

Payment of interest will be made to applicants/depositors primarily through ECS/NEFT/RTGS where ECS/NEFT/RTGS facility is available. Where ECS/NEFT/RTGS facility is not available, payments will be in the form of Cheque/DD/any other mode as the Company may deem fit and would be in favor of the Sole/First applicant/depositor marked "A/c Payee only". Direct Credit option may be used if the first/sole holder has an account with ICICI Bank.

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

4) **JOINT DEPOSITS:** Deposits can be made in joint names with a maximum of three persons. The names and address of all the depositors 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).

5) **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 natural or legal guardian.

6) **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. Name of the nominee shall be given on the deposit receipt, unless mentioned otherwise.

7) **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.

8) **FIXED DEPOSIT RECEIPT (FDR):** a) The FDRs shall be sent to the first applicant/depositor given in the application form, in the form of soft copy via SMS link and a hard copy shall be subsequently forwarded to the address as mentioned in the application form, by registered post or courier or in any other manner that the Company may deem fit after realization of Cheque/DD/Credit of funds in Company's account. b) Fixed Deposit Receipts are non-transferable & non-negotiable. It cannot be assigned, transferred, pledged or given as security for any loan/credit facility in favor of any party except ICICI Home Finance.

9) **LOSS, DESTRUCTION, ETC. OF DOCUMENT:** a) Fixed Deposit Receipts, Interest and Refund Cheques/Demand Drafts may be sent by Registered Post or Courier or in any other manner that the Company may deem fit, at the address of the Sole/First Applicant/Depositor given in the Application Form. The Company will not be responsible for any loss or delay in transit due to postal/courier services or any circumstances beyond its control. b) In the event of loss, destruction or mutilation of the Fixed Deposit Receipt, Interest or Refund Cheque/DD, the Company may issue a duplicate Fixed Deposit Receipt, Interest or Refund Cheque/DD, subject to non encashment of the original instrument, upon receipt from the depositor of an indemnity in the prescribed form to its satisfaction and after compliance with such other formalities/documents as may be required by the Company.

10) **RENEWAL/REPAYMENT OF DEPOSIT:** a) For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to ICICI Home Finance Co. Ltd. In case of renewal, the deposit may be renewed on maturity on such terms and conditions of the scheme as applicable on the maturity date of the old deposit. b) The deposit can be renewed either by selecting auto renewal of principal/renew principal & interest by giving an explicit consent in this regard at the time of application. c) 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. d) In the case of renewal of deposit in joint names, application form should be signed as per the mode of operation as mentioned in the application form. e) Deposits will automatically expire on maturity unless specified otherwise and the maturity proceed will be remitted to the designated bank account. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms noted under Renewal of Deposit. f) The Company will send intimation with regard to the details of the maturity of the deposit at least 14 days before the date of maturity of the deposit. You may modify maturity instructions by giving a request letter at least 7 working days prior to the maturity date or any other mode as approved by the Company. g) All redemption payments will be in the form of ECS/NEFT/RTGS/Cheque/DD/any other mode as the Company may deem fit and would be in favor 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 natural/legal guardian.

11) **PREMATURE WITHDRAWAL OF THE DEPOSIT:** As per the Housing Finance Company (Reserve Bank) Directions, 2021, no premature withdrawal is allowed for a period of first 3 months from the date of deposit subject to regulatory conditions. In case of premature withdrawal, the following rates shall apply:

Premature Withdrawal*	Rate of interest payable
After 3 months but before 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 by the Company

In the event of death of the depositor, premature termination of fixed deposit would be allowed; such premature withdrawal would not attract any penal charge. For other deposits, premature withdrawal is permitted within 3 months to meet certain

expenses of an emergent nature, subject to regulatory conditions. For premature withdrawals of deposits, the duly discharged FDR with revenue stamp of requisite value must be surrendered to the Company. Premature withdrawal of single/jointly held fixed deposit shall be processed only after such request is signed by all depositors along with FDR duly discharged.

