# **j ICICI** Home Finance

Fixed Deposits

## Application form for Individual/ NRI

Additional Interest for Citizens 0.25%

## 🗆 Individual 🛛 🗆 NRI

(Refer website to download additional forms required for NRI)

"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 Ioan 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 Ioans will be 2% above the deposit rate. This facility is not available for deposits from minors and Non-Resident Indians (NRIs).

AAA/Stable by CRISIL Highest Degree of Safety AAA/Stable by ICRA Highest Degree of Safety AAA/Stable by CARE Highest Degree of Safety

## Rates Effective From November 11, 2023

	Base Rates for Public Deposits $<$ $\gtrless$ 20.0mn (Public Deposits)							
		ve Income Plan	Non-Cumulative Income Plan					
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan			
>=12 to <24	7.25%	7.25%	7.00%	7.05%	7.25%			
>=24 to <36	7.55%	7.84%	7.30%	7.35%	7.55%			
>=36 to <60	7.65%	8.25%	7.40%	7.45%	7.65%			
>=60 to <72	7.60%	8.85%	7.35%	7.40%	7.60%			
>=72 to <=120	7.50%	9.06%	7.25%	7.30%	7.50%			
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-			

0.25% additional interest for senior citizen and ICICI Group employees

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

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

## Deposits for Senior Citizens

Rate of interest: Rates applicable on the date of deposit plus additional rate of 0.25% per annum for all deposit schemes.

**Eligibility:** Individuals who have completed 60 years of age should be the first applicant/ depositor. One of the following documents must be submitted as a proof of age along with the application form

• Self attested copy of passport, Voter's ID card, Pan card. Aadhar card, Driving Licences, Secondary School Leaving Certificate, Life Insurance Policy, Birth Certificate issued by the competent authority or any other document acceptable to ICICI Home Finance Company Ltd.

#### Please refer clause 11 of Terms & Conditions for Premature Withdrawal

Deposits can be placed for any number of months between 12 & 120.

For detailed information on interest rates offered, please visit our website www.icicihfc.com - Fixed Deposit Section.

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

In case of renewal, amount of FD can be minimum of ₹ 5000/- and any additional amount should be in multiples of ₹ 1/-

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

	Special Scheme Rates for Fixed Deposits < $\neq$ 20.0mn (Public Deposits)								
	L C.	umulative Income Plan	l M	Non-Cumulative Income Plan					
Period (Months			Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan				
23 mths	7.50%	7.77%	7.25%	7.30%	7.50%				
39 mths	7.70%	8.41%	7.45%	7.50%	7.70%				
45 mths	7.70%	8.57%	7.45%	7.50%	7.70%				
Min.depos	it₹ 10,000/-		40,000/-	20,000/-	10,000/-				
**In case of cumu	ative deposit, interest is compo	ounded before deduction of Tax	0.25% a	dditional interest for senior cit	izen and ICICI Group employees				

Special Scheme Rates for Corporate Deposits < ₹20.0 mn (other than Public Deposits) Non-Cumulative Income Plan **Cumulative Income Plan** Yearly Income Plan Quarterly \*\*Indicative Yield Income Plan **Income Plan** Income Plan 23 mths 7.50% 7.77% 7.25% 7.30% 7.50% 7.70% 8.41% 7.45% 7.50% 7.70% 39 mths 45 mths 7.70% 8.57% 7.45% 7.50% 7.70% Min.deposit ₹ 10,000/-40.000/-20,000/-10,000/-

\*\*In case of cumulative deposit, interest is compounded before deduction of Tax For deposits Starting  $\mathcal{T}$  2cr., rate would be offered by the Company on a case to case basis \*\*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.

KYC Compliance	For more details, please contact 18602674455 (between 9.30 am. to 6.30 pm Monday to Saturday). Resident Indians can			
	also apply online on www.icicihfc.com			
Payment Instruction: Cheque/Demand Draft should be drawn in favour of "ICICI Ho The application form number & name of the applicant should be mentioned on	me Fin-FD A/c" and marked "Account Payee only". the reverse side of the Cheque/Demand Draft.			

