

Fixed Deposit Form

FAAA/Stable by CRISIL Highest Degree of Safety

AAA/Stable by CARE
Highest Degree of Safety

MAAA/Stable by ICRA Highest Degree of Safety

FOR NON INDIVIDUALS

(For Trusts, Firms, Association, Societies & Clubs)

Rates Effective From February 25, 2021

	Cumulati	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	4.30%	4.30%	4.20%	4.25%	4.30%	
>=24 to <36	5.55%	5.70%	5.40%	5.45%	5.55%	
> = 36 to < 48	5.95%	6.31%	5.80%	5.85%	5.95%	
>=48 to <60	6.20%	6.80%	6.05%	6.10%	6.20%	
>=60 to <72	6.25%	7.08%	6.10%	6.15%	6.25%	
>=72 to <=120	6.45%	7.58%	6.25%	6.30%	6.45%	

KYC Compliance

Know Your Customer (KYC) Guidelines issued by the National Housing Bank are applicable to Housing Finance Companies. In order to comply with these guidelines, we request you to provide your details as required in the application

Special Scheme Rates for Fixed Deposits < ₹20.0 mn :							
	<u>Cumulative</u>	Income Plan	Non-Cumulative Income Plan				
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan		
39 mths	6.05%	6.48%	5.90%	5.95%	6.05%		
45 mths	6.20%	6.76%	6.05%	6.10%	6.20%	_	
65 mths	6.45%	7.45%	6.25%	6.30%	6.45%		
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-		

For deposits >= 7 20.0 mm, rate would be offered by Treasury on a case to case basis

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.

"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

For more details, please contact our 24-hour Customer Care or visit www.icicihfc.com

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

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ICI Home Finance Company Limited ate 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 Dated	for ₹
Drawn on Bank		Branch Branch
b) FDR No.	Dated Dated	for ₹
c) Total Fixed Deposit Amount (in gures)	(Valid subject to Realization of Cheque	e / Demand Draft) for ₹
Rupees		
for a period of: Months @ % per annum	n the following Income Plan: \square Monthly Income Plan: \square Quarterly Inc	ome Plan Annual Income Plan Cumulative (Annualised Yield on maturity)

