

## Fixed Deposit

### FOR NON-INDIVIDUAL

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



**Highest degree of safety  
AAA/Stable rating  
(CRISIL, ICRA, CARE)**

#### Special Deposit Scheme Rates for Public and other than Public Deposits

Effective May 19, 2025

Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
39	7.65%	8.33%	7.40%	7.45%	7.65%
45	7.65%	8.49%	7.40%	7.45%	7.65%

**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 May 19, 2025

Tenure (In Months)	Cumulative		Non-Cumulative		
	Cumulative Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	7.05%	7.05%	6.80%	6.85%	7.05%
>=24 to <36	7.45%	7.73%	7.20%	7.25%	7.45%
>=36 to <48	7.60%	8.19%	7.35%	7.40%	7.60%
>=48 to <=60	7.60%	8.51%	7.35%	7.40%	7.60%

**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 (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 18002674455 (between 9.30 am. to 6.30 pm Monday to Saturday) or visit [www.icicifhfc.com](http://www.icicifhfc.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).



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)

" 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.icicifhfc.com](http://www.icicifhfc.com)

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

For deposits >= ₹30.0 mn , rate would be offered by Treasury on a case to case basis

Customer ID No.: <input type="text"/>	Appl. No.	Br. Code. <input type="text"/>
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## APPLICATION FORM FOR DEPOSIT (NON INDIVIDUALS)

## 1. DETAILS OF THE TRUST/ENTITY (IN BLOCK LETTERS)

[illegible]

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

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.

[illegible]

### 3. STATUS

To be filled if the depositor is a Non Profit Organisation  
Has the depositor registered on Darpan portal of Niti Aayog ([www.ngodarpan.gov.in](http://www.ngodarpan.gov.in))  
If Yes, share the darpan registration no:\_\_\_\_\_ If No, please visit & register at NGO Darpan ([ngodarpan.gov.in](http://ngodarpan.gov.in))