#### 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.icicihfc.com Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671

NOTE: Brokers are not permitted to accept cash with the Application For be responsible for such or other wrong tenders	orm. Brokers are not permitted to issue a receipt. The Company will in no way
HFC Employee Name : :	CING DETAILS         ITTED       HFC Employee ID :       Image: Branch SOL ID (applicable only for ICICI Bank)       Image: Branch SOL ID (applicable only for ICICI Bank)       Image: Branch SOL ID (applicable only for ICICI Bank)
Customer ID No.: Appl. No	: ICICI HFC SOL ID:
Documents verified by:         Employee/Broker Name         Employee ID/Broker ID	Signature & Stamp
2. LATEST	PHOTOGRAPH
of first Signatory (with cross (w	fix photo ond Signatory rith cross gnatures)
	(IN BLOCK LETTERS)
Name of Sole/First Depositor           Mr.         Mrs.         Ms.         Dr.         Other           Name of Second Depositor         Mrs.         Ms.         Dr.         Other           Mr.         Mrs.         Ms.         Dr.         Other         Ms.           Name of Second Depositor         Mrs.         Ms.         Dr.         Other           Name of Third Depositor         Mrs.         Ms.         Dr.         Other           Name of Guardian         In case depositor is a minor)         Mrs.         Ms.         Dr.         Other	
3. FIXED DEPOS	ITS SCHEME DETAILS
Tenure:     Months     Days     Rate of       Plans:     Cumulative Income Plan (Annualised yield on maturity)     Monthly Income Plan     Quarterly Income Plan	of Interest Maturity Instructions (Tick whichever applicable) Yearly Income Plan (for cumulative deposits) Payment on maturity
4. CATEGORY 5. MO	DE OF OPERATION 6. DEPOSIT PAYABLE TO
Shareholder of ICICI HFC       Director/Relative of Director of ICICI HFC       Single         Promoter of ICICI HFC       Public       Joint	Either/Survivor       Deposit Payable to:       First Depositor         Former/Survivor       First Depositor or Survivor
7. PAYMENT & REPAYMENT ACCOUNT DETAILS OF PRIMARY HOLDER	8. BANK ACCOUNT DETAILS OF JOINT HOLDERS
7. FATMENT & REFATMENT ACCOUNT DETAILS OF PRIMART HOLDER         (Please refer to the clause on Repayment of deposits & Interest Payments)         Amount of Deposit ₹         Mode of Payment       Cheque         RTGS/NEFT         (Cheque/ RTGS/ NEFT No :            Bank Name:            Branch	Bank Name:   Branch   Savings Account   Current Account   NRO Account     Account Number     11 Digit IFSC Code
Savings Account       Current Account       NRO Account         Account Number       In Digit IFSC Code       In Digit IFSC Code         All payments will be made primarily through electronic mode. (please refer ECS clause)	Bank Name:   Branch   Savings Account   Current Account   NRO Account   Account Number   11 Digit IFSC Code

					9. TA	X STA	TUS											
Tax to be exempted: Yes No		Form <sup>2</sup>	15H	Form 1	5G	Any ot	ner Tax	k Exempti	on Cer	rtificate	(For 60 y	ears of	age and	above)				
If yes, proof submitted Yes 🗌 No						Fixed [	Deposi	t Receipt	No. of	other IC	ICI Hom	e Fina	nce FD	(s), if a	iny:			
10. NOMINATION (Ma	andator	y)								Please tic	k if nomine	ee's nam	ne should	not be pi	inted on D	)eposit R	eceipt	
I/We(name(s) & address(es) of the depositor(s)) nominate the following person (details provided hereunder) to whom in the event of my death the amount of deposit in the account, particulars whereof are given below, may be returned by ICICI Home Finance Company,Branch (name and address of branch in which deposit is held).																		
Name of Nominee																		
House/ Flat No.	Bldg. Na	ime																
Street																		
Area								Cit	:y									
Pin IIII		STD Code						Resi No	D.									
State										If nom	inee is a	a mino	or,					
Relationship with depositor, if any								Age		his	date of	birth						
Below details required only in case Nominee is a minor:         As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum																		
Name of witness											Signa	ture of	f witnes	SS				
Address(es) of witness(es)																		
Delivery mode: Courier Sel * I/we hereby agree and undertake that, in may be irretrievably lost, I/we hereby kee	If Pickup*	• ( ICICI HF(	C Branch	Doly	CICI Ba incase app ceipt whic	nk Bran blied through ch has not	ch 🔲 ICICI Ba	Broke nk Branch ollected by r	me/we i									:h
11	. COMN	IUNICAT	ION ADI	DRESS	S (in b	LOCK LE	TTER	s- for al	l futu	ire con	imunio	catio	ns)					
House/ Flat No.	Bldg. Na	ame																
Street																		-
	<u></u>															_		

