

FOR NON INDIVIDUALS

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

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 >= ₹20.0 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 (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.icicifhc.com

"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"

Minimum Deposit Amount

Non Individual 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).

" 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

Regd. 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.icicifhc.com
Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671

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

For deposits >= ₹ 20.0 mn , rate would be offered by Treasury on a case to case basis

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 | Months @ _____ % 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) |

Stamp

HFC Employee Name : _____
 Broker Name : **SHINE CAPITAL ADVISORS PVT LTD**
 Employee Name : _____
 Channel Name : _____

HFC Employee ID : _____
 Code No : **E 1 9 0 3 1 9**
 Sub Broker Code : _____
 Branch SOL ID : _____

Customer ID No.: _____

Appl. No. _____

Br. Code. _____

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 :

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)
 Latest Utility Bill Latest Bank Account Statement Registered Rent Agreement
 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 : _____ City : _____
 Pin : _____ Tel. Res.: _____ Off: _____ Fax: _____
 Sate : _____
 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)
 If Yes, share the darpan registration no:_____ If No, please visit & register at NGO Darpan (ngodarpan.gov.in)



4. PAYMENT DETAILS

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

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.

5. 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
 Maturity Instructions (Tick whichever applicable)
 Renew only Principal amount Renew Principal and Interest amount (for cumulative deposits) Payment on maturity

6. CATEGORY

Shareholder Promoter Public

7. DETAILS OF BANK ACCOUNT* (of Trust / Entity)

(Please refer to the clause on Repayment of deposits and Interest Payments)
 Savings Current
 Account No.
 Bank
 Branch
 11 Digit IFSC Code
 (As appearing on MICR cheque issued by your bank)
 All payments will be made primarily through electronic mode. (please refer ECS clause)
 *mandatory

8. TAX STATUS

Tax to be exempted: Yes No
 If yes, proof submitted Yes No
 Form 15G Any other Tax Exemption Certificate
 Certificate U/S 197
 Exempted U/S 194A
 Folio No. of any other ICICI Home Finance FD(s):

9. Mode of operation: (to be replicated as per resolution passed by the Depositor and the constitutional document(s) of the Depositor).

DECLARATIONS BY THE ENTITY

- We have read and understood and hereby agree to the terms and conditions as applicable to my account set forth. We understand that the terms and conditions are subject to changes/ revision from time to time at the sole discretion of ICICI Home Finance / or as required under applicable laws /regulations.
- I/We agree, undertake and authorise ICICI Home Finance Company, its Group companies to exchange, share and part with all 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.
- We further declare that, we are authorised to make this deposit in the above-mentioned scheme and that the amount to be kept in the deposit has been acquired through legitimate sources and does not involve directly or indirectly any proceeds of a scheduled offence under the Prevention of Money Laundering Act, 2002 and / or is not designed for the purpose of contravening or evading any of the provisions of the Prevention of Money Laundering Act, 2002 and /or any rules, regulations, notifications, guidelines or directions made there under and as amended from time to time. We shall provide any further information and fully co-operate in any investigation as and when required by the Company in accordance with the applicable Law.
- We shall inform the Company regarding any change in employment and to provide any further information / documents that ICICI Home Finance / Group Companies may require from time to time. We agree to indemnify ICICI Home Finance against any fraud or any loss or damage suffered by ICICI Home Finance / Group Companies due to our providing of any incorrect communication address and / or failure on my / our part to communicate the change /alteration in my /our communication address or any details supplied.
- ICICI Home Finance reserves the right to reject any application without providing any reason. 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.
- We hereby declare that all particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and upto date in all respects are to the best of our knowledge and belief.
- We further declare that the deposit made under the deposit application is through