12) **LOAN AGAINST DEPOSITS:** Loan Against Deposit may be availed from Company after 3 months from the date of deposit, which would be given at the discretion of ICICI Home Finance. This loan may be given for up to 75% of the deposit amount, subject to the other terms and conditions as may be specified by the Company from time to time. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and Non-Resident Indians (NRIs).

13) **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.

14) **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.

15) **TAX DEDUCTION AT SOURCE (TDS):** In accordance with and as per the provisions of section 194A of the Income Tax Act, 1961 (The Act), tax at source would be deducted if interest credited / paid or likely to be credited / paid to resident depositor(s) during the financial year exceeds ₹5,000/- on consolidated amount in case of multiple fixed deposits are placed by the customer. This exemption is not applicable for non-resident depositors where tax at source is deducted under section 195 of the Act. As per section 206AA of the Income Tax Act, 1961 w.e.f. April 1, 2010 applicable to all residents and non-residents FD depositor(s), a valid PAN (Permanent Account Number) is mandatory where Tax at source is deductible further, effective July 1, 2021 PAN wherein Aadhaar is not linked shall be treated as Invalid PAN. In accordance with section 206AB of the Act effective July 1, 2021, if any depositor for which tax is deductible under section 194A of the Act has not filed its income tax returns for both of the two assessment years relevant to two previous years preceding the current financial year in which tax is deductible, and aggregate tax deducted/collected in the depositor's case is ₹50,000/- or more in each of these two previous years, then tax shall be deductible at higher of the following rates: Twice the specified rate as per section 194A i.e. 20%; or Twice the rates in force; or 5%. If the provision of section 206AA (Where assesses is not having PAN) of the Act is applicable to a specified person, in addition to the provision of this section, the tax shall be deducted at higher of the two rates. However, the deduction of tax at source under section 194A of the Act shall be made at Nil Lower rate, as the case may be, if the Resident applicant / depositor submits a self-declaration, in duplicate, specified under section 197A of the Act, with a proper and valid PAN disclosure, in prescribed Form - 15G (for persons between age of 18 years to 59 years, in case of a person whose age is less than 18 years Form 15G should be provided by the guardian; other than Company and Firm) or Form 15H (for senior citizens who have attained the age of 60 years during the financial year) as the case may be or any other documentary evidence specified under section 194A of the Act for TDS exemption or any other documentary evidence specified under any guidelines/circular/notification issued by the CBDT in this regard. For exemption in terms of section 197A of the Act, Form 15G will not be taken cognizance of for the purpose of TDS Exemption, in case total income likely to be credited / paid exceeds maximum amount which is not chargeable to tax. Whereas Form 15H can be furnished by the Resident Senior Citizen for claiming TDS exemption even if the total interest likely to be credited / paid exceeds maximum amount which is not chargeable to tax. The Resident/Non Resident applicant/depositor can also provide exemption certificate issued by the Income Tax authorities under section 197 of the Act for deduction of tax at source at Nil lower rates applicable for section 194A or section 195 of the Act, as the case may be, for each respective financial year. Where the applicant/depositor qualifies as a specified entity whose income is unconditionally exempt u/s 10 of the Act and who is not statutorily required to file return of income u/s 139 of the Act, no tax would be deducted at source for specified entities subject to submission of proof of such exemption by the depositor in term of Circular No. 18/2017 dated May 29, 2017 issued by the CBDT. The illustrative examples of such specified entities under said CBDT Circular are as follows:

- Recognized Provident Fund/Approved Superannuation/Gratuity Fund exempts u/s 10(25) of the Act;
- Regimental Fund or Non Public Fund established by the armed forces of the Union referred to u/s 10(23AA) of the Act.

In case of Non Resident applicants/depositors, tax at source shall be deducted as per the prevailing provisions of section 195 of the Act and relevant guidelines/ Circular/Notification issued by the CBDT in this regard. The benefit of DTAA rates shall be provided to the depositors subject to submission of documentary evidence of the tax residency certificate/any other certificate for tax residency issued by the competent authority along with any other documents specified in this regard by the Company/CBDT. As per the provisions of section 139A(5A) of the Income Tax Act, every person receiving any sum from which tax has been deducted at source, is required to intimate his/her Permanent Account Number (PAN) to the person responsible for deducting such tax. Hence, the depositors are requested to indicate their PAN in the application form. According to a press release of September 29, 2007 issued by CBDT, the deductee (depositor) is advised to provide his / her correct PAN to the deductor (ICICI Home Finance Company Limited) failing which the deductee (depositor) would face penal proceedings under the Income Tax Act, 1961.