Street			
Area		City	
Pin	STD Code	Resi No.	
State		State/UT Code**	Country Code**

#### **DECLARATIONS BY DEPOSITOR/S**

- 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.
- We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this depositor but, on demise of the first depositor, the depositor may be payable to the survivor or the nominee, as applicable. The beneficial owner should be treated as the payee for the purpose of tax deduction at source under Section 194A of the Income Tax Act, 1961. 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./ICIC Group Companies/Financial Institutions/Credit Bureaus/Agencies/Statutory Bodies as may be required and shall not hold ICICI Home Finance Company Ltd., ICICI Bank Ltd. and ICICI Group companies liable for use of this information.
- 3. I/We further declare that, 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 prurpose of contravening or evading any of the provisions of the Prevention of Money Laundering Act, 2002 and / or any rules, regulations, notifications, gudelines 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.
- 4. I/We shall inform the Company regarding any change in employment, residential status, address 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.
- I/We hereby declare that all particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and upto date in all respects are to the best of our knowledge and belief.

- I/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.
- This account shall be operated singly and in case of joint accounts operated "jointly" unless otherwise specified by the customer at the time of account opening.
- 9. I/We have no objection to ICICI Home Finance, its Group Companies, Brokers /Representatives to provide me / us information on various products, offers and 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. □
- 10.I/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.
- 11. 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.
- 12./We hereby declare and affirm that //We have not made any payments/deposits in cash. Additional declaration by NRI Customers: I hereby declare that the deposit done by me is through NRO account & the amount of deposit does not represent any inward remittance or transfer of funds from NRE/FCNR(B) account in to the NRO account.
- 13.I/We have gone through the financial and other statements/particulars/representation furnished/made by ICICI Home Finance which are available on www.icicihfc.com and after careful consideration I/We am/are making the deposit with the ICICI Home Finance at my/our own risk and volition.
- 14.Declaration by Joint Depositor: We hereby give our explicit consent to the Housing Finance Company to pay in entirity, the principal and interest to the repayment bank account of the first named depositor as mentioned in 'Payment & Re-payment Account Detail' section.

- ADDITIONAL DECLARATION
- I hereby declare that the details furnished above and on Know Your Customer (KYC) form are true and correct to the best of my knowledge and belief and I under take 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 further declare that the deposit made under the deposit application is through legitimate source and does not include directly/indirectly any proceeds of schedule of offence and/or is not designed for the purpose of contravention or evasion under any law. • I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address

• I/We hereby submit that I am / We are providing the proof of possession of Aadhar as KYC document voluntarily at my/ our own discretion and I/We are aware that certain other documents can also be submitted as KYC documents