Broker's Name :				
		Code No.	:	
Employee Name & ID :		Sub Broker Code	:	
Channel Name :		Branch SOL ID	:	
Customer ID No.:		Appl. No.		Br. Code.
APPLICATI	ION FORM FOR DEPOSIT	(NON INDIVIDUALS)		
Brokers are not permitted to accept of	cash with the Application For	rm. Brokers are not perm	itted to issue a receipt.	
	in no way be responsible for			
Name :				
Address :				
Audiess .				
City :	Pi	in Code:		
State :	Co	ountry:		
Mobile No. 1	M	lobile No. 2		
Tel :	S	TD Code		
E-mail :		15 0000		
Income-Tax Permanent Account Number				
(PAN)	Date of Agreement / Partn Dr Trust Deed / Formation		D D M M	YY
	J. Hade Bood / Formation		Address	
Names of the Partners / Teustees / Beneficiaries	elephone No.	ID Proof Attached	Address Proof Attached	Signature
Place:		D.	te: D D M	M Y Y Y
		Da	te: D D W	
Kindly attach documents for proof of identity and proof of ac	ddress as per the list prov			
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		5. DEPOSIT	r schen	1E			
Deposit term	months @	% per annum	Plans	: Cumulative	(Annualized yield on maturit	ty) Non Cumulative	
Interest payment freque	ency for non cumulative plans	:	Quarterly	Yearly			
Maturity instructions:	Maturity instructions: Renew principal only Renew Principal & Interest (only for cumulative plan) Payment on maturity						
	Note: The FD shall be opened under auto maturity mode unless specified otherwise. In case of renewal, the FD shall be renewed for the same tenor as mentioned above till such time closure instructions is given by the depositor.						
till such time closure in	structions is given by the dep		ATEGOR'	/			
Shareholder	Shareholder					Public	
7. DETAILS	Trust / Entity)			8. TAX STATUS			
	se on Repayment of deposit		Tax	to be exempted:	Yes	No	
Savings Current				s, proof submitted	Yes	No	
Account No.				Form 15G	Any other Tax	Exemption Certi cate	
Bank				Certificate U/S	197		
Branch 11 Digit IFSC Code				Exempted U/S	194A		
(As appearing on MICR cheque iss		de Jalence veter	Folio	No. of any other	CICI Home Finance FD(s):		
ECS clause)	primarily through electronic mo	*mandatory					
9. Mode of op	peration: (to be replicated	as per resolution passed b	by the D	epositor and the o	constitutional document(s	s) of the Depositor).	
DECLARATIONS BY THE ENTITY We have read and understood a		nd conditions as annlicable	le of	gitimate sources and fence and / or is not do	does not include directly / inc	directly any proceeds of schedule of ravention or evasion under any law.	
to my account set forth. We use changes/revision from time to	understand that the terms and	conditions are subject to	8. W	le have no objection	on to ICICI Home Finance,	its Group Companies, Brokers /	
required under applicable laws / I/We agree, undertake and autho	regulations.		pı te	ovided by ICICI Hon lephone calls / SMS	ne Finance / its group compa / emails) and authorise ICICI H	anies through any mode (including Iome Finan <u>ce,</u> its Group Companies,	
exchange, share and part witl details and financial history in	h all information relating to m nformation to ICICI Bank Ltd.,	y/our investment/financial ICICI Group Companies/	В	okers / Representativ	es for the above purpose: YES	NO. Or No	
Financial Institutions/ Credit Bushall not hold ICICI Home Financ	reaus/ Agencies/ Statutory Bod e Company Ltd., ICICI Bank Ltd.	ies as may be required and and ICICI Group companies	C(onfirmations, agreem irposes of this depo	ents and undertakings and su sit, and to execute all other o	ubmit this Application Form for the documents required by ICICI Home	
liable for use of this information. We further declare that, we are	e authorised to make this depos	sit in the above-mentioned	10. TI	nance or such purpos nis Application Form I	nas been duly and validly execu	uted by us or on our behalf and when	
scheme and that the amount to sources and does not involve of	lirectly or indirectly any procee	eds of a scheduled offence	th	at are binding on and	l'enforceable against us in acc	constitute legal and valid obligations cordance with the Terms hereof. We	
under the Prevention of Money purpose of contravening or ev Laundering Act, 2002 and /or ar	ading any of the provisions of	the Prevention of Money	confirm that the initials on this application form are made by us and the validity of su initials shall not be disputed by us. 11. I/We hereby declare and affirm that I/We have not made any payments/deposits in cash				
made there under and as ame	ended from time to time. We	shall provide any further	12. I/	Ne have gone throu	gh the financial and other sta	atements/particulars/representation	
information and fully co-operate in accordance with the applicab We shall inform the Company	le Law.	went and to provide any	th	e deposit with the ICI	CI Home Finance at my/our owi		
further information / documents	s that ICICI Home Finance / Grou	un Companies may require	nı	incinal/ renew princ	inal & interest/ nav in entiri	ng finance company to duly renew ity, the principal & interest to my	
from time to time. We agree to in or damage suffered by ICICI Hor incorrect communication addre	me Finance / Group Companies ess and / or failure on my / ou	due to our providing of any part to communicate the	de	esignated bank accou	nt mentioned herein on maturit	y of the deposit.	
change/alteration in my/our cor ICICI Home Finance reserves t	mmunication address or any det the right to reject any applicat	ails supplied. ion without providing any					
reason. ICICI Home Finance i documents provided therewith,	reserves the right to retain to including photographs, and will	he application forms and not return the same to us.					
We hereby declare that all partic documents referred or provided	culars and information given in the therewith) are true, correct, co	nis application form (and all Implete and upto date in all					
respects are to the best of our kn We further declare that the o		sit application is through			For the Trust / Entit		
	Docume	entation Checklist (Copy o	of self-att	ested documents to			
Trusts & Foundations	(I) Q (I)					shelf (iii) Trust Deed on our officially	
- Names of trustees, settle and signatories	valid doc	cument to identify the trustees, s	ettlers, be	neficiaries and those	holding Power of Attorney, four	ehalf (iii) Trust Deed or any officially nders/managers/ directors and their	
Names and addresses of managers/directors and t Talanhana few numbers		es (iv) Resolution of the managin	g body of	he foundation/associ	ation (v) Utility bill (vi) Rules an	d Bye-Laws signed by the secretary	
- Telephone/fax numbers Partnership Firms	(I) D		'\ Dt	L'		to Control	
- Legal name - Address	business	s on its behalf (iv) Any officially	valid doc	ument identifying the	partners and the persons hold	or an employee of the firm to transact ding the Power of Attorney and their	
 Names of all partners and Telephone numbers of the 		es (subject to the Company's sat	tisfaction)	(v) Utility bill in the na	me of firm		
Association of Persons	(I) Certifi					to transact business on its behalf (iv)	
	individua	als) (v) Resolution of the managi	ing body o	f the association to in	vest in fixed deposits (vi) Utili	and their addresses (as applicable to ty bill in the name of the association	
Co-operative Societies		es and regulations/bye-laws of th				Latter ("") December of the	
	managin	icate of registration issued by the committee to invest in fixed of the committee to the committee					
Authorised Signatories (Individ	•	signed by the Secretary nts:					
- Identification	(I) Passp	ort (ii) PAN card (iii) Voter's Iden				dhar Card (subject to the Company's ined in original on banks letterhead	
- Legal name and any other na - Address Proof	bearing t	the Authorising Officer's name, s	signature a	nd designation along	with the stamp of the bank. The	e verification done should be for the	
		hotograph and address of the ind e document which provides cust				rd (iv) Original Letter from employer e)	
For office use only			D	ate of Receipt:			
			C	ustomer No.:			
Checked by :			Α	uthorised by :			

