

AAA/Stable by CRISIL
Highest Degree of Safety

AAA/Stable by CARE
Highest Degree of Safety

AAA/Stable by ICRA
Highest Degree of Safety

Special Deposit Scheme Rates for Public and other than Public Deposits

Effective June 1, 2024

Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
39	7.80%	8.51%	7.55%	7.60%	7.80%
45	7.80%	8.68%	7.55%	7.60%	7.80%

0.25% additional interest for senior citizen and ICICI Group employees for public deposits

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

Base Scheme Rates for Public and other than Public Deposits

Effective June 1, 2024

Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative 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	7.65%	7.94%	7.40%	7.45%	7.65%
>=36 to <48	7.75%	8.37%	7.50%	7.55%	7.75%
>=48 to <60	7.75%	8.70%	7.50%	7.55%	7.75%
>=60 to <72	7.65%	8.91%	7.40%	7.45%	7.65%
>=72 to <84	7.55%	9.13%	7.30%	7.35%	7.55%
>=84 to <108	7.55%	9.49%	7.30%	7.35%	7.55%
>=108 to <=120	7.55%	10.28%	7.30%	7.35%	7.55%

0.25% additional interest for senior citizen and ICICI Group employees for public deposits

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

For deposits >= ₹30.0 million, rates would be offered by Treasury on a case to case basis.

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

Eligibility

Body Corporates, Private Limited Companies, Corporations, Statutory Boards, Local Authorities, Banks & other such Institutions as may be decided by ICICI Home finance Company Limited from time to time.

Minimum Deposit Amount

Corporate can deposit a Minimum of ₹10,000/- under Annual / Cumulative income plan, ₹20,000/- under Quarterly income plan and ₹40,000/- under Monthly income plan with the maximum limit on the number or amount of deposit(s).

KYC Compliance

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

"INTEREST RATES ARE SUBJECT TO CHANGE AT THE SOLE DISCRETION OF ICICI HOME FINANCE COMPANY LTD. AND AS PRESCRIBED UNDER THE APPLICABLE LAWS AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT"

Interest compounded annually. Deposits can be placed for any number of months between 12 & 120. For detailed information on interest rates offered, please visit our website www.icicifhc.com - Fixed Deposit Section.

ICICI Home Finance Company reserves the right at its absolute discretion to vary the minimum amount. It is required that a separate application form is used for every deposit.

ICICI Home Finance Company Limited

Regd. Office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051
Corporate Office: ICICI HFC Tower, Andheri -Kurla Road, JB Nagar, Andheri East, Mumbai 400 059
CIN : U65922MH1999PLC120106, Website: www.icicifhc.com
Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671
Page 1 of 13

ICICI Home Finance Company Limited
Date of deposit with the ICICI Centre :

ACKNOWLEDGEMENT SLIP

Application Serial No.:

Received from the Trust/Entity			(Name of Trust/Entity) Fixed Deposit application with
a) Cheque / DD No.	Dated	for ₹	
Drawn on Bank		Branch	
b) FDR No.	Dated	for ₹	
c) Total Fixed Deposit Amount (in figures)	(Valid subject to Realization of Cheque / Demand Draft) for ₹		
Rupees			
for a period of: <input type="text"/> Months @ <input type="text"/> % per annum	In the following Income Plan:	<input type="checkbox"/> Monthly Income Plan	<input type="checkbox"/> Quarterly Income Plan
		<input type="checkbox"/> Annual Income Plan	<input type="checkbox"/> Cumulative (Annualised Yield on maturity)

3. STATUS (Mandatory)

Corporate
 Statutory Boards
 Society
 Local Authority
 Banks & financial Institutions
 Others

Non Profit Organisation (NPO) 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)
 If Yes, share the darpan registration no: _____ If No, please visit & register at NGO Darpan (ngodarpan.gov.in)

4. TAX STATUS

Tax to be exempted: Yes No If yes, proof submitted Yes No As stated
 Order under Section 197 Order under Section 10

5. PAYMENT DETAILS

Amount of Deposit ₹ (in words) _____
 Mode of Payment Cheque RTGS/NEFT (Cheque/ RTGS/ NEFT No : _____ Dated _____)
 Bank details _____ Branch _____

*mandatory

Delivery mode: Courier Self Pickup* (ICICI HFC Branch ICICI Bank Branch Broker) Only incase applied through ICICI Bank Branch

I/we hereby agree and undertake that, in consideration of issuance of Fixed Deposit Receipt which has not been collected by me/we in person and separate instructions have been given for delivery, which may be irretrievably lost, I/we hereby keep the Entity indemnified from and against all such losses, costs or damages which the Entity may sustain or incur or which may be claimed against Entity.