- legitimate sources 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.
- We have no objection to ICICI Home Finance, its Group Companies, Brokers / Representatives to provide me / us information on various products, offers and services provided by ICICI Home Finance / its group companies through any mode (including telephone calls / SMS / emails) and authorise ICICI Home Finance, its Group Companies, Brokers / Representatives for the above purpose: YES NO.
 - We declare that we are competent and fully authorised to issue such declarations, confirmations, agreements and undertakings and submit this Application Form for the purposes of this deposit, and to execute all other documents required by ICICI Home Finance or such purpose.
 - This Application Form has been duly and validly executed by us or on our behalf and when accepted/acted upon by ICICI Home Finance would constitute legal and valid obligations that are binding on and enforceable against us in accordance with the Terms hereof. We confirm that the initials on this application form are made by us and the validity of such initials shall not be disputed by us.
 - I/We hereby declare and affirm that I/We have not made any payments/deposits in cash.
 - I/We have gone through the financial and other statements/particulars/representation furnished/made by ICICI Home Finance and after careful consideration I/We am/are making the deposit with the ICICI Home Finance at my/our own risk and volition.

On Maturity of the deposit, I/We hereby give my/our explicit consent to ICICI HFC to
 Renew principal and interest
 Renew principal
 Pay the principal and interest to my/our designated Bank Account mentioned herein

For the Trust / Entity:
 SIGNATURE OF DEPOSITOR/S

For office use only

Branch: _____

Checked by : _____

Date of Receipt: _____

Customer No.: _____

Authorised by : _____

**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"> 1. Registration Certificate; and 2. Partnership deed; and 3. Permanent Account Number (PAN); and 4. Latest bank account statement in the name of Partnership Firm. 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 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. 7. Certified copy of address proof 8. Names of all the partners & the address of the registered office and the principal place of its business if it is different |
| 2 | Trusts & Institutions | <ol style="list-style-type: none"> 1. Certificate of Registration; 2. Trust Deed; and 3. Permanent Account Number (PAN) or Form 60 of Trust; and 4. Latest bank account statement in the name of the Trust; and 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 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 7. The names of beneficiaries, Trustees, Settlers and authors of the Trust & the addresses of the Registered office |
| 3 | Hindu Undivided Family | <ol style="list-style-type: none"> 1. Deed of declaration of HUF & List of co partners and their specimen signatures along with photographs and PAN; and 2. Permanent Account Number (PAN) of HUF; and 3. Latest bank account statement in the name of HUF; and 4. KYC compliance of the Karta of HUF including PAN and recent photogarh |
| 4 | Society | <ol style="list-style-type: none"> 1. Registration Certificate; and 2. Society Rules and Bye-Laws certified by the Chairman/Secretary; and 3. Permanent Account Number (PAN) or Form 60 of Society; and 4. Latest bank account statement in the name of Society; and 5. List of Managing Committee members; and 6. Resolution in favour of persons authorised to act as authorised signatories; and 7. KYC compliance of beneficial owners more than 15% of profit or capital or profits of the society, authorised signatories along with recent photographs. |
| 5 | Unincorporated Association or Body of Individuals or other Juridical person | <ol style="list-style-type: none"> 1. Permanent Account Number (PAN) or Form 60 of Unincorporated Association or body of individuals or other Juridical Person; and 2. Latest bank account statement in the name of AOP/BOI/Juridical person; and 3. Resolution granting authority to the managing body to transact business on its behalf, their names and specimen signature(s); and 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 |
| 6 | Proprietary Concern | <ol style="list-style-type: none"> 1. KYC compliance of the proprietor along with recent photograph; and In addition to the above, any two of the following documents in the name of Proprietary Concern: <ol style="list-style-type: none"> a) Registration Certificate; or b) Certificate/License issued by Municipal Authorities under Shops and Establishment Act; or c) Sales and Income Tax returns; or d) CST/VAT/GST certificate or e) Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities; or 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 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 h) Utility bills such as electricity, water, landline telephone bills. i) Registration certificate including Udyam Registration Certificate (URC) issued by the Government |

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 uncashed 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.

h. "In case of Non-Profit Organization/ Public Charitable or Religious Trust/ Charitable or Religious Society/ Company registered under Section 8 of the Company's Act, 2013" If an existing customer for FD fall under the above mentioned category, then they are required to comply with RBI Master Direction - Know Your Customer (KYC) Regulations. The Company will provide renewal intimation letters at least 15 days prior to maturity where-in for such customers DARPAN Registration number will be sought. If any customer fails to do so, their FD shall be treated as matured on maturity in case of auto-renewal cases and it will not be auto-renewed since this is a regulatory requirement.