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.

- DENOMINATION: Deposits under each option shall be accepted subject to a minimum deposit amount under different income plans as specified below for individual investors;
 - Minimum ₹10.000/- under Annual / Cumulative income plan
 - Minimum ₹20,000/- under Quarterly income plan
 - Minimum ₹40,000/- under Monthly income plan
 - Any additional amount should be in multiples of ₹1/-
 - In case of renewal, amount of FD can be minimum of ₹5000/- and any additional amount should be in multiples of ₹1/-.
- 2. PAYMENT INSTRUCTION: Cheque/Demand Draft (DD) should be drawn in favour 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. Cheque/DD should be payable at the ICICI Bank location, where the Application Form is being submitted. Only local clearing cheques would be accepted. Single and separate Cheque/DD should accompany each application. Outstation depositors can send demand draft after deducting the demand draft charges. DD should be payable at ICICI Bank location only. In respect of payment of interest and redemption proceeds, the Company may, at its discretion, issue at par Cheque/DD.
- 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
- 4. INTEREST PAYMENTS: For all deposit products interest will be payable from the date of realization of the Cheque/Demand Draft/ credit of funds in Company's account. Interest on deposits placed under Monthly Income Plan, Quarterly Income Plan and Annual Income Plan shall be paid on fixed dates. Monthly interest payment dates will be the last day of each month. The standard quarterly interest payment dates are March 31, June 30, September 30 & December 31 every year. Under Annual Income Plan, the interest will be paid once a year, after the end of the financial year.

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. Under the Cumulative Income Plan, interest will accrue on March 31 every year and the accumulated interest will be paid on maturity amount (including interest and tax deducted at source, if any) shall not exceed the total maturity amount as calculated on a year on year basis of compounding.

Payment of interest will be made to applicants/depositors primarily through ECS/NEFT/RTGS for all locations 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 favour of the Sole/First applicant/ depositor marked "A/c Payee only". ECS/NEFT/RTGS would avoid fraudulent encashment of interest instrument(s).

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

- 5. JOINT DEPOSITS: Deposits can be made in joint names with a maximum of three persons. The names of all the depositors and address of the first depositor 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).
- 6. 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 guardian.
- 7. NOMINATION: The applicants/depositors, whether singly or jointly, can make only one nomination for each deposit. Holder of Power of Attorney or a guardian applying on behalf of a minor cannot nominate. Applicant(s)/Depositor(s) are advised to provide the specimen signature of the nominee to expedite the transmission of the Deposit(s) to the nominee in the event of demise of the applicant(s)/depositor(s). Name of the nominee shall be given on the deposit receipt.
- 8. SUCCESSION: Where a nomination has not been made or the nominee predeceases the applicant(s)/depositor(s), the provisions of this paragraph will apply. In the event of the demise of the sole/all holder(s) of the Fixed Deposit, the Company will recognize the executor or administrators of the deceased applicants/depositors, or holder of Succession Certificate or any other legal representative as the holder of the title to the Fixed Deposits. The Company shall not be bound to recognize such executor or administrator unless such executor or administrator obtains Probate or Letter of Administration or Succession Certificate or other legal representation, as the case may be, from an appropriate court in India. The Company at its absolute discretion, may in any case, dispense with the production of Probate or Letter of Administration or Succession Certificate or other legal representation.

9 FIXED DEPOSIT RECEIPT (FDR):

a) The FDR will be forwarded to the address of applicant/depositor given in the application form, by registered post or courier or in any other manner that the Company may deem fit after realisation 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

10. LOSS, DESTRUCTION, ETC. OF DOCUMENT

a) Fixed Deposit Receipts, Interest and Refund Cheques/Demand Drafts may be sent by Registered Post or Courier or in any other manner that the Company may deem fit, at the

address of the Sole/First Applicant/Depositor given in the Application Form. The Company will not be responsible for any loss or delay in transit due to postal/courier services or any circumstances beyond its control.