6. DEPOSIT SCHEME

Deposit term _____ months @ _____ % per annum Plans: Cumulative (Annualized yield on maturity) Non Cumulative
 Interest payment frequency for non cumulative plans : Monthly Quarterly Yearly
 Deposit Type : With pre-maturity withdrawal Without pre-maturity withdrawal
(an additional interest of 0.10% p.a shall be added to existing ROI for deposits less than ₹20.0 mn)
 Maturity Instructions (Tick whichever applicable)
 Renew only Principal amount Renew Principal and Interest amount (for cumulative deposits) Payment on maturity

7. DETAILS OF BANK ACCOUNT

(Please refer to the clause on Interest Payments)

Savings Current
 Account No.
 Branch
 Bank
 9 Digit Code No.
 (As appearing on MICR cheque issued by your bank)

* mandatory

8. Mode of operation (to be replicated as per the Board Resolution submitted by the Corporate):

DOCUMENTATION CHECKLIST (Copy of self-attested documents to be submitted)

Companies - Name of the company - Principle place of business - Mailing address of the company - Telephone/Fax Number	(i) Certificate of Incorporation (ii) Memorandum & Articles of Association (iii) Permanent Account Number (PAN) (iv) Master data from MCA website (v) Resolution from the Board of Directors authorizing its managers, officers or employees to transact on its behalf (vi) KYC compliance of the directors, beneficial owners who has the ownership of/entitlement to more than 10% of share or capital or profits of the company. (vii) KYC compliance of authorised signatories as per the resolution. (viii) The name of person holding senior management position (ix) The registered office & Principal place of business if it is different.
KYC Documents to be collected for Related Persons (Directors, benefitail owners, partners, trustees, Authorised Signatories etc.)	(i) Proof of possession of Aadhaar (ii) PAN Card or Form 60 (iii) Passport (iv) Driving License* (v) Voter Identity Card issued by Election Commission of India (vi) Job Card issued by NREGA duly signed by an officer of the State Government (vii) Letter issued by the National Population Register containing details of name * In case of any state specifically prohibits usage of driving license as an address proof, then it should not be considered for address proof.
Co-operative Societies	(i) Certificate of registration issued by the Registrar of Co-operative Society (ii) PAN Card/ Allotment letter (iii) Resolution of the managing committee to invest in fixed deposits (iv) Utility bill in the name of the society (v) Rules and regulations/bye-laws of the society signed by the Secretary (vi) KYC compliance of beneficial owners more than 15% of share or capital or profits of the society (vii) KYC compliance of authorised signatories
Limited Liability Partnerships (LLPs)	(i) Certificate of Incorporation (ii) LLP Agreement (iii) Permanent Account Number (PAN) (iv) Master data from MCA website (v) Certified true copy of the Resolution granting authority to designated partner(s) or employee(s) of LLP to enter into transactions / agreements on its behalf and their names and specimen signature(s) (vi) KYC compliance of the partners, employees and authorised persons as per the resolution. (vii) Registration Certificate (viii) KYC compliance of beneficial owners more than 10% of profit or capital of the firm (ix) Names of all the partners & the address of the registered office and the principal place of its business if it is different

Declaration:

1. I/We have read and understood and hereby agree to the terms and conditions as applicable to my account set forth. I/We understand that the terms and conditions are subject to changes/revision from time to time at the sole discretion of ICICI Home Finance / or as required under applicable laws / regulations.
2. I/We agree, undertake and authorise ICICI Home Finance Company, its Group Companies to exchange, share and part with all the information relating to my/our investment/ financial details and financial history information to ICICI Bank Ltd./ ICICI Group Companies/ Financial Institutions/ Credit Bureaus/ Agencies/ Statutory Bodies as may be required and shall not hold ICICI Home Finance Company Ltd., ICICI Bank Ltd.,and ICICI Group Companies liable for use of this information.
3. I/We further declare that, I/we am / are authorized to make this deposit in the above mentioned scheme and that the amount to be kept in the deposit has been acquired through legitimate sources and does not involve directly or indirectly any proceeds of a scheduled offence under the Prevention of Money Laundering Act, 2002 and / or is not designed for the purpose of contravening or evading any of the provisions of the Prevention of Money Laundering Act, 2002 and / or any rules, regulations, notifications, guidelines or directions made there under and as amended from time to time.
4. I/We shall provide any further information and fully co-operate in any investigation as when required by Company in accordance with the applicable law.
5. I/We shall inform the Company regarding any change in my/our registered address/business and to provide any further information/ documents that ICICI Home Finance/ Group Companies may require from time to time. I/We agree to indemnify ICICI Home Finance against any fraud or any loss or damage suffered by ICICI Home Finance / Group Companies due to my/our providing of any incorrect communication address and/or failure on my/ our part to communicate the change/ alteration in my/ our communication address or any details supplied.
6. ICICI Home Finance reserves the right to reject any application without providing any reason. That ICICI Home Finance reserves the right to retain the application forms and documents provided therewith, including photographs, and will not return the same to us.
7. I/ We hereby declare that all particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up to date in all respects and are to the best of my /our knowledge and belief.
8. I/We declare that the deposit made under deposit application is through legitimate source and does not include directly/ indirectly any proceeds of schedule of offence and/or is not designed for the purpose of contravention or evasion under any law.
9. I/We have no objection to ICICI Home Finance, its Group Companies, Brokers/ Representatives to provide me/us information on various products, offers and service provided by ICICI Home Finance / its Group Companies, through any mode (including telephone calls / SMS / emails) and authorize ICICI Home Finance, its Group Companies, Brokers/ Representatives for the above purpose YES NO
- 10.. I/We declare that I/We am/are competent and fully authorised to issue such declarations, confirmations, agreements and undertakings and submit this Application Form for the purpose of this deposit, and to execute all other documents required by ICICI Home Finance for such purpose.
11. This Applications Form as been duly and validly executed by me/us or on my/ our behalf and when accepted/acted upon by ICICI Home Finance would constitute legal and valid obligations that are binding on and enforceable against me/us in accordance with the Terms thereof. I/We confirm that the initials on this Application Form are made by me/us and the validity of such initials shall not be disputed by me/us. I/We hereby agree to abide by attached terms & conditions governing the deposit. I/We agree to the terms and conditions as applicable to my account set fourth. I/We understand that the terms and conditions are subject to changes/ revision from time to time at the sole discretion of ICICI Home Finance/or as required under applicable laws/ regulations.
12. I/We hereby declare and affirm that I/We have not made any payments/deposits in cash.
13. I/We have gone through the financial and other statements/particulars representations furnished/made by the Company after careful consideration. I/We are making the deposit with the Company at my/our own risk and volition.

Maturity instructions:

- Renew principal only
- Payment on maturity
- Renew Principal & Interest (only for cumulative plan)

SIGNATURE OF AUTHORISED SIGNATORY / POWER OF ATTORNEY HOLDER

1. _____ 2. _____ 3. _____

Blank Space

For office use only

Branch: _____

Checked by : _____

Date of Receipt: _____

Customer No.: _____

Authorised by : _____

Terms & Conditions - ICICI Home Finance Fixed Deposit Scheme

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) MODE OF ACCEPTANCE:

a. RTGS/NEFT/FT:

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

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

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.icicifc.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, 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.

3) INTEREST PAYMENTS:

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

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

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

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

Payment of interest will be made to 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 Limited.

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

4) RENEWAL/REPAYMENT OF DEPOSIT:

a. For renewal or repayment of deposit, the discharged deposit receipt 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 letters 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.

5) 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 ¹	Rate of interest payable
After 3 months but before or up to 6 months	Maximum interest payable shall be the minimum savings bank interest rate offered by ICICI Bank (not exceeding 4% p.a.) for individual depositors and "No Interest" in case of any other category of depositors
After 6 months but before the date of maturity	The interest payable shall be 1% lower than the interest rate applicable to a public deposit for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted 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 including critical illness subject to regulatory conditions (for more details on critical illness, visit www.icicifc.com/fixed-deposit/ to refer Point no 12 of FAQ's).

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.