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

SR. NO.	CATEGORY	LIST OF DOCUMENTS TO BE SUBMITTED FOR KYC COMPLIANCE
1	<b>Partnership firm / Limited Liability Partnership (LLPs)</b>	<ul style="list-style-type: none"> <li>• Registration Certificate</li> <li>• Partnership Deed / LLP</li> <li>• Permanent Account Number of partnership firm</li> <li>• KYC Documents along with photograph relating to beneficial owner, authorised signatory / POA holder, as the case may be, holding an attorney to transact on its behalf</li> <li>• the names of all the partners and</li> <li>• Address proof of the registered office and the principal place of its business (If registered &amp; principal address is same only 1 from below list is required, proof for registered and principal address if different both address proofs will be required from below mentioned list): <ul style="list-style-type: none"> <li>- Certificate of Incorporation (if it has address), or any form mentioning address filed with any Government Authority along with Receipt for filing.</li> <li>- Utility bill for Electricity, Telephone, Water Tax, Property Tax, Gas connection. At the time of submission by the customer, the same should not be more than two months' old</li> <li>- Copy of Agreement for premises with last paid utility bill not more than two months old in name of owner of premises.</li> <li>- Any Certificate/License issued by local Municipality/Government bodies mentioning address</li> <li>- Latest Income Tax Return Acknowledgement copy or latest Income Tax assessment order.</li> <li>- MCA site print screen can be accepted as registered or communication address proof for LLP. In case it is accepted for communication address it should be supported with a visit report. The same should be certified as True Copy by any Partner / Designated Partner.</li> <li>- IT Registration Certificate such as 12AA/80G certificate</li> </ul> </li> </ul>
2	<b>Sole proprietary firm (any two of the following documents there of as a proof of business/ activity in the name of the proprietary firm shall also be obtained)</b>	<ul style="list-style-type: none"> <li>• OVD of the individual (proprietor)</li> <li>• Registration certificate including Udyam Registration Certificate (URC) issued by the Government</li> <li>• Certificate/licence issued by the municipal authorities under Shop and Establishment Act</li> <li>• Sales and income tax returns</li> <li>• CST/VAT/ GST certificate</li> <li>• Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities</li> <li>• IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT or Licence/certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute</li> <li>• Complete Income Tax Return (not just the acknowledgement) in the name of the sole proprietor where the firm's income is reflected, duly authenticated/acknowledged by the Income Tax authorities.</li> <li>• Utility bills such as electricity, water, landline telephone bills, etc.</li> </ul>
3	<b>Trust and institutions</b>	<ul style="list-style-type: none"> <li>• Registration certificate</li> <li>• Trust deed</li> <li>• Permanent Account Number or Form No.60 of the trust</li> <li>• KYC Documents along with photograph relating to beneficial owner, authorised signatory / POA holder, as the case may be, holding an attorney to transact on its behalf</li> <li>• the names of the beneficiaries, trustees, settlor, protector, if any and authors of the trust</li> <li>• list of trustees along with status (Active/Nominee/Dormant) and Kyc documents for those discharging the role as trustee and authorised to transact on behalf of the trust.</li> <li>• Proof of registered &amp; communication address (If registered &amp; principal address is same only 1 from below list is required, proof for registered and principal address if different both address proofs will be required from below mentioned list): <ul style="list-style-type: none"> <li>- Utility bill for Electricity, Telephone, Water Tax, Property Tax, Gas connection. At the time of submission by the customer, the same should not be more than two months' old</li> <li>- Copy of Agreement for premises with last paid utility bill not more than two months old in name of owner of premises.</li> <li>- Any Certificate/License issued by local Municipality/Government bodies mentioning address</li> </ul> </li> </ul>
4	<b>Unincorporated association or a body of individuals</b>	<ul style="list-style-type: none"> <li>• Resolution of the managing body of such association or body of individuals</li> <li>• Permanent Account Number or Form No. 60 of the unincorporated association or a body of individuals</li> <li>• Power of attorney granted to transact on its behalf</li> <li>• KYC Documents along with photograph relating to beneficial owner, beneficial owner, authorised signatory / POA holder, as the case may be, holding an attorney to transact on its behalf</li> <li>• Constitution document to establish the legal existence of such an association or body of individuals.</li> <li>• Proof of registered &amp; communication address (If registered &amp; principal address is same only 1 from below list is required, proof for registered and principal address if different both address proofs will be required from below mentioned list) <ul style="list-style-type: none"> <li>- Utility bill for Electricity, Telephone, Water Tax, Property Tax, Gas connection. At the time of submission by the customer, the same should not be more than two months' old</li> <li>- Copy of Agreement for premises with last paid utility bill not more than two months old in name of owner of premises.</li> <li>- Any Certificate/License issued by local Municipality/Government bodies mentioning address</li> </ul> </li> </ul>
5	<b>Hindu undivided family (HUF)</b>	<ul style="list-style-type: none"> <li>• Full KYC documents of Karta (as per individual) including PAN and photograph</li> <li>• PAN of HUF</li> <li>• List of copassengers attested by the Karta</li> <li>• Latest Income Tax Return</li> </ul>

## 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

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. Each application shall be accompanied by a separate Cheque/DD.

c. Payment Gateway: In case applying for Online FD through our website (www.icicifhfc.com), the payment will be required to be done via net banking.

d. Alternatively, payment can also be done through (i) Debit Card, (ii) Unified Payments Interface (BHIM-UPI), (iii) 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. FD application can be done online on the official website of the Company as well.

### 3) INTEREST PAYMENTS:

Interest will be payable on the deposit from the effective deposit date, subject to realization of Cheque/D-D/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 depositors primarily through ECS/NEFT/RTGS where the 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 or E-FDA (optional, other than in few conditions) 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 depositor can instruct to pay principal & interest, in entirety, to his/her designated bank account by giving an explicit consent in this regard at the time of application.

c. In the case of renewal of deposit in joint names, application form should be signed as per the mode of operation as mentioned in the application form.

d. 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.

e. The Company will send intimation letters/emails with regard to the details of the maturity of the deposit at least 14 days before the date of maturity of the deposit. You may modify maturity instructions by giving a request letter at least 7 working days prior to the maturity date or any other mode as approved by the Company.

f. In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the natural/legal guardian.