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 |

¹ From the date of deposit

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.

15) DARPAN Registration for Non-Profit Organization/ Public Charitable or Religious Trust/ Charitable or Religious Society/ Company registered under Section 8 of the Company's Act, 2013:

As per latest RBI Master Direction - Know Your Customer (KYC) Regulations, any entity falls under the above mentioned, then it is mandatory for all such entity/ies as mentioned above to provide their DARPAN Registration number of NITI Aayog. If entity/ies are not registered, they will have to ensure registration at <https://ngodarpan.gov.in> and then provide their DARPAN Registration number with the Company.

If an existing customer for FD fall under the above mentioned category, then they are required to comply with RBI Master Direction - Know Your Customer (KYC) Regulations. The Company will provide renewal intimation letters at least 15 days prior to maturity where-in for such customers DARPAN Registration number will be sought. If any customer fails to do so, their FD shall be treated as matured on maturity in case of auto-renewal cases and it will not be auto-renewed since this is a regulatory requirement.



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:

| 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 Registration Certificate No.

Memorandum and Articles of Association Partnership Deed Trust Deed

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 area

8. ATTESTATION/ FOR OFFICE USE ONLY

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

KYC VERIFICATION CARRIED OUT BY

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

Employee Signature

INSTITUTION DETAILS

Name
Code

Institution Stamp

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 & 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* M - Male F- Female T- Transgender

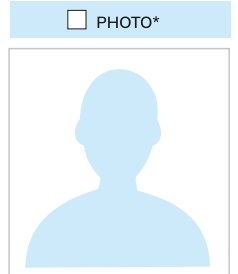
IN- Indian Others (ISO 3166 Country Code)

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)

- 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
- II
- III



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)

- 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
- II Self Declaration
- III
- IV
- V