16) **TAX BENEFITS:** There is no specific tax benefit available on this Fixed Deposit under the prevailing provisions of the Income Tax Act, 1961.

17) **BROKERAGE:** Empanelled brokers are eligible for brokerage/commission on the amount of Fixed Deposits mobilized by them as prescribed for this scheme.

18) **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.

19) **PARTICULARS TO BE SPECIFIED UNDER PARAGRAPH 35 OF THE NON-BANKING FINANCIAL COMPANY - HOUSING FINANCE COMPANY (RESERVE BANK) DIRECTIONS, 2021**

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

### 20) 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.





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

a) Name of the Company: ICICI Home Finance Company Limited.

b) Date of Incorporation: May 28, 1999

c) (i) Business carried on by the Company: The Company's principal business is to provide financial assistance to any person or persons to acquire houses, buildings and any form of real estate and also for the purpose of construction, renovation, development or repair of such houses or buildings or any form of real estate. The Company does not have a subsidiary company.

(ii) Major branches / service centers: Locations: Refer Page No 13

For any details or queries, you can contact us at 18002674455 or Email us at [customer.care@icicifhc.com](mailto:customer.care@icicifhc.com)

Meet a friendly face at your nearest ICICI HFC branch or your nearest ICICI Bank Asset Servicing branch where a team of our legal and technical experts is present to help you. If you are not satisfied with the resolution, please write to Hrishikesh Kadam, our Grievance Redressal Officer, at [nodal.office@icicifhc.com](mailto:nodal.office@icicifhc.com) or call 022-66493844

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. Vinod Kumar Dhall is the Independent Director Chairman of the Board. Mr. Anirudh Kamani, MD &amp; CEO has the overall responsibility for the business of the Company

e) Name, Address and Occupation of the Directors:

Mr. Rakesh Jha Service	: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
Mr. Sanjay Singhvi Service	: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
Ms. Zeenat Hamirani Service	: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
Mr. S. Santhanakrishnan Chartered Accountant	: New No. 24, Unnamalai Ammal Street, T Nagar, Chennai 600 017.
Mr. Vinod Kumar Dhall Advocate	: Dewan Manohar House, B-88, Sector 51, Noida (U.P.) - 201301
Mr. G Gopalakrishna Retired Executive	: B 301 - 302, Lady Ratan Tower, Danik Shivner Marg, Gandhinagar, Worli, Mumbai - 400018
Mr. Anirudh Kamani Service	: ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400 051.

## f) PROFITS &amp; DIVIDENDS:

Years ending	Profit before tax (₹ in million)	Profit after tax (₹ in million)	Equity Dividend Declared (%)*
March 31, 2023	3,868.2	3,018.2	2.5%
March 31, 2022	2,122.3	1,641.7	1.5%
March 31, 2021	326.4	216.7	-

\* Including final dividend, proposed as at the end of the respective financial year as a percentage of equity share capital.

## g) Summarised financial position of the Company as appearing in the two latest audited Balance sheet

Liabilities #	31 March, 2023	31 March, 2022
Share Capital	12,035.3	10,987.5
Reserves & Surplus	16,034.3	10,063.5
Non Current Liabilities	109,626.4	83,870.5
Secured Borrowings	81,624.2	59,533.8
Unsecured Borrowings	27,840.3	24,161.0
Others	161.8	175.8
Current Liabilities	51,122.4	54,386.8
Secured Borrowings	28,563.8	29,859.4
Unsecured Borrowings	19,882.4	14,012.9
Others (incl. interest accrued on borrowings)	11,968.8	10,514.5
Deferred Tax Liabilities (Net)	565.3	-
Provisions	65.0	94.7
Short term	41.9	71.1
Long term	23.1	23.6
Total	189,448.7	159,403.0