g. DARPAN Registration for Non-Profit Organization/ Public Charitable or Religious Trust/ Charitable or Religious Society/ Company registered under Section 8 of the Companies Act, 2013:

As per latest RBI Master Direction – Know Your Customer (KYC) Regulations, if any entity falls under the above mentioned category, then it is mandatory for all such entity/ies 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 falls 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 NBFC- Housing Finance Company (Reserve Bank) Directions, 2021, no premature withdrawal is allowed for a period of first 3 months from the date of deposit, except in the following cases:

1. 'Tiny deposit' (aggregate deposits up to 10,000 of sole and first named depositor) may prematurely be paid to individual depositors, before the expiry of 3 months from the date of acceptance of such deposits, in entirety, without interest;

2. In case of other public deposits, not more than 50% of the amount of the principal sum of deposit or ₹5 lakhs, whichever is lower, may be prematurely paid to individual depositors, before the expiry of 3 months from the date of acceptance of such deposits, without interest in case of emergencies;

3. In cases of critical illness, 100% of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest;

4. In the event of death of a depositor, a HFC shall repay prematurely, only against submission of proof of death, to the satisfaction of the company, with interest at the contracted rate up to the date of repayment

In case of premature withdrawal, the following rates shall apply:

Premature Withdrawal,	Rate of interest payable
After 3 months but before or up to 6 months	Maximum interest payable shall be the minimum savings bank interest rate offered by ICICI Bank (not exceeding 4% p.a.) for Individual depositors and "No Interest" in case of any other category of depositors.
After 6 months but before the date of maturity	The interest payable shall be 1% lower than the interest rate applicable to a public deposit for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted under same scheme by the Company

### 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 ₹10,000/- 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.

The default tax regime for resident individuals shall be the new tax regime. Form 15G can be submitted by individuals below 60 years of age/ HUFs/ Trusts in case the declared total taxable income is less than or equal to ₹4,00,000/- for concerned financial year. Form 15H can be submitted by resident individuals who are of the age 60 years or more if declared total taxable income is less than or equal to ₹12,00,000/- for concerned financial year. Further, details in this regard are provided in the application form.

### Additional Terms & Conditions

#### 1) JOINT DEPOSITS:

Deposits can be made in joint names with a maximum of three persons. The interest on deposits in joint names will be paid to the first depositor for the purpose of deduction of tax at source and any discharge given by him/her will be binding on the joint 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.

#### 3) NOMINATION:

The Depositor(s), whether individually or jointly, can make up to three nominations. Holder of Power of Attorney or a guardian applying on behalf of a minor cannot nominate. Name of the nominee shall be given on the deposit receipt, unless mentioned otherwise.

#### 4) LOAN AGAINST DEPOSITS:

Loan against Deposit may be availed from the Company after 3 months from the date of deposit. This facility is not available for deposits from minors and Non-Resident Indians (NRIs). For more details, visit [www.icicifhfc.com/loan-against-deposit](http://www.icicifhfc.com/loan-against-deposit)

#### 5) NON-RESIDENT INDIANS (NRIs):

Deposits would be accepted from NRIs and Person of Indian Origin resident outside India for a maximum period of 3 years and in accordance with the applicable regulations. Payment of interest and the repayment of deposit shall be made only by credit to NRO (Non-Resident Ordinary) Account. Income tax at source will be deducted as applicable to non-residents.

#### 6) SUCCESSION:

Where the nominee predeceases the depositor(s) and in the event of the demise of the sole/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 or any other document as may be deemed fit by the Company.

#### 7) ELECTRONIC FIXED DEPOSIT ADVICE (E-FDA):

a) E-FDA will be delivered to the first applicant/depositor given in the application form at the time of new FD booking or renewal of the existing FD via SMS on the registered mobile number/registered e-mail id as well as on FD portal login access of the primary account holder or in any other manner that the Company may deem fit after realization of Cheque/DD/Credit of funds in Company's account.

b) E-FDA is non-transferable & not negotiable. It cannot be assigned, transferred, pledged or given as security for any loan/ credit facility in favor of any party except ICICI Home Finance. FD receipt will be issued to the depositor on demand only one time during the tenor. For premature withdrawal of the FD due to the account holder's death, where the mode of operation is "single" or "jointly," the nominee/claimant must provide the e-FDA and supporting KYC documents for release.