6) 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 deposit 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 is deductible at source. In case of individual depositors, PAN should be linked to Aadhaar as per requirement of section 139AA of the Income Tax Act, 1961. Form 15G/H and Form 60 should not be accepted in case where PAN and Aadhaar is not linked. In case of invalid or inoperative PAN (due to non-linking of PAN-Aadhaar) TDS at the higher rate of 20% shall be deductible and will not be reversed once deducted and paid to the Government.

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 return for the previous year 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 the said previous year, 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 assessee 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.

Further, details in this regard are provided in the application form.

Additional Terms & Conditions

1) JOINT DEPOSITS:

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

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. All communication in relation to the deposit will be addressed to such natural/legal guardian.

3) NOMINATION:

The Applicant(s)/Depositor(s), whether individually 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, unless mentioned otherwise.

4) LOAN AGAINST DEPOSITS:

Loan against Deposit may be availed from the Company after 3 months from the date of deposit, which would be given solely at the discretion of the Company. The FD will be lien marked and loan may be given 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).

5) NON-RESIDENT INDIANS (NRIs):

Deposits from NRIs 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 (Non-Resident Ordinary) Account. Income tax at source will be deducted as applicable to non-residents.

6) 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.

7) 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 & not negotiable. It cannot be assigned, transferred, pledged or given as security for any loan/ credit facility in favor of any party except ICICI Home Finance.

8) 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.

9) 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, nonperformance 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.

10) TAX BENEFITS:

There is no specific tax benefit available on this Fixed Deposit under the prevailing provisions of the Income Tax Act, 1961.

11) BROKERAGE:

Empaneled brokers are eligible for brokerage/commission on the amount of Fixed Deposits mobilized by them as prescribed for this scheme.

12) LOSS, DESTRUCTION, ETC. OF DOCUMENT:

- a) Fixed Deposit Receipts, 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 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.

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

14) GENERAL:

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

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

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

b) Date of Incorporation: May 28, 1999

c) (i) Business carried on by the Company: The primary business of the company is to provide a range of home loans and home improvement loans, office premises loans, home equity loans, loan against property to customers and construction finance to developers. It also offers services related to these loans like home and commercial property search in select cities. The Company does not have a subsidiary company.

(ii) Branch : Refer page no. 14

 For any details or queries, you can contact us at 18002674455 or Email us at customer.care@icicifhc.com.
If you are not satisfied with the resolution, please write us at nodal.office@icicifhc.com or 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. Rakesh Jha is the Non-Executive Director Chairman of the Board. Ms. Vineeta Rajadhyaksha, Managing Director & CEO has the overall responsibility for the business of the Company.

e) Name, Address and Occupation of the Directors:

NAME	: RAKESH JHA
OCCUPATION	: SERVICE
ADDRESS	: ICICI BANK TOWERS, BANDRA-KURLA COMPLEX, MUMBAI 400 051
NAME	: ATUL ARORA
OCCUPATION	: SERVICE
ADDRESS	: ICICI BANK TOWERS, BANDRA-KURLA COMPLEX, MUMBAI 400 051
NAME	: SANDHYA GADKARI SHARMA
OCCUPATION	: SERVICE
ADDRESS	: B-206, ASHOK TOWER, DR. AMBEDKAR ROAD, PAREL, MUMBAI 400 012
NAME	: S. SANTHANAKRISHNAN
OCCUPATION	: SERVICE
ADDRESS	: NEW NO. 24, UNNAMALAI AMMAL STREET, T NAGAR, CHENNAI 600 017
NAME	: G GOPALAKRISHNA
OCCUPATION	: RETIRED EXECUTIVE
ADDRESS	: B 301 - 302, LADY RATAN TOWER, DANIK SHIVNER MARG, GANDHINAGAR, WORLI MUMBAI - 400018
NAME	: VINEETA RAJADHYAKSHA
OCCUPATION	: SERVICE
ADDRESS	: ICICI HFC TOWERS, ANDHERI-KURLA ROAD, MUMBAI 400 059

f) Profits & Dividends:

Years ending	Profit before tax (₹ in million)	Profit after tax (₹ in million)	Equity Dividend Declared (%) ¹
March 2024	7,384.5	5,723.2	5.0%
March 2023	7,384.5	3,018.2	2.5%
March 2022	2,122.3	1,641.7	1.5%

1. Including final dividend, proposed as at the end of the respective financial year.

g) SUMMARIZED FINANCIAL POSITION OF THE COMPANY AS APPEARING IN THE LATEST AUDITED BALANCE SHEETS: (₹ in million)