(₹ in million)

Assets#	31 March, 2023	31 March, 2022
Fixed Assets <sup>1</sup>	1,387.2	1,302.4
Investments	4,991.6	6,004.1
Deferred Tax Assets	-	15.8
Loans	175,436.2	144,985.0
Other Assets	7,633.7	6,670.0
Assets held for sale	-	425.7
Total	189,448.7	159,403.0

1. Fixed assets include capital work-in-progress, intangible assets, intangible assets under development.

#Previous year figures have been regrouped/reclassified, wherever necessary, to correspond with current year classifications/disclosures.

(₹ in million)

Contingent Liabilities	At March 31, 2023	At March 31, 2022
Income Tax matters in appeals	417.4	416.3
Service Tax matters	-	-
Claims filed against Company but not acknowledged as debt.	34.0	13.9

h) Information relating to aggregate dues (including the non-fund base facilities provided to) from companies in the same group or other entities or business ventures in which, the directors and/or the HFC are holding substantial interest and the total amount of exposure to such entities:

(₹ in million)

Facility	Fund based at 31 March, 2023	Non-fund based at 31 March, 2023
Total exposure to group companies in which directors and/or the Company has substantial interest	-	-
Total exposure from group companies in which directors and/or the Company has substantial interest	1,208.6	-

I) In terms of RBI Directions, 2021, the Company can borrow up to twelve times of the net owned funds, on or after March 31, 2022, i.e. ₹254,724.00 million (NOF at March 31, 2023), out of which, not more than three times the net owned funds can be by way of public deposits, i.e. ₹63,681.00 million. At March 31, 2023, the aggregate public deposits held by the Company was ₹21,415.28 million. 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 Company is having a valid Certificate of Registration dated 31-07-2001 issued under Section 29A of the National Housing Bank Act, 1987. However, the Reserve Bank of India or the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.

The above text has been approved by the Board of Directors at its meeting held on April 17, 2023 and is being issued on authority and in the name of the Board of Directors of the Company. A copy of the text of advertisement signed by majority of Directors of the Company has been filed with the National Housing Bank.

Date: April 17 2023  
Place: Mumbai

By order of the Board of Directors

Priyanka Shetty  
Company Secretary

## Know Your Customer (KYC) application form I Legal Entity other than Individual

### Important Instructions:

A) Fields marked with "\*" are mandatory fields.

B) Tick "a" wherever applicable.

C) Please fill the date in DD-MM-YYYY format.

D) Please fill the form in English and in BLOCK letters.

E) KYC number of applicant is mandatory for update application

F) List of State/ UT as per Indian Motor Vehicles Act 1988 is available at end

G) List of two character ISO 3166 country code is available at the end

H) Please read section wise detailed guidelines/ instructions at the end.

I) For particular section update, please (a) in the box available before the section number and strike off the section not required to be updated

For office use only

Application Type\* ☐ New ☐ Update

(To be filled by ICICI Home Finance Co. Ltd.)

(Mandatory for KYC update request) KYC Number\*

### 1. ENTITY DETAILS\* (Please refer instruction A at the end)

☐ Name\*

Entity Constitution Type\* ☐ others (specify)  (Please refer instruction B at the end)

Date of Incorporation/ Formation\*  -  -  Date of Commencement of Business  -  -

Place of Incorporation/ Formation\*  Country of Incorporation/ Formation\*

PAN\*  ☐ Form 60 Furnished TIN or equivalent issuing Country

TIN/ GST Registration Number

### 2. PROOF OF IDENTITY (POI)\* (Please refer instruction B at the end)

☐ Officially valid document(S) in respect of person authorised to transact

☐ Certificate of Incorporation/ Formation\*  ☐ Registration Certificate  ☐ Partnership Deed ☐ Trust Deed  Registration Certificate No.