#### 8) WAIVER:

No failure, delay or partial exercise by the Company in invoking any right, power or privilege hereunder shall operate as a waiver of its rights.

#### 9) INDEMNITY:

a) The Depositor hereby agrees that the Depositor shall, at his/its own expense, indemnify, defend and hold harmless the Company from and against any and all liability, loss or damage that may occur, arising from or relating to the operation of fixed deposit by the Depositor or breach, nonperformance or inadequate performance by the Depositor of any of these terms, breach of representations, misrepresentations, misconduct and/or negligence of the Depositor in performance of its obligations.

b) Under no circumstances shall the Company be liable to the Depositor for any indirect, incidental, consequential, special or exemplary damages in connection with the services.

#### 10) TAX BENEFITS:

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



#### 11) BROKERAGE:

Empowered 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/Advice interest and refund Cheques/DDs may be sent by registered post or courier or in any other manner that the Company may deem fit, at the address of the sole/first applicant/depositor 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 in 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) KYC COMPLIANCE NORMS FOR BENEFICIAL OWNER:

In case of non-individual customers:

Category	KYC compliance norms
Partnership firms	KYC compliance of the partners, beneficial owners having ownership of/entitlement to more than 10% of profits or capital or profits of the firm, employees and persons as per the resolution along with recent photograph.
Trusts & Institutions	KYC compliance of the trustees, settlers, beneficiaries, beneficial owners having greater than or equal to 10% of control over the trust through a chain of control or ownership, authorised signatories as per the resolution along with recent photograph.
Society	KYC compliance of beneficial owners more than 15% of profit or capital or profits of the society, authorised signatories along with recent photographs.
Unincorporated Association or Body of individuals or other Juridical person	KYC compliance of the beneficiaries, beneficial owners greater than 15% of property or capital or profits of the association and those holding authority to carry out transaction along with recent photograph.

#### Branch list

Sr No.	State/UT	Branch
1	Andhra Pradesh	Guntur, Nellore, Kurnool, Rajahmundry, Kakinada, Tirupati, Bhimavaram, Ongole, Machilipatnam, Vijayawada, Eluru, Visakhapatnam, Vizianagaram
2	Chandigarh	Chandigarh
3	Chhattisgarh	Raipur, Raipur - Bhatagaon, Bilaspur, Durg
4	Delhi	Central Delhi-Karol Bagh, West Delhi-Janakpuri, North Delhi-Pitampura, East Delhi-Laxmi Nagar, Model Town, New Delhi- Dwarka, Lajpat Nagar
5	Gujarat	Ahmedabad-Nikol, Surat, Vadodara, Rajkot, Mehsana, Bhavnagar, Gandhidham, Anand, Junagadh, Bharuch, Morbi, Chandkheda, Bopal, Narol, Palanpur, Himmatnagar, Patan, Modasa, Vapi, Ahmedabad - West, Vadodara - Waghodia Road, Ahmedabad - SG Highway
6	Haryana	Rohtak, Hissar, Ambala, Karnal, Yamunanagar, Faridabad, Gurgaon 1 - Sec 29, Panchkula, Gurgaon - Sohna Road, Panipat, Sonapat
7	Jharkhand	Ranchi
8	Karnataka	Bengaluru-Yeshwantpur, Bengaluru-JPNagar, Bengaluru - Sahakar Nagar, Bengaluru-Koramangala, Bengaluru - JP Nagar (REL), Bengaluru-Kalyan Nagar, Bengaluru -Vijayanagar, Hubballi, Belgaum, Gulbarga, Davangere, Shimoga, Hasan, Mysore, Kengeri, Marathahalli
9	Kerala	Thiruvananthapuram(Trivandrum), Kochi, Kollam, Thrissur, Palakkad, Kottayam, Kozhikode (Calicut)
10	Madhya Pradesh	Indore - Navlakha, Indore-Vijaynagar, Indore-Phooti Kothi, Indore Main - MG Road, Gwalior, Jabalpur, Sagar, Guna, Ujjain, Satna, Pithampur, Dhar, Ashta, Vidisha, Mandsaur, Dewas, Bhopal, Ratlam
11	Orissa	Bhubaneswar
12	Puducherry	Puducherry
13	Punjab	Ludhiana, Amritsar, Patiala, Bhatinda, Jalandhar, Ferozpur, Pathankot, Kharar