LIABILITIES #	AT MARCH 31, 2024	AT MARCH 31, 2023
SHARE CAPITAL	12,035.3	12,035.3
RESERVES & SURPLUS	21,847.1	16,034.3
NON CURRENT LIABILITIES	136,090.5	109,626.3
SECURED BORROWINGS	102,449.8	81,640.8
UNSECURED BORROWINGS	33,163.4	27,823.7
OTHERS	477.3	161.8
CURRENT LIABILITIES	67,749.5	51,122.5
SECURED BORROWINGS	37,052.8	19,273.5
UNSECURED BORROWINGS	15,585.3	19,880.2
OTHERS	15,111.4	11,968.8
DEFERRED TAX LIABILITIES (NET)	912.0	565.3
PROVISIONS	252.5	65.0
SHORT TERM	174.3	41.9
LONG TERM	78.2	23.1
TOTAL	238,886.9	189,448.7

(₹ in million)

ASSETS #	AT MARCH 31, 2024	AT MARCH 31, 2023
FIXED ASSETS ¹	1,729.7	1,387.2
INVESTMENTS	3,298.4	4,991.6
DEFERRED TAX ASSETS	-	-
LOANS	225,217.9	175,436.2
CURRENT ASSETS & OTHER LOANS & ADVANCES	8,640.9	7,633.7
MISC. EXPENSES (TO THE EXTENT NOT WRITTEN OFF)	-	-
TOTAL	238,886.9	189,448.7

1 Fixed assets include intangible assets.

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

(₹ in million)

Contingent Liabilities	AT MARCH 31, 2024	AT MARCH 31, 2023
Income Tax matters in appeals	357.5	417.4
Service Tax matters	-	-
Claims filed against Company but not acknowledged as debt.	36.0	34.0

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

(₹ in million)

Facility	Fund based at March 31, 2024	Non-fund based March 31, 2024
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	3,076.4	-

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, 2024, i.e. ₹ 307,050.0 million (NOF at March 31, 2024 stands at ₹ 25,587.5 million), out of which, not more than three times the net owned funds can be by way of public deposits, i.e. ₹76,762.5 million. At March 31, 2024, the aggregate public deposits held by the Company was ₹23,025.0 million. There are no overdue deposits other than unclaimed deposits.

j) The Company has not made any default in repayment of deposit including interest to any depositor including small depositor during FY2024

k) 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 20, 2024 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 20, 2024
Place: Mumbai

By order of the Board of Directors

 Priyanka Shetty
Company Secretary

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

Important Instructions:

- | | | |
|--|---|--|
| A) Fields marked with "*" are mandatory fields. | F) List of State/ UT as per Indian Motor Vehicles Act 1988 is available at end | For office use only |
| B) Tick "a" wherever applicable. | G) List of two character ISO 3166 country code is available at the end | Application Type* <input type="checkbox"/> New <input type="checkbox"/> Update |
| C) Please fill the date in DD-MM-YYYY format. | H) Please read section wise detailed guidelines/ instructions at the end. | (To be filled by ICICI Home Finance Co. Ltd.) |
| D) Please fill the form in English and in BLOCK letters. | 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 | |
| E) KYC number of applicant is mandatory for update application | | |

(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

Memorandum and Articles of Association Partnership Deed Trust Deed Registration Certificate No.

Resolution of Board/ Managing Committee Power of Attorney granted to its manager, officers or employees to transact on behalf

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)

6. REMARKS (if any)

Grid area for remarks

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.

Signature/ Thumb impression of Authorised Person(s)

Date: DD - MM - YYYY Place: [grid]

8. ATTESTATION/ FOR OFFICE USE ONLY

Documents Received [checkbox] Certified Copies [checkbox] Equivalent e-document [checkbox]

KYC VERIFICATION CARRIED OUT BY

Identity Verification [checkbox] Done Date DD - MM - YYYY
Emp. Name [grid]
Emp. Code [grid]
Emp. designation [grid]
Emp. Branch [grid]

[grid] Employee Signature

INSTITUTION DETAILS

Name [grid]
Code [grid]

[grid] Institution Stamp

end of kyc form

Annexure A2 Legal Entity / Other than Individuals

Know Your Customer (KYC) application form I Related Person

Important Instructions:

- | | | |
|--|--|--|
| A) Fields marked with "*" are mandatory fields. | F) List of State/ UT as per Indian Motor Vehicles Act 1988 is available at end | For office use only |
| B) Tick "a " wherever applicable. | G) List of two character ISO 3166 country code is available at the end | Application Type* <input type="checkbox"/> New <input type="checkbox"/> Update |
| C) Please fill the date in DD-MM-YYYY format. | H) Please read section wise detailed guidelines/ instructions at the end. | (To be filled by ICICI Home Finance Co. Ltd.) |
| D) Please fill the form in English and in BLOCK letters. | I) For particular section update, please (a) in the box available before the | |
| E) KYC number of applicant is mandatory for update application | section number and strike off the section not required to be updated | |

(Mandatory for KYC update request) KYC Number*

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

<input type="checkbox"/> Addition of Related Person	<input type="checkbox"/> Deletion of Related Person	<input type="checkbox"/> Update Related Person Details
KYC Number of Related Person (If Available) 		If KYC Number is available, Only Related Person Type & Name is mandatory
Related Person Type* <input type="checkbox"/> Director <input type="checkbox"/> Promotor <input type="checkbox"/> Karta <input type="checkbox"/> Trustee <input type="checkbox"/> Partner <input type="checkbox"/> Court Appointment Official <input type="checkbox"/> Proprietor <input type="checkbox"/> Beneficiary <input type="checkbox"/> Beneficial Owner <input style="background-color: #cccccc;" type="checkbox"/> % holding <input type="checkbox"/> Others (Please Specify) _____ <input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Power of Attorney Holder		
DIN (Director Identification Number) 		(Mandatory if Related Person Type is Director)

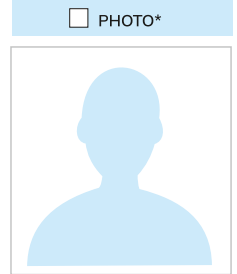
1. 1 PERSONAL DETAILS (Please refer instruction E at the end)

Name (Same as ID proof)			
Maiden Name			
Father/ Spouse Name			
Mother Name			
Date of Birth*			
Gender*			
Nationality*			
PAN*	<input type="checkbox"/> M - Male <input type="checkbox"/> F- Female <input type="checkbox"/> T- Transgender <input type="checkbox"/> IN- Indian <input type="checkbox"/> Others (ISO 3166 Country Code) <input type="checkbox"/> Form 60 furnished		

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)

<input type="checkbox"/> A- Passport Number	
<input type="checkbox"/> B- Voter ID Card	
<input type="checkbox"/> C- Driving Licence	
<input type="checkbox"/> D- NREGA Job Card	
<input type="checkbox"/> E- National Population Register Letter	
<input type="checkbox"/> E- Proof of Possession of Aadhar	
<input type="checkbox"/> F- KYC Authentication	
<input type="checkbox"/> Offline verification of Aadhar	
II <input type="checkbox"/>	
III <input type="checkbox"/>	



Address

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

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)

<input type="checkbox"/> A- Passport Number	
<input type="checkbox"/> B- Voter ID Card	
<input type="checkbox"/> C- Driving Licence	
<input type="checkbox"/> D- NREGA Job Card	
<input type="checkbox"/> E- National Population Register Letter	
<input type="checkbox"/> E- Proof of Possession of Aadhar	
<input type="checkbox"/> F- KYC Authentication	
<input type="checkbox"/> Offline verification of Aadhar	
<input type="checkbox"/> Deemed POA- document type code	
II <input type="checkbox"/> Self Declaration	
III <input type="checkbox"/>	
IV <input type="checkbox"/>	