☐ Memorandum and Articles of Association ☐ Power of Attorney granted to its manager, officers or employees to transact on behalf

☐ Resolution of Board/ Managing Committee ☐ Activity Proof -1 (for Sole Proprietorship only) ☐ Activity Proof -2 (for Sole Proprietorship only)

### 3. ADDRESS (Please refer instruction C at the end)

#### 3.1 Registered Office Address/ Place of Business\*

Proof of Address\* ☐ Certificate of Incorporation/ Formation ☐ Registration Certificate ☐ Other Document

Line 1\*

Line 2

Line 3  City/ Town/ Village\*

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

#### 3.2 Local Address in India (if different from above)\*

Line 1\*

Line 2

Line 3  City/ Town/ Village\*

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

### 4. CONTACT DETAILS (All communications will be sent to Mobile No./ email Id provided may be used) (Please refer instruction D at the end)

Tel. (Off)  Fax

Mobile  email Id

Mobile  email Id

### 5. NUMBER OF RELATED PERSONS (Please refer instruction E at the end)

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I/we hereby consent to receiving information from Central KYC Registry through SMS/ email on the above registered number/ email address.

Signature/ Thumb impression of Authorised Person(s)

Documents Received ☐ Certified Copies ☐ Equivalent e-document

Identity Verification	<input type="checkbox"/> Done	Date	D D - M M	Y Y Y Y
Emp. Name				
Emp. Code				
Emp. designation				
Emp. Branch				

[illegible]

Name

Code

\_\_\_\_\_ end of kyc form \_\_\_\_\_



## Know Your Customer (KYC) application form I Related Person

## Important Instructions:

A) Fields marked with "\*" are mandatory fields.

B) Tick "a" wherever applicable.

C) Please fill the date in DD-MM-YYYY format.

D) Please fill the form in English and in BLOCK letters.

E) KYC number of applicant is mandatory for update application

F) List of State/ UT as per Indian Motor Vehicles Act 1988 is available at end

G) List of two character ISO 3166 country code is available at the end

H) Please read section wise detailed guidelines/ instructions at the end.

I) For particular section update, please (a) in the box available before the section number and strike off the section not required to be updated

For office use only

Application Type\* ☐ New ☐ Update

(To be filled by ICICI Home Finance Co. Ltd.)

(Mandatory for KYC update request) KYC Number\*

## 1. DETAILS OF RELATED PERSON\* (Please refer instruction E at the end)

☐ Addition of Related Person☐ Deletion of Related Person☐ Update Related Person Details

KYC Number of Related Person (If Available)

If KYC Number is available, Only Related Person Type &amp; Name is mandatory

Related Person Type\*

☐ Director☐ Promotor☐ Karta☐ Trustee☐ Partner☐ Court Appointment Official☐ Proprietor☐ Beneficiary☐ Beneficial Owner☐ % holding☐ Others (Please Specify)☐ Authorised Signatory☐ Power of Attorney Holder

DIN (Director Identification Number)

(Mandatory if Related Person Type is Director)

## 1.1 PERSONAL DETAILS (Please refer instruction E at the end)

Name (Same as ID proof)

Maiden Name

Father/ Spouse Name

Mother Name

Date of Birth\*

Gender\*

Nationality\*

PAN\*

## 1.2 PROOF OF IDENTITY AND ADDRESS (Please refer instruction E at the end)

I Certified copy of OVD or equivalent e-document of OVD obtained through digital KYC process needs to be submitted (any one of the following OVDs)

☐ A- Passport Number☐ B- Voter ID Card☐ C- Driving Licence☐ D- NREGA Job Card☐ E- National Population Register Letter☐ E- Proof of Possession of Aadhar☐ F- KYC Authentication☐ Offline verification of AadharII ☐III ☐

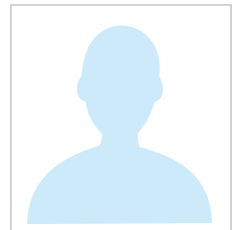
Address

Line 1\*

Line 2

Line 3

District\*

☐ PHOTO\*

## 1.3 CURRENT ADDRESS DETAILS (Please refer instruction E at the end)

☐ Same as above mentioned address (in such cases address details as below need not be provided).