Sr No.	State/UT	Branch
14	Maharashtra	Mira Road, Dombivali, Vashi, Boisar, Panvel, Badlapur, Nagpur, Aurangabad, Amravati, Jalgaon, Ahmednagar, Pune - Wakad, Kolhapur, Sangli, Satara, Ratnagiri, Latur, Andheri HFC Tower(Corporate office), Andheri HFC Tower(Branch), Buldhana, Baramati, Chandrapur, Nashik Road, Nagpur Wardha Road, Kharadi, Vasai, Thane, Mumbai - Borivali, Akola, Kalyan-Mumbai, Andheri HFC Tower -(Extension), Solapur, Virar, Nashik, Pune-Main, Dhule, Nanded, Nashik - Panchvati, Pune - Baner, Pune - Vishrantwadi, Nagpur - CA Road
15	Rajasthan	SriGanganagar, Jaipur, Jodhpur, Kota, Ajmer, Udaipur, Beawar Bikaner, Alwar, Pali, Sikar, Kalwar Road, Jagatpura, Vidyadhar nagar, Chomu, Dausa, Kotputli, Tonk, Chittorgarh, Jaipur - Main, Bhilwara, Bhiwadi, Jaipur - Vaishali Nagar, Kekri
16	Tamil Nadu	Chennai - Annanagar, Coimbatore, Madurai, Trichy, Salem, Tirunelveli, Tiruppur, Vellore, Tuticorin, Tenkasi, Nagercoil, Hosur, Chennai - T Nagar, Chennai-Tambaram, Erode
17	Telangana	Hyderabad - Kukatpally, Hyderabad - Secunderabad, Hyderabad - Punjagutta, Hyderabad - Dilsukhnagar, Hyderabad - Kompally, Hyderabad - Kokapet, Warangal, Khammam, Secunderabad OPS, Ameerpet,Ameerpet NDMA,RC Puram, ECIL Hyderabad, Nizamabad (A.P), Sangareddy, Hyderabad-Shamshabad
18	Uttar Pradesh	Agra, Meerut, Allahabad-Prayagraj, Kanpur, Bareilly, Lucknow, Lucknow-South, Lucknow- Transportnagar, Saharanpur, Jankipuram, Gorakhpur, Mathura, Pilibhit, Raebareilly, Bijnor, Moradabad, Jhansi, Ghaziabad (Kausambi), Noida, Varanasi
19	Uttarakhand	Haridwar, Central Dehradun, Dehradun, Dehradun - South, Kashipur, Rudrapur, Roorkee, Vikasnagar, Haldwani
20	West Bengal	Kolkata-AJC Bose Road, Kolkata-Suburban Howrah, Siliguri
21	Bihar	Patna

## Fixed 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 - 400059**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. The Company does not have a subsidiary company.  
(ii) Branch : Refer page no. 11

For any details or queries, you can contact us at 18002674455 or Email us at [customer.care@icicihfc.com](mailto:customer.care@icicihfc.com). If you are not satisfied with the resolution, please write to us at [nodal.office@icicihfc.com](mailto:nodal.office@icicihfc.com) or contact us on 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 : Retired Executive  
Address : B-206, Ashoka Tower, Dr. Ambedkar Road, Parel, Mumbai 400 012

Name : Dilip Kumar Pal  
Occupation : Retired Executive  
Address : 101 Shwetha Apartment, N.M. Kale Road, Agarbazar, Prabhadevi, Mumbai- 400028

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 (%)
March 2025	9,587.2	7,441.5	5.5%
March 2024	7,384.5	5,723.2	5.0%
March 2023	3,868.2	3,018.2	2.5%