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

Signature or thumb impression	
of Depositor/s	

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		no	citor
11.1	12		SILUE

if applicable) Page 3 of 10 Second Depositor

Third Depositor

	KNOW YOUR CUSTOMER	(KYC) FORM* - INDIVIDUAL	
guidelines on "Anti Money Laundering Standards". For existin the information available in the records of ICICI Home Finance Important Instructions: A) Fields marked with "#" are mandato C) Please fill the date in DD-MM-YYY format. D) List of State/ the web site. E) List of two character ISO 3166 country cod	r. ry fields. B) Please fill the form in English and in BLOCK Letters U.T code as per Indian Motor Vehicle Act. 1988 is available on es is available on the web site. F) KYC Number of applicant is pdate, please tick ( ✔) in the box available before the section	Application Type New KYC Number (To be filled by financial Institution) (Mar	Updated (First applicant) (Second applicant) (Third applicant/ Guardian) (Third applicant/ Guardian) (Third applicant/ Guardian) (Third applicant/ Guardian) Addhar OTP based E KYC (in non face to face mode)
	Sole/First Mr./Mrs./Dr.	Second Mr./Mrs./Ms./Dr.	Third/ Guardian Mr./Mrs./Dr.
NAME (IN BLOCK LETTERS AS PER ID PROOF)			
Gender	Male Female Transgender	Male Female Transgender	Male Female Transgender
Date of Birth			
Place/City of Birth			
Maiden Name			
Father's Name			
Mother/ Spouse Name (not mandatory)			
Name of Guardian (in case of Minor)			
Citizenship Permanent Account Number (PAN*)	Indian/ Country Code** (Only in case of Other Citizenship)	Indian/ Country Code** (Only in case of Other Citizenship)	Indian/ Country Code** (Only in case of Other Citizenship)
(Attach self-attested copy of PAN Card/ Form 60*)			
Email ID			
Primary Document : Proof of Identity to be provided by Applicant (Please submit copy of ANY ONE of the following self- attested documents)	Passport Voter's ID Card Aadhar Card Others Driving License	Passport     Voter's ID Card       Aadhar Card     Others       Driving License	Passport     Voter's ID Card       Aadhar Card     Others       Driving License
Marital Status	Married Unmarried Others	Married Unmarried Others	Married Unmarried Others
Occupation Type	S-Service ( Private Sector Public Sector Govt. Sector) 0-Others	S-Service Private Sector Public Sector Govt. Sector) 0-0thers	S-Service (Private Sector Public Sector Govt. Sector) 0-Others
	Ordersteinal_Self EmployedRetired     HousewifeStudent)     B-Business     X- Not Categorised	Orderstand Self Employed Retired     Housewife Student)     B-Business     X- Not Categorised	Order Sional Self Employed Retired     Housewife Student)     B-Business     X- Not Categorised
Gross Household Income ₹			or □ Less than ₹1 lakh □ ₹1-3 Lakh □ ₹3-5 lakh □ ₹5-10lakhs □ ₹10 lakhs +
Permanent Address			
House No/ Building Name			
Street Name			
Area Landmark	HCHHC	ome Fin	ance
City			
State			
Pin code			
Proof of Address to be provided by Applicant (Please submit copy of ANY ONE of the	Passport Job card by NREGA	Passport Job card by NREGA	Passport Job card by NREGA
following self-attested documents)	Aadhar Card Voter's ID Card	Aadhar Card Voter's ID Card	Aadhar Card Voter's ID Card
	Driving License	Driving License	Driving License
	(# Driving Licenc	e not accepted as a proof of address for the state of	nviana(ashtra)
Status	Resident Individual(s) HUF     NRI POI Foreign National     Other (Please specify)	Resident Individual(s)       HUF         NRI       POI       Foreign National         Other (Please specify)	Resident Individual(s)     HUF     NRI     POI     Foreign National     Other (Please specify)
* All fields are mandatory **(For State/UT code and (	Country code, refer web site www.icicihfc.com)		
Signature/Thumb impression of Depositor/s			
· · · · · · · · · · · · · · · · · · ·	Sole/ First Depositor Pag	ge 4 of 10 Second Depositor	Third Depositor/ Guardian

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

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

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

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.icicific.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) NET/RTGS/Fund Transfer, (ii) Debit Card, (iii) Unified Payments Interface(BHIM-UPI), (iv) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code)

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

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

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

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

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

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

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

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

4) JOINT DEPOSITS: Deposits can be made in joint names with a maximum of three persons. The names and address of all the depositors will be entered in the ledger and register of depositor(s). The interest on deposits in joint names will be paid to the first depositor for the purpose of deduction of tax at source and any discharge given by him/her will be binding on the joint depositor(s).

5) DEPOSIT IN THE NAME OF A MINOR: Deposits in the name of a minor will be accepted provided such minor is represented by his natural or legal guardian and the Application Form for the deposit is signed by the natural/legal guardian, on behalf of the minor. All communication in relation to the deposit will be addressed to the natural or legal guardian.

6) NOMINATION: The applicants/depositors, whether singly or jointly, can make only one nomination for each deposit. Holder of Power of Attorney or a guardian applying on behalf of a minor cannot nominate. Applicant(s)/Depositor(s) are advised to provide the specimen signature of the nominee to expedite the transmission of the Deposit(s) to the nominee in the event of demise of the applicant(s)/depositor(s). Name of the nominee shall be given on the deposit recipt, unless mentioned otherwise.