Address

Line 1*

Line 2

Line 3 City/Town/ Village*

District* PIN/ Post Code* State/ UT Code* 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	Branch	State	Branch	State	Branch	State	Branch	State
Bhimavaram	Andhra Pradesh	Eluru	Andhra Pradesh	Kallam	Kerala	Kottayam	Kerala	Ajmer	Rajasthan	Alwar	Rajasthan	Rajasthan	Rajasthan
Gunturt	Andhra Pradesh	Kakinada	Andhra Pradesh	Kozhikode (Calicut)	Kerala	Palakkad	Kerala	Bhilwara	Rajasthan	Bikaner	Rajasthan	Rajasthan	Rajasthan
Kurnool	Andhra Pradesh	Machilipatnam	Andhra Pradesh	Thiruvananthapuram	Kerala	Thirissur	Kerala	Chittorgarh	Rajasthan	Chomu	Rajasthan	Rajasthan	Rajasthan
Nellore	Andhra Pradesh	Ongole	Andhra Pradesh	Ashta	Madhya Pradesh	Bhopal	Madhya Pradesh	Dausa	Rajasthan	Jagatpura	Rajasthan	Rajasthan	Rajasthan
Rajahmundry	Andhra Pradesh	Tirupati	Andhra Pradesh	Dewas	Madhya Pradesh	Dhar	Madhya Pradesh	Jajpur	Rajasthan	Jajpur - Main	Rajasthan	Rajasthan	Rajasthan
Tirupati	Andhra Pradesh	Vijayawada	Andhra Pradesh	Guna	Madhya Pradesh	Gwalior	Madhya Pradesh	Jodhpur	Rajasthan	Kalwar Road	Rajasthan	Rajasthan	Rajasthan
Visakhapatnam	Andhra Pradesh	Patna	Bihar	Indore - Navlakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Kota	Rajasthan	Kotputli	Rajasthan	Rajasthan	Rajasthan
Tirupati	Andhra Pradesh	Karnal	Haryana	Indore Vijaynagar	Madhya Pradesh	Jabalpur	Madhya Pradesh	Pali	Rajasthan	Sikar	Rajasthan	Rajasthan	Rajasthan
Chandigarh	Chandigarh	Bilaspur	Chhattisgarh	Mandsaur	Madhya Pradesh	Pithampur	Madhya Pradesh	Sri Ganganagar	Rajasthan	Tonk	Rajasthan	Rajasthan	Rajasthan
Durg	Chhattisgarh	Raipur	Chhattisgarh	Ratlam	Madhya Pradesh	Sagar	Madhya Pradesh	Udaipur	Rajasthan	Vidyaadhar nagar	Rajasthan	Rajasthan	Rajasthan
Central Delhi - Karol Bagh	Delhi	East Delhi - Laxmi Nagar	Delhi	Satna	Madhya Pradesh	Ujain	Madhya Pradesh	Chennai - Annanagar	Tamil Nadu	Chennai - T Nagar	Tamil Nadu	Tamil Nadu	Tamil Nadu
North Delhi - Pitampura	Delhi	West Delhi - Janakpuri	Delhi	Vidisha	Madhya Pradesh	Ahmednagar	Maharashtra	Chennai - Tambaram	Tamil Nadu	Coimbatore	Tamil Nadu	Tamil Nadu	Tamil Nadu
Lajpat Nagar	New Delhi	New Delhi- Dwarka	New Delhi	Akola	Maharashtra	Amravati	Maharashtra	Hosur	Tamil Nadu	Madurai	Tamil Nadu	Tamil Nadu	Tamil Nadu
Ahmedabad - Nikol	Gujarat	Ahmedabad - West	Karnataka	Andheri HFC Tower	Maharashtra	Aurangabad	Maharashtra	Nagercoil	Tamil Nadu	Salem	Tamil Nadu	Tamil Nadu	Tamil Nadu
Anand	Gujarat	Bharuch	Karnataka	Badlapur	Maharashtra	Baramati	Maharashtra	Tenkasi	Tamil Nadu	Tirunelveli	Tamil Nadu	Tamil Nadu	Tamil Nadu
Bhavnagar	Gujarat	Bopal	Karnataka	Boisar	Maharashtra	Buldhana	Maharashtra	Tiruppur	Tamil Nadu	Trichy	Tamil Nadu	Tamil Nadu	Tamil Nadu
Chandkheda	Gujarat	Gandhidham	Gujarat	Chandrapur	Maharashtra	Dhule	Maharashtra	Tuticorin	Tamil Nadu	Vellore	Tamil Nadu	Tamil Nadu	Tamil Nadu