- b) In the event of loss, destruction or mutilation of the Fixed Deposit Receipt, Interest or Refund Cheque/DD, the Company may issue a duplicate Fixed Deposit Receipt, Interest or Refund Cheque/DD, subject to non encashment of the original instrument, upon receipt from the depositor of an indemnity in the prescribed form to its satisfaction and after compliance with such other formalities/documents as may be required by the Company.
- 11. RENEWAL OF DEPOSIT: Subject to the scheme being open, 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. The deposit can be renewed either by selecting auto renewal option at the time of application or by giving a request letter at least 7 working days prior to maturity date. 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.
- 12. PREMATURE WITHDRAWAL OF THE DEPOSIT: As per the Housing Finance Companies (NHB) Directions, 2010, 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 6 months	"Maximum interest payable shall be 4% p.a." for Individual depositors and "No Interest" in case of other category of depositors
After 6 months but before 12 months	2% lower than the minimum rate at which the public deposits are accepted by ICICI Home Finance
After 12 months but before the date of maturity	1% lower than the interest rate which ICICI Home Finance Company would have paid had the deposit been accepted for the period for which such deposit has run

* From the date of deposit

In the event of the death of the depositor, premature termination of fixed deposits would be allowed; Such premature withdrawal would not attract any penal charge. For other deposits, premature withdrawal is permitted within three months to meet certain expenses of an emergent nature, subject to regulatory conditions.

For premature withdrawals of deposits the duly discharged FDR with revenue stamp of requisite value must be surrendered to the Company. Premature withdrawals of single or jointly held fixed deposits shall be processed only after such request is signed by all the depositors along with FDR duly discharged.

13. REPAYMENT OF DEPOSITS:

- a) Deposits will automatically expire on maturity, unless specified otherwise and the maturity proceeds will be remitted to the designate bank account.. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms note on renewal of deposit.
- b) The Company will send intimation with regard to the details of the maturity of the deposit at least two weeks 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.
- c) 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 favour of the Sole/First depositor marked "A/c Payee only". In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the guardian. Direct Credit option may be used if the first/sole holder has an account with ICICI Bank.
- 14. LOAN AGAINST DEPOSITS: Loan Against Deposit may be availed from the 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. The Loan facility is available only to individuals (other than minors & NRI), HUFs, Corporate and Firms.
- 15. 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.

16. INDEMNITY

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

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

- c) The Applicant shall solely be responsible for ensuring full compliance with all the applicable laws and regulations in the relevant jurisdiction in connection with the fixed deposits with the Company and shall indemnify and keep indemnified ICICI Home Finance from all actions, proceedings, claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by ICICI Home Finance in connection with any failure to comply with any such applicable laws/regulations.
- d) The indemnities as aforesaid shall continue notwithstanding the termination of the fixed deposit.

17. COMPANY'S LIEN AND RIGHT TO SET OFF:

a) The Company shall have the paramount right of set-off and lien, irrespective of any other lien or charge, present as well as future, on all the deposits held/ balances lying in any account of the Customer, whether in single name or joint name(s), to the extent of all amounts payable by the Customer arising as a result of any of Company's services extended to and/or used by the Applicant or as a result of any other facilities that may be granted by ICICI Home Finance Company to the Applicant. The Company is entitled without any notice to the Applicant to settle any indebtedness whatsoever owed by the Applicant to the Company, whether actual or contingent, or whether primary or collateral, or whether joint and/or several, including without limitation indebtedness under any indemnity given by the Applicant to ICICI Home Finance Company hereunder or under any other document/ agreement, by adjusting, setting-off any deposit(s) and transferring monies lying to the balance of any account(s) held by the Applicant with ICICI Home Finance Company, notwithstanding that the deposit(s)/ balances lying in such account(s) may not be expressed in the same currency as such indebtedness. ICICI Home Finance Company's rights hereunder shall not be affected by the Applicant's bankruptcy, insolvency, death or winding-up.

b) In addition to the Company's rights of set-off, lien or any other right which it may at any time be entitled whether by operation of law, contract or otherwise, the Applicant authorises ICICI Home Finance: (a) to combine or consolidate at any time all or any of the accounts and liabilities of the Customer with or to any branch or office of ICICI Home Finance Company (whether in India or elsewhere); and (b) to apply, set-off or transfer at any time (without prior notice to the Applicant) any credit balance (whether or not then due) to which the Applicant is at any time beneficially entitled (whether singly or jointly) on any account, in the Applicant's name or jointly with any other person, with any branch or office of ICICI Home Finance (whether in India or elsewhere) towards the satisfaction of any or all of the Applicant's liabilities (whether such liabilities be present or future, actual or contingent, primary or collateral, or several or joint) under the terms of any other facilities that may be granted by ICICI Home Finance Company to the Applicant.