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 Pol does not have an address or address as per Pol 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 Côte d'Ivoire | CI | Korea, Democratic People's Republic of Korea | KP | Reunion Réunion | 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 Curacao | CW | Kyrgyzstan | KG | Rwanda | RW | Yemen | YE |
| Cyprus | CY | Lao People's Democratic Republic | LA | Saint Barthelemy Saint Barthélemy | 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 | Kollam | Kerala | Kottayam | Kerala | Ajmer | Rajasthan | Alwar | Rajasthan | Bikaner | Rajasthan |
| Gunturt | Andhra Pradesh | Kakinada | Andhra Pradesh | Kozhikode (Calicut) | Kerala | Palakkad | Kerala | Bhilwara | Rajasthan | Chomu | Rajasthan | Chittorgarh | Rajasthan |
| Kumool | Andhra Pradesh | Machilipatnam | Andhra Pradesh | Thiruvananthapuram | Kerala | Thrissur | Kerala | Dausa | Rajasthan | Jagatpura | Rajasthan | Daura | Rajasthan |
| Nellore | Andhra Pradesh | Ongole | Andhra Pradesh | Ashta | Madhya Pradesh | Bhopal | Madhya Pradesh | Jajpur | Rajasthan | Jajpur - Main | Rajasthan | Dewas | Madhya Pradesh |
| Rajahmundry | Andhra Pradesh | Tirupati | Andhra Pradesh | Guna | Madhya Pradesh | Gwalior | Madhya Pradesh | Jodhpur | Rajasthan | Kalwar Road | Rajasthan | Indore - Navakha | Madhya Pradesh |
| Tirupati | Andhra Pradesh | Vijayawada | Andhra Pradesh | Indore - Navakha | Madhya Pradesh | Indore Main - MG road | Madhya Pradesh | Kota | Rajasthan | Katputli | Rajasthan | Indore Vijaynagar | Madhya Pradesh |
| Visakhapatnam | Andhra Pradesh | Patna | Bihar | Vidisha | Madhya Pradesh | Ahmednagar | Maharashtra | Pali | Rajasthan | Sikar | Rajasthan | Mandsaur | Madhya Pradesh |
| Tirupati | Andhra Pradesh | Karnal | Haryana | Ratlam | Madhya Pradesh | Sagar | Madhya Pradesh | Sri Ganganagar | Rajasthan | Tank | Rajasthan | Chhattisgarh | Chhattisgarh |
| Chandigarh | Chhattisgarh | Bilaspur | Chhattisgarh | Satna | Madhya Pradesh | Ujain | Madhya Pradesh | Udaipur | Rajasthan | Vidyaadhar nagar | Rajasthan | Chhattisgarh | Chhattisgarh |
| Durg | Chhattisgarh | Raipur | Chhattisgarh | Satna | Madhya Pradesh | Ujain | Madhya Pradesh | Chennai - Annonagar | Tamil Nadu | Chennai - T Nagar | Tamil Nadu | Chhattisgarh | Chhattisgarh |
| Central Delhi - Karol Bagh | Delhi | East Delhi - Laxmi Nagar | Delhi | Vidisha | Madhya Pradesh | Ahmednagar | Maharashtra | Chennai - Tambaram | Tamil Nadu | Coimbatore | Tamil Nadu | Chhattisgarh | Chhattisgarh |
| North Delhi - Pitampura | Delhi | West Delhi - Janakpuri | Delhi | Akala | Maharashtra | Amravati | Maharashtra | Hosur | Tamil Nadu | Madurai | Tamil Nadu | Chhattisgarh | Chhattisgarh |
| Lajpat Nagar | New Delhi | New Delhi- Dwarka | New Delhi | Andheri HFC Tower | Maharashtra | Aurangabad | Maharashtra | Nagercoil | Tamil Nadu | Salem | Tamil Nadu | Chhattisgarh | Chhattisgarh |
| Ahmedabad - Nikol | Gujarat | Ahmedabad - West | Karnataka | Badlapur | Maharashtra | Baramati | Maharashtra | Tenkasi | Tamil Nadu | Tirunelveli | Tamil Nadu | Chhattisgarh | Chhattisgarh |
| Anand | Gujarat | Bharuch | Karnataka | Boisar | Maharashtra | Buldhana | Maharashtra | Tiruppur | Tamil Nadu | Trichy | Tamil Nadu | Chhattisgarh | Chhattisgarh |
| Bhavnagar | Gujarat | Bopal | Karnataka | Chandrapur | Maharashtra | Dhule | Maharashtra | Tuticorin | Tamil Nadu | Vellore | Tamil Nadu | Chhattisgarh | Chhattisgarh |