7) SUCCESSION: Where a nomination has not been made or the nominee predeceases the applicant(s)/depositor(s), the provisions of this paragraph will apply. In the event of the demise of the sole/all holder(s) of the Fixed Deposit, the Company will recognize the executor or administrators of the deceased applicants/depositors, or holder of Succession Certificate or any other legal representative as the holder of the title to the Fixed Deposits. The Company shall not be bound to recognize such executor or administrator or administrator of the title to the Fixed Deposits. The Company shall not be bound to recognize such executor or administrator or batins Probate or Letter of Administration or Succession Certificate or other legal representation, as the case may be, from an appropriate court in India. The Company at its absolute discretion, may in any case, dispense with the production of Probate or Letter of Administration or Succession Certificate or other legal representation.

8) FIXED DEPOSIT RECEIPT (FDR): a) The FDRs shall be sent to the first applicant/depositor given in the application form, in the form of soft copy via SMS link and a hard copy shall be subsequently forwarded to the address as mentioned in the application form, by registered post or courier or in any other manner that the Company may deem fit after realization of Cheque/DD/Credit of funds in Company's account. b) Fixed Deposit Receipts are non-transferable & 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.

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

10) RENEWAL /REPAYMENT OF DEPOSIT: a.) For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to ICICI Home Finance Co. Ltd. In case of renewal, the deposit may be renewed on maturity on such terms and conditions of the scheme as applicable on the maturity date of the old deposit. b.) The deposit can be renewed either by selecting auto renewal of principal/renew principal & interest by giving an explicit consent in this regard at the time of application. c.) The depositor can instruct to pay principal & interest, in entirety, to his/her designated bank account by giving an explicit consent in this regard at the time of application. d.) In the case of renewal of deposit in joint names, application form should be signed as per the mode of operation as mentioned in the application form. e.) Deposits will automatically expire on maturity unless specified otherwise and the maturity proceed will be remitted to the designated bank account. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms noted under Renewal of Deposit. f.) The Company will send intimation with regard to the details of the maturity of the deposit at least 1 4 days before the date of maturity. of the deposit. You may modify maturity instructions by giving a request letter at least 7 working days piror 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/deposition is a minor, all payments will be in the new of minor applicant/legal quardian.

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

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

In the event of death of the depositor, premature termination of fixed deposit would be allowed; such premature withdrawal would not attract any penal charge. For other deposits, premature withdrawal is permitted within 3 months to meet certain expenses of an emergent nature, including critical illness, subject to regulatory conditions (for more details on critical illness, visit <u>www.icicihfc.com/fixed-deposit/</u> to refer Point no 12 of FAC's). For premature withdrawal of duy 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 duy discharged.

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

13) WAIVER: No failure or delay by the Company in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power or privilege. The rights and remedies of the Company as stated herein shall be cumulative and not exclusive of any rights or remedies provided by law.

14) INDEMNITY: a) The Applicant hereby agrees that the Applicant shall, at his/its own expense, indemnify, defend and hold harmless the Company from and against any and all liability any other loss that may occur, arising from or relating to the operation of fixed depositior breach, nonperformance or inadequate performance by the Applicant in performance of its obligations. b) Under no circumstances shall the Company be liable to the Applicant for any indirect, incidental, 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 services. c) The Applicant for any and the special 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 thany such applicable laws/regulations. d) The indemnities as aforesaid shall continue notwithstanding the termination of the fixed deposits. d) The indemnities as aforesaid shall continue notwithstanding the termination of the fixed deposits.

15) TAX DEDUCTION AT SOURCE (TDS): In accordance with and as per the provisions of section 194A of the Income Tax Act, 1961 (The Act), tax at source would be deducted if interest credited / paid or likely to be credited / paid to resident / paid to / papicable to all residents and non-resident / paid to / paid / paid / papicable to all residents and non-resident / paid to / paid /

- Recognized Provident Fund/Approved Superannuation/Gratuity Fund exempts u/s 10(25) of the Act;

- Regimental Fund or Non Public Fund established by the armed forces of the Union referred to u/s 10(23AA) of the Act. In case of Non Resident applicants/depositors, tax at source shall be deducted as per the prevailing provisions of section 195 of the Act and relevant guidelines/ Circular/Notification issued by the CBDT in this regard. The benefit of DTAA rates shall be provided to the depositors subject to submission of documentary evidence of the tax residency certificate/any other certificate for tax residency issued by the competent authority along with any other documents specified in this regard by the Company/CBDT. As per the provisions of section 139A(5A) of the Income Tax Act, every person receiving any sum from which tax has been deducted at source, is required to intimate his/her Permanent Account Number (PAN) to the person responsible for deducting such tax. Hence, the depositors are requested to indicate their PAN in the application form. According to a press release of September 29, 2007 issued by CBDT, the deductee (depositor) is advised to provide his / her correct PAN to the deductor (ICICI Home Finance Company Limited) failing which the deductee (depositor) would face penal proceedings under the Income Tax Act, 1961.