I Certified copy of OVD or equivalent e-document of OVD obtained through digital KYC process needs to be submitted (any one of the following OVDs)

☐ A- Passport Number☐ B- Voter ID Card☐ C- Driving Licence☐ D- NREGA Job Card☐ E- National Population Register Letter☐ E- Proof of Possession of Aadhar☐ F- KYC Authentication☐ Offline verification of Aadhar☐ Deemed POA- document type code☐ Self DeclarationII ☐III ☐IV ☐V ☐

Address

Line 1*																										
Line 2																										
Line 3																										
District*					PIN/ Post Code*					State/ UT Code*			City/Town/ Village*							ISO 3166Country code*						

☐ 4. CONTACT DETAIL (All communications will be sent to Mobile no./ email-ID provided may be used) (Please refer instruction D at the end)

Tel. (Off)									FAX																		
Mobile													Email ID														
Mobile													Email ID														

☐ 7. APPLICANT DECLARATION (Please refer instruction G at the end)

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I/we hereby consent to receiving information from Central KYC Registry through SMS/ email on the above registered number/ email address.

Date: -- Place:

Signature/ Thumb impression of Authorised Person(s)

8. ATTESTATION/ FOR OFFICE USE ONLY

Documents Received ☐ Certified Copies ☐ E-KYC data received from UIDAI ☐ Data received from Offline verification  
☐ Digital KYC process ☐ Equivalent e-document

KYC VERIFICATION CARRIED OUT BY

Identity Verification ☐ Done Date --  
Emp. Name   
Emp. Code   
Emp. designation   
Emp. Branch

Employee Signature

INSTITUTION DETAILS

Name   
Code

Institution Stamp

end of kyc form

## Instructions / check list / guidelines for filing Legal Entity / Other than Individuals KYC Application Form

### A Clarification/Guidelines for filing Entity Details section

#### 1. Entity Constitution Type

A - Sole Proprietorship	H - Trust	O - Artificial Jurisdictional Person
B - Partnership Firm	I - Liquidator	P - International Organisation or Agency / Embassy or Consular office etc.
C - HUF	J - Limited Liability Partnership	Q - Not Categorized
D - Private Limited Company	K - Artificial Liability Partnership	R - Others
E - Public Limited Company	L - Public Sector Banks	S - Foreign Portfolio Investors
F - Society	M - Central/ State Govt. Dept. or Agency	
G - Association of Persons (AOP)/ Body of Individuals (BOI)	N - Section 8 Companies (Companies Act, 2013)	

2 In case of companies and partnerships, PAN of the entity is Mandatory. In case of other entities, FORM 60 may be obtained if PAN is not available.

### B Clarification / Guidelines for filling 'Proof of Identity [POI]' section

- 1 Activity Proof - 1 and Activity Proof - 2 are applicable for accounts in case of proprietorship firms. Please refer to relevant instructions issued by the Reserve Bank of India
- 2 Please refer to the relevant instructions issued by the regulator regarding applicable documents for the legal entity.
- 3 Certified copy of document or equivalent e-document or OVD obtained through Digital KYC process to be submitted.
- 4 'Equivalent e-document' means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
- 5 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.
- 6 KYC requirements for Foreign Portfolio Investors (FPIs) will be as specified by the concerned regulator from time to time.

### C Clarification / Guidelines for filling 'Proof of Address [POA]' section

- 1 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 2 Certified copy of document or equivalent e-document to be submitted.

### D Clarification / Guidelines for filling 'Contact Details' section

- 1 Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
- 2 Do not add '0' in the beginning of Mobile number.

### E Clarification / Guidelines for filling 'Related Person Details' section

- 1 Personal Details
  - The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 Proof of Address [PoA]
  - PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
  - State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
  - In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
  - REs may use the Self Declaration check box where Aadhaar authentication has been carried out successfully for a client and client wants to provide a current address, different from the address as per the identity information available in the Central Identities Data Repository.
- 3 If KYC number of Related Person is available, no other details except 'Person Type' and 'Name of the Related Person' are required.
- 4 Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.