Himmatnagar	Gujarat	Junagadh	Gujarat	Dambivoli	Maharashtra	Jalgaon	Maharashtra	Ameerpet	Telangana	Ameerpet NDMA	Telangana	Telangana	Telangana
Mehsana	Gujarat	Modasa	Gujarat	Kharadi	Maharashtra	Kolhapur	Maharashtra	ECIL Hyderabad	Telangana	Hyderabad - Dilukhnagar	Telangana	Telangana	Telangana
Morbi	Gujarat	Narol	Gujarat	Latur	Maharashtra	Mira Road	Maharashtra	Hyderabad - Kukatpally	Telangana	Hyderabad - Punjagutta	Telangana	Telangana	Telangana
Palanpur	Gujarat	Patan	Gujarat	Barivali	Maharashtra	Nagpur	Maharashtra	Hyderabad - Secunderabad	Telangana	Khammam	Telangana	Telangana	Telangana
Rajkot	Gujarat	Surat	Gujarat	Nagpur Wardha Road	Maharashtra	Nanded	Maharashtra	RC Puram	Telangana	Secunderabad OPS	Telangana	Telangana	Telangana
Surendranagar	Gujarat	Vadodara	Gujarat	Nashik	Maharashtra	Nashik Road	Maharashtra	Warangal	Telangana	Agra	Uttar Pradesh	Uttar Pradesh	Uttar Pradesh
Vapi	Gujarat	Ambala	Haryana	Parvel	Maharashtra	Pune Wakad	Maharashtra	Prayagraj	Uttar Pradesh	Barabanki	Uttar Pradesh	Uttar Pradesh	Uttar Pradesh
Faridabad	Haryana	Gurgaon - Sohna Road	Haryana	Pune Main	Maharashtra	Ratnagiri	Maharashtra	Bareilly	Uttar Pradesh	Bijnor	Uttar Pradesh	Uttar Pradesh	Uttar Pradesh
Gurgaon 1 - Sec 29	Haryana	HISSAR	Haryana	Sangli	Maharashtra	Satara	Maharashtra	Ghaziabad (Kaushambi)	Uttar Pradesh	Gorakhpur	Uttar Pradesh	Uttar Pradesh	Uttar Pradesh
Karnal	Haryana	Panchkula	Haryana	Salapur	Maharashtra	Thane	Maharashtra	Jankipuram	Uttar Pradesh	Jhansi	Uttar Pradesh	Uttar Pradesh	Uttar Pradesh
Panipat	Haryana	Rahtak	Haryana	Vasai	Maharashtra	Vashi	Maharashtra	Kanpur	Uttar Pradesh	Lucknow	Uttar Pradesh	Uttar Pradesh	Uttar Pradesh
Sonepat	Haryana	Yamunanagar	Haryana	Bhubaneswar	Orissa	Puducherry	Puducherry	Lucknow-South	Uttar Pradesh	Mathura	Uttar Pradesh	Uttar Pradesh	Uttar Pradesh
Jamshedpur	Jharkhand	Ranchi	Jharkhand	Amritsar	Punjab	Bhatinda	Punjab	Meerut	Uttar Pradesh	Moradabad	Uttar Pradesh	Uttar Pradesh	Uttar Pradesh
Kengeri	Karnataka	Marathahalli	Karnataka	Ferozpur	Punjab	Jalandhar	Punjab	Noida	Uttar Pradesh	Pilibhit	Uttar Pradesh	Uttar Pradesh	Uttar Pradesh
Bangalore - JP Nagar (REL)	Karnataka	Bangalore - Sahakar Na-gar	Karnataka	Kharar	Punjab	Ludhiana	Punjab	Raebareli	Uttar Pradesh	Saharanpur	Uttar Pradesh	Uttar Pradesh	Uttar Pradesh
Bangalore Yeshwantpur -NDMA	Karnataka	Bangalore-JPNagar	Karnataka	Potheadont	Punjab	Patala	Punjab	Varanasi	Uttar Pradesh	Central Dehradun	Uttarakhand	Uttarakhand	Uttarakhand
Bangalore-Koramangala	Karnataka	Bangalore-Yeshwantpur	Karnataka					Dehradun	Uttarakhand	Haldwani	Uttarakhand	Uttarakhand	Uttarakhand
								Hariidwar	Uttarakhand	Kashipur	Uttarakhand	Uttarakhand	Uttarakhand
								Roorkee	Uttarakhand	Rudrapur	Uttarakhand	Uttarakhand	Uttarakhand
								Vikasnagar	Uttarakhand	Kolkata-AJCBoseRoad	West Bengal	West Bengal	West Bengal
								Kolkata-Suburban Howrah	West Bengal	Siliguri	West Bengal	West Bengal	West Bengal