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

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

18) NON-RESIDENT INDIANS (NRIs): Deposits from Non-Resident Indians and Persons of Indian Origin resident outside India would be accepted in accordance with regulations governing the acceptance of deposits from NRIs. Deposits would be accepted for a maximum period of 3 years. Payment of interest as also the repayment of deposits shall be made only by credit to NRO Account. Income tax at source will be deducted as applicable to Non-Residents.

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

a) In Case of any deficiency of the company is servicing its deposits, the depositors may approach NHB, National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum or the Object Redressal Forum or the Redressal Forum or Forum or The Redressal Forum or Forum or The Redressal Forum or Foru

#### 20) GENERAL:

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



**Fixed Deposits** 

**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 Company's principal business is to provide financial assistance to any person or persons to acquire houses, buildings and any form of real estate and also for the purpose of construction, renovation, development or repair of such houses or buildings or any form of real estate. The Company does not have a subsidiary company.
  - (ii) Major branches / service centers: Locations: Refer Page No 10

For any details or queries, you can contact us at 18002674455 or Email us at  $\underline{customer.care@icicihfc.com}$ 

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

d) Brief particulars of the management of the Company: The Board of Directors of the Company has the ultimate responsibility for the management of its business. Mr. Vinod Kumar Dhall is the Independent Director Chairman of the Board. Mr. Anirudh Kamani, MD & CEO has the overall responsibility for the business of the Company

#### e) Name, Address and Occupation of the Directors:

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

#### f) PROFITS & DIVIDENDS:

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

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

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

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

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

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

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

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

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

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

i) In terms of RBI Directions, 2021, the Company can borrow up to twelve times of the net owned funds, on or after March 31, 2022, i.e. ₹ 254,724.00 million (NOF at March 31, 2023), out of which, not more than three times the net owned funds can be by way of public deposits, i.e. ₹ 63,681.00 million. At March 31, 2023, the aggregate public deposits held by the Company was ₹ 21,415.28 million. There are no overdue deposits other than unclaimed deposits.

j) We declare that: (1) the Company has complied with the provisions of the Directions applicable to it, (2) the compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank; and (3) the deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities of the Company.

The Company is having a valid Certificate of Registration dated 31-07-2001 issued under Section 29A of the National Housing Bank Act, 1987. However, the Reserve Bank of India or the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.

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

Date: April 17 2023 Place: Mumbai By order of the Board of Directors

Priyanka Shetty Company Secretary

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

#### **Important Instructions:**

A) Fields mai	rked with "*"	are mandatory fields.
---------------	---------------	-----------------------

B) Tick " ✓ " 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

(Mandatory for KYC update request) KYC Number\*

For office use only						
Application Type* 🗌 New 🗌 Update 🔲 Delete						
To be filled by ICICI Home Finance Co. Ltd.)						

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

🗆 Addition of Related Person 🗆 Deletion of Related Person 📄 Update Related Person Details										
KYC Number of Related Pers	YC Number of Related Person (If Available)									
Related Person Type* $\Box$	Guardian of Minor	Assignee	Authorised Re	presentati	ve					
	Prefix	1st Name			Midd	le Name		Las	st Name	
Name*										
Maiden Name										
Father/ Spouse Name										
Mother Name										
Date of Birth*	DD-MM	- Y Y Y Y								
Gender*	Gender*									
PAN*										

#### 2 PROOF OF IDENTITY AND ADDRESS \*

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		РНОТО*
	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	X X X X X X X	
	Offline verification of Aadhar		
Addres	SS		
Line 1*			
Line 2			
Line 3		City/Town/ Village*	
District*		PIN/ Post Code* State/ UT Code* ISC	3166Country code*