### F Provision for capturing signature of multiple authorised persons is to be made by the RE.

## List of two-digit state/ U.T codes as per Indian Motor Vehicle Act, 1988

State/ U.T	Code	State/ U.T	Code	State/ U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra & Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Others	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

## List of ISO - 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre & Miquelon	PM
Aland Island	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent & the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of Macedonia	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of Micronesia	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of Moldova	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Gaum	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of Tanzania	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of Iran	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of Venezuela	VE
Cook Island	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire	CI	Korea, Democratic People's Republic of Korea	KP	Reunion	RE	Virgin Islands, US	VI
Croatia	HR	Korea, Republic of Korea	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Domnica	DM	Liberia	LR	Saint Martin (French part)	MF		

BRANCH LIST

Branch	State	Branch	State	Branch	State
Visakhapatnam	Andhra Pradesh	Jaipur	Rajasthan	Gorakhpur	Uttar Pradesh
Vijayawada	Andhra Pradesh	Jaipur – Main	Rajasthan	Bangalore - Sahakar Nagar	Karnataka
Guntur	Andhra Pradesh	Jodhpur	Rajasthan	Nagpur Wardha Road	Maharashtra
Nellore	Andhra Pradesh	Kota	Rajasthan	Kharar	Punjab
Kurnool	Andhra Pradesh	Ajmer	Rajasthan	Pithampur	Madhya Pradesh
Rajahmundry	Andhra Pradesh	Udaipur	Rajasthan	Dhar	Madhya Pradesh
Kakinada	Andhra Pradesh	Bhilwara	Rajasthan	Palanpur	Gujarat
Tirupati	Andhra Pradesh	Bikaner	Rajasthan	Bhimavaram	Andhra Pradesh
Hyderabad – Kukatpally	Telangana	Pali	Rajasthan	Ashta	Madhya Pradesh
Hyderabad - Secunderabad	Telangana	Pune-Main	Maharashtra	Ongole	Andhra Pradesh
Hyderabad - Dilsukhnagar	Telangana	Pune - Wakad	Maharashtra	Vidisha	Madhya Pradesh
Warangal	Telangana	Solapur	Maharashtra	Mathura	Uttar Pradesh
Patna	Bihar	Kolhapur	Maharashtra	Kharadi	Maharashtra
Raipur	Chhattisgarh	Sangli	Maharashtra	Pilibhit	Uttar Pradesh
Bilaspur	Chhattisgarh	Satara	Maharashtra	Kashipur	Uttarakhand
Ranchi	Jharkhand	Ratnagiri	Maharashtra	Chomu	Rajasthan
Jamshedpur	Jharkhand	Puducherry	Puducherry	Dausa	Rajasthan
Bhubaneswar	Orissa	Chennai - T Nagar	Tamil Nadu	Machilipatnam	Andhra Pradesh
Kolkata-AJCBoseRoad	West Bengal	Chennai – Annanagar	Tamil Nadu	Mandsaur	Madhya Pradesh
Kolkata-Suburban Howrah	West Bengal	Coimbatore	Tamil Nadu	Rudrapur	Uttarakhand
Ahmedabad – West	Gujarat	Madurai	Tamil Nadu	Dewas	Madhya Pradesh
Ahmedabad – Nikol	Gujarat	Trichy	Tamil Nadu	Himmatnagar	Gujarat
Surat	Gujarat	Salem	Tamil Nadu	Patan	Gujarat