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, 2025	AT MARCH 31, 2024
SHARE CAPITAL	13,315.4	12,035.3
RESERVE & SURPLUS	33,092.7	21,847.1
NON CURRENT LIABILITIES	178,360.3	136,090.5
SECURED BORROWINGS	143,315.1	102,449.8
UNSECURED BORROWINGS	34,392.7	33,163.4
OTHERS	652.5	477.3
CURRENT LIABILITIES	74,857.6	67,749.5
SECURED BORROWINGS	37,238.8	37,052.8
UNSECURED BORROWINGS	32,245.6	15,585.3
OTHERS	5,373.2	15,111.4
DEFERRED TAX LIABILITIES (NET)	1,543.9	912.0
PROVISIONS	290.2	252.5
SHORT TERM	190.9	174.3
LONG TERM	99.3	78.2
TOTAL	301,460.1	238,886.9

(₹ in million)

ASSETS #	AT MARCH 31, 2025	AT MARCH 31, 2024
FIXED ASSETS <sup>1</sup>	2,044.0	1,729.7
INVESTMENTS	4,857.1	3,298.4
DEFERRED TAX ASSETS	-	-
LOANS	281,178.2	225,217.9
CURRENT ASSETS & OTHER LOANS & ADVANCES	13,380.8	8,640.9
MISC. EXPENSES (TO THE EXTENT NOT WRITTEN OFF)	-	-
TOTAL	301,460.1	238,886.9

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, 2025	AT MARCH 31, 2024
INCOME TAX MATTERS IN APPEALS	357.5	357.5
SERVICE TAX/GST MATTERS	7.6	-
CLAIMS FILED AGAINST COMPANY BUT NOT ACKNOWLEDGED AS DEBT	47.1	36.0

- 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, 2025	Non-FUND BASED AT MARCH 31, 2025
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	2665.14	-

- i) In terms of Review of regulatory framework for HFCs and harmonisation of regulations applicable to HFCs and NBFCs, the Company can borrow up to twelve times of the net owned funds, on or after March 31, 2025, i.e. ₹ 430,468.8 million (NOF at March 31, 2025 stands at ₹35,872.4 million), out of which, not more than 1.5 times the net owned funds can be by way of public deposits, i.e. ₹53,808.6 million. At March 31, 2025, the aggregate public deposits held by the Company was ₹26,229.7 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 FY2025

- k) We declare that: (1) the Company has complied with the provisions of the RBI Master 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 12, 2025 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.

By order of the Board of Directors

Date: April 12, 2025  
Place: Mumbai

Priyanka Shetty  
Company Secretary

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

## Important Instructions:

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

(Mandatory for KYC update request) KYC Number\*

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

☐ Name\*

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

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

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

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

TIN/ GST Registration Number

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

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

☐ Certificate of Incorporation/ Formation\*  ☐ Registration Certificate  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)



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

Signature/ Thumb impression of Authorised Person(s)

Documents Received ☐ Certified Copies ☐ Equivalent e-document ☐

[illegible]

Name

Code

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

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

## Important Instructions:

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

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

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

KYC Number of Related Person (If Available)  If KYC Number is available, Only Related Person Type & 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)

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

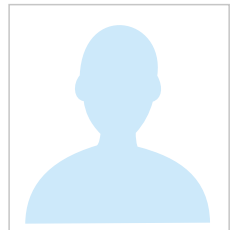
☐ E- National Population Register Letter

☐ E- Proof of Possession of Aadhar

☐ F- KYC Authentication

☐ Offline verification of Aadhar

☐ PHOTO\*



## Address

Line 1\*

Line 2

Line 3

District\*  PIN/ Post Code\*  State/ UT Code\*  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).

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

☐ A- Passport Number

☐ B- Voter ID Card

☐ C- Driving Licence

☐ D- NREGA Job Card

☐ E- National Population Register Letter

☐ E- Proof of Possession of Aadhar

☐ F- KYC Authentication

☐ Offline verification of Aadhar

☐ Deemed POA- document type code

☐ Self Declaration

Address

Line 1\*

Line 2

Line 3

District\*

PIN/ Post Code\*

State/ UT Code\*

City/Town/ Village\*

ISO 3166Country code\*

☐ 2. 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)

Mobile

Mobile

FAX

Email ID

Email ID

☐ 3. 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)

4. 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 Congo	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		