#### **1.3 CURRENT ADDRESS DETAILS (Please refer instruction B 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	
II 🗆	F- KYC Authentication	X  X  X  X  X  X  X
	Offline verification of Aadhar	X    X   X   X   X   X   X
$IV \square$	Deemed POA- document type code	
V 🗆	Self Declaration	

Address					
Line 1*					
Line 2					
Line 2	City/Town/ Village*				
District* PIN/ Post Code*	State/ UT Code* ISO 3166Country code*				
4. CONTACT DETAIL					
Tel. (Off)					
Mobile Email ID Email ID					
Mobile Email ID Email ID					
5. REMARKS (if any)					
6. APPLICANT DECLARATION					
<ul> <li>I hereby declare that the details furnished above are true and correct to the best of my inform you of any changes therein, immediately. In case any of the above information is for</li> </ul>	bund to be false or untrue or misleading or				
misrepresenting, I am aware that I may be held liable for it.					
<ul> <li>I/we hereby consent to receiving information from Central KYC Registry through SMIS/ email address.</li> </ul>	onsent to receiving information from Central KYC Registry through SMS/ email on the above registered number/				
Date: DD – MM – Y Y Y Y Place:	D D - M M - Y Y Y Y       Place:       Signature/ Thumb impression of Authorised Person(s)				
7. ATTESTATION/ FOR OFFICE USE ONLY					
Documents Received Certified Copies Equivalent e-document					
KYC VERIFICATION CARRIED OUT BY	INSTITUTION DETAILS				
Identity Verification Done Date DD - MM - YYYY	Name				
Emp. Name	Code				
Emp. Code					
Emp. designation					
Emp. Branch					
Employee Signature	Institution Stamp				
1					

end of kyc form

KYC- Related Person Pg. 2 of 2

ICICI Home Finance Company Limited Application Serial No.: Date of deposit with the ICICI Centre : ACKNOWLEDGEMENT SLIP (Name of Sole / First Applicant) Fixed Deposit application with Received from Mr./Ms./Dr. for ₹ a) Cheque / DD No. Dated Branch Drawn on Bank for ₹ for ₹ b) FDR No. Dated c) Total Fixed Deposit Amount (in figures) Т Rupees for a period of: Months @ % per annum In the following Income Plan: Monthly Income Plan Quarterly Income Plan Annual Income Plan Cumulative (Annualised Yield on maturity) (Valid subject to Realization of Cheque / Demand Draft) Stamp

# Additional Information for NRI Applicant(s)

Applicant 1 (To be filled if applicant's residence	ce for Tax purpose in jurisdiction(s) out side India)					
ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked	d)					
ISO 3166 Country Code of Jurisdiction of Residence*						
(Residence for tax purposes in jurisdiction(s) outside India)						
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*						
Aadhaar Number						
Place / City of Birth*	ISO 3166 Country Code of Birth*					
ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT O	OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)					
Same as Current / Permanent / Overseas Address details	Same as Correspondence / Local Address details					
Line 1*						
Line 2						
Line 3	City / Town / Village*					
State*	ZIP / Post Code* ISO 3166 Country Code*					

Applicant 2 (To be filled if applicant's	residence for Tax purpose in jurisdiction(s) out side India)			
ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2	is ticked)			
CO 3166 Country Code of Jurisdiction of Residence* Residence for tax purposes in jurisdiction(s) outside India) AN / Tax Identification Number or equivalent (If issued by jurisdiction)*				
(Residence for tax purposes in jurisdiction(s) outside India)				
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*				
Aadhaar Number				
Place / City of Birth*	ISO 3166 Country Code of Birth*			
ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESI	DENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)			
Same as Current / Permanent / Overseas Address details	Same as Correspondence / Local Address details			
Line 1*				
Line 2				
Line 3	City / Town / Village*			
State*	ZIP / Post Code* ISO 3166 Country Code*			

Applicant 3 (To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)						
ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)						
ISO 3166 Country Code of Jurisdiction of Residence*						
(Residence for tax purposes in jurisdiction(s) outside India)						
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*						
Aadhaar Number						
Place / City of Birth* ISO 3166 Country Code of Birth*						
ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)						
Same as Current / Permanent / Overseas Address details Same as Correspondence / Local Address details						
ine 1*						
ine 2						
ine 3 City / Town / Village*						
Itate*     Iso 3166 Country Code*						

### **BRANCH LIST**

2

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