Vadodara	Gujarat	Chennai-Tambaram	Tamil Nadu	Raebareli	Uttar Pradesh
Rajkot	Gujarat	Tirunelveli	Tamil Nadu	Tuticorin	Tamil Nadu
Mehsana	Gujarat	Tiruppur	Tamil Nadu		
Bhavnagar	Gujarat	Vellore	Tamil Nadu		
Gandhidham	Gujarat	Agra	Uttar Pradesh		
Anand	Gujarat	Lucknow	Uttar Pradesh		
Vapi	Gujarat	Meerut	Uttar Pradesh		
Rohtak	Haryana	Allahabad-Prayagraj	Uttar Pradesh		
Hissar	Haryana	Dehradun	Uttarakhand		
Ambala	Haryana	Latur	Maharashtra		
Panipat	Haryana	Sikar	Rajasthan		
Karnal	Haryana	Siliguri	West Bengal		
Sonepat	Haryana	Kanpur	Uttar Pradesh		
Yamunanagar	Haryana	Bareilly	Uttar Pradesh		
Bangalore-Yeshwantpur	Karnataka	Andheri HFC Tower	Maharashtra		
Bangalore-Whitefield	Karnataka	Ferozpur	Punjab		
Bangalore-JPNagar	Karnataka	Pathankot	Punjab		
Hubbali	Karnataka	Junagadh	Gujarat		
Belgaum	Karnataka	Davangere	Karnataka		
Gulbarga	Karnataka	Chittorgarh	Rajasthan		
Thiruvananthapuram	Kerala	Shimoga	Karnataka		
(Trivandrum)	Kerala	Hasan	Karnataka		
Kochi	Kerala	Sagar	Madhya Pradesh		
Kozhikode (Calicut)	Kerala	Guna	Madhya Pradesh		
Kollam	Kerala	Ratlam	Madhya Pradesh		
Thrissur	Kerala	Surendranagar	Gujarat		
Palakkad	Kerala	Alwar	Rajasthan		
Kottayam	Madhya Pradesh	Jhansi	Uttar Pradesh		
Indore - Navlakha	Madhya Pradesh	Khammam	Telangana		
Bhopal	Madhya Pradesh	Morbi	Gujarat		
Gwalior	Madhya Pradesh	Varanasi	Uttar Pradesh		
Jabalpur	Madhya Pradesh	Buldhana	Maharashtra		
Hoshangabad	Maharashtra	Baramati	Maharashtra		
Mira Road	Maharashtra	Dhule	Maharashtra		
Vasai	Maharashtra	Banglore - Chandapura	Karnataka		
Mumbai – Borivali	Maharashtra	Delhi Karol Bagh - NDMA	Delhi		
Thane	Maharashtra	Bangalore Yeshwantpur – NDMA	Karnataka		
Dombivali	Maharashtra	Mysore	Karnataka		
Vashi	Maharashtra	Nanded	Maharashtra		
Boisar	Maharashtra	Chandrapur	Maharashtra		
Panvel	Maharashtra	Secunderabad OPS	Telangana		
Badlapur	Uttar Pradesh	Chandkheda	Gujarat		
Ghaziabad (Kaushambi)	Haryana	Ujjain	Madhya Pradesh		
Faridabad	Haryana	Bopal	Gujarat		
Gurgaon 1 - Sec 29	Uttar Pradesh	Narol	Gujarat		
Noida	Delhi	Kalwar Road	Rajasthan		
Central Delhi - Karol Bagh	Delhi	Jagatpura	Rajasthan		
East Delhi – Laxmi Nagar	Delhi	Vidyadhar Nagar	Rajasthan		
West Delhi – Janakpuri	Delhi	Nashik Road	Maharashtra		
North Delhi – Pitampura	Maharashtra	Haridwar	Uttarakhand		
Nagpur	Maharashtra	Ameerpet	Telangana		
Nashik	Maharashtra	Satna	Madhya Pradesh		
Aurangabad	Maharashtra	Durg	Chhattisgarh		
Amravati	Maharashtra	Lucknow-South	Uttar Pradesh		
Jalgaon	Maharashtra	Barabanki	Uttar Pradesh		
Ahmednagar	Maharashtra	Saharanpur	Uttar Pradesh		
Akola	Chandigarh	RC Puram	Telangana		
Chandigarh	Haryana	Modasa	Gujarat		
Panchkula	Punjab	Bharuch	Gujarat		
Ludhiana	Punjab	Jankipuram	Uttar Pradesh		
Amritsar	Punjab	Indore Main - MG Road	Madhya Pradesh		
Patiala	Punjab	Ameerpet NDMA	Telangana		
Bhatinda	Punjab	Central Dehradun	Uttarakhand		
Jalandhar	Rajasthan	Kengeri	Karnataka		
SriGanganagar	Rajasthan	ECIL Hyderabad	Telangana		