| Chandkheda | Gujarat | Gandhidham | Gujarat | Dambivoli | Maharashtra | Jalgaon | Maharashtra | Ameerpet | Telangana | Ameerpet NDMA | Telangana | Chhattisgarh | Chhattisgarh |
| Himmatnagar | Gujarat | Junagadh | Gujarat | Kharadi | Maharashtra | Kolhapur | Maharashtra | ECIL Hyderabad | Telangana | Hyderabad - Dilukh Nagar | Telangana | Chhattisgarh | Chhattisgarh |
| Mehsana | Gujarat | Modasa | Gujarat | Latur | Maharashtra | Mira Road | Maharashtra | Hyderabad - Kukatpally | Telangana | Hyderabad - Punjagutta | Telangana | Chhattisgarh | Chhattisgarh |
| Morbi | Gujarat | Narol | Gujarat | Borivoli | Maharashtra | Nagpur | Maharashtra | Hyderabad - Secunderabad | Telangana | Khammam | Telangana | Chhattisgarh | Chhattisgarh |
| Palanpur | Gujarat | Patan | Gujarat | Nagpur Wardha Road | Maharashtra | Nanded | Maharashtra | RC Puram | Telangana | Secunderabad OPS | Telangana | Chhattisgarh | Chhattisgarh |
| Rajkot | Gujarat | Surat | Gujarat | Nashik | Maharashtra | Nashik Road | Maharashtra | Warangal | Telangana | Agra | Uttar Pradesh | Chhattisgarh | Chhattisgarh |
| Surendranagar | Gujarat | Vadodara | Gujarat | Parvel | Maharashtra | Pune Wakad | Maharashtra | Prayagraj | Uttar Pradesh | Barabanki | Uttar Pradesh | Chhattisgarh | Chhattisgarh |
| Vapi | Gujarat | Ambala | Haryana | Pune Main | Maharashtra | Ratnagiri | Maharashtra | Bareilly | Uttar Pradesh | Bijnor | Uttar Pradesh | Chhattisgarh | Chhattisgarh |
| Faridabad | Haryana | Gurgaon - Sohna Road | Haryana | Sangli | Maharashtra | Satara | Maharashtra | Ghaziabad (Kaushambi) | Uttar Pradesh | Gorakhpur | Uttar Pradesh | Chhattisgarh | Chhattisgarh |
| Gurgaon 1 - Sec 29 | Haryana | HISSAR | Haryana | Salapur | Maharashtra | Thane | Maharashtra | Jankipuram | Uttar Pradesh | Jhansi | Uttar Pradesh | Chhattisgarh | Chhattisgarh |
| Karnal | Haryana | Panchkula | Haryana | Vasai | Maharashtra | Vashi | Maharashtra | Kanpur | Uttar Pradesh | Lucknow | Uttar Pradesh | Chhattisgarh | Chhattisgarh |
| Panipat | Haryana | Rahtak | Haryana | Bhubaneswar | Orissa | Puducherry | Puducherry | Lucknow-South | Uttar Pradesh | Mathura | Uttar Pradesh | Chhattisgarh | Chhattisgarh |
| Sonepat | Haryana | Yamunanagar | Haryana | Amritsar | Punjab | Bhatinda | Punjab | Meerut | Uttar Pradesh | Meerut | Uttar Pradesh | Chhattisgarh | Chhattisgarh |
| Jamshedpur | Jharkhand | Ranchi | Jharkhand | Ferozpur | Punjab | Jalandhar | Punjab | Noida | Uttar Pradesh | Pilibhit | Uttar Pradesh | Chhattisgarh | Chhattisgarh |
| Kengeri | Karnataka | Marathahalli | Karnataka | Kharar | Punjab | Ludhiana | Punjab | Raebareilly | Uttar Pradesh | Saharanpur | Uttar Pradesh | Chhattisgarh | Chhattisgarh |
| Bangalore - JP Nagar (REL) | Karnataka | Bangalore - Sahakar Na-gar | Karnataka | Pathankot | Punjab | Patiala | Punjab | Varanasi | Uttar Pradesh | Central Dehradun | Uttarakhand | Chhattisgarh | Chhattisgarh |
| Bangalore Yeshwantpur -NDMA | Karnataka | Bangalore-JPNagar | Karnataka | | | | | Dehradun | Uttarakhand | Haldwani | Uttarakhand | Chhattisgarh | Chhattisgarh |
| Bangalore-Koramangala | Karnataka | Bangalore-Yeshwantpur | Karnataka | | | | | Haridwar | Uttarakhand | Kashipur | Uttarakhand | Chhattisgarh | Chhattisgarh |
| | | | | | | | | Roorkee | Uttarakhand | Rudrapur | Uttarakhand | Chhattisgarh | Chhattisgarh |
| | | | | | | | | Vikasnagar | Uttarakhand | Kolkata-AJCBoseRoad | West Bengal | Chhattisgarh | Chhattisgarh |
| | | | | | | | | Kolkata-Suburban Howrah | West Bengal | Siliguri | West Bengal | Chhattisgarh | Chhattisgarh |