- c) In respect of a joint fixed deposit, ICICI Home Finance Company shall be entitled to set-off any sums standing to the credit of such joint account against the debit balance in other accounts which may be held by one or more holders of such joint account.
- d) The Company shall not be under any obligation to exercise any of its rights under this Paragraph.
- e) The above mentioned rights of ICICI Home Finance Company are without prejudice to the obligations of the Applicant to pay to ICICI Home Finance Company when due all its indebtedness and without prejudice to any other rights that ICICI Home Finance Company may have against the Applicant for recovery of outstanding from Applicant to ICICI Home Finance Company.
- f) The Company shall be entitled to withhold payments out of the Applicant's account in case any amounts outstanding from the Applicant to the Company are not paid when due.
- 18. 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 R 5,000/- on consolidated amount in case of multiple fixed deposits are placed by the customer. This exemption is not applicable for non resident depositors where tax at source is deducted under section 195 of the Act. As per section 206AA of the Income Tax Act, 1961 w.e.f. April 01, 2010 applicable to all residents and non-resident FD depositor(s), a valid PAN (Permanent Account Number) is mandatory where Tax at source is deductible. Otherwise, tax at source shall be deducted at higher of the prescribed rate or at the rate of 20%

However, the deduction of tax at source under section 194A of the Act shall be made at Nil/Lower rate, as the case may be, if the Resident applicant / depositor submits a self declaration, in duplicate, specified under section 197A of the Act, with a proper and valid PAN disclosure, in prescribed Form - 15G (for persons other than Company and Firm) or Form 15H (for senior citizens who have attained the age of 60 years during the financial year) as the case may be or any other documentary evidence specified under section 194A of the Act for TDS exemption or any other documentary evidence specified under any guidelines/circular/notification issued by the CBDT in this regard. For exemption in terms of section 197A of the Act, Form 15G will not be taken cognizance of for the purpose of TDS Exemption, in case total income likely to be credited / paid exceeds maximum amount which is not chargeable to tax. Whereas Form 15H can be furnished by the Resident Senior Citizen for claiming TDS exemption even if the total interest likely to be credited / paid exceeds maximum amount which is not chargeable to tax.

The Resident/Non Resident applicant/depositor can also provide exemption certificate issued by the Income Tax authorities under section 197 of the Act for deduction of tax at source at Nil /lower rates applicable for section 194A or section 195 of the Act, as the case may be, for each respective financial year.

Where the applicant/depositor qualifies as a specified entity whose income is unconditionally exempt u/s 10 of the Act and who is not statutorily required to file return of income u/s 139 of the Act, no tax would be deducted at source for specified entities subject to submission of proof of such exemption by the depositor in term of Circular No. 4/2002

dated July 16, 2002 issued by the CBDT. The illustrative examples of such specified entities under said CBDT Circular are as follows:

- Recognised 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.
- University/ Education Institution/ Hospital/ Other Institutions exempt u/s 10(23C)(iiiab) of the Act or 10(23C)(iiiac).

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.

As per section 206AA of the Income Tax Act, 1961 w.e.f. April 01, 2010 applicable for all residents and non-residents, PAN (Permanent Account Number) details are mandatory for FD Customers where Tax at source is deductible. Otherwise, tax at source shall be deducted at higher of the prescribed rates or at the rate of 20%.

- TAX BENEFITS: There is no specific tax benefits available on this Fixed Deposit under the prevailing provisions of the Income Tax Act, 1961.
- 20. BROKERAGE: Empanelled brokers are eligible for brokerage/commission on the amount of Fixed Deposits mobilised by them as prescribed for this scheme.
- 21. NON-RESIDENT INDIANS (NRIs): Deposits from Non-Resident Indians and Persons of Indian Origin resident outside India would be accepted in accordance with regulations governing the acceptance of deposits from NRIs. Deposits would be accepted for a maximum period of 3 years. Payment of interest as also the repayment of deposit shall be made only by credit to NRO Account. Income tax at source will be deducted as applicable to Non-Residents.
- 22. PARTICULARS TO BE SPECIFIED UNDER PARAGRAPH 6 OF THE HOUSING FINANCE COMPANIES (NHB) DIRECTIONS, 2010
 - a) In case of any deficiency of the Company in servicing its deposits, the depositor may approach the 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 authorised 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 National Housing Bank. It must, however, be distinctly understood that the 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.

23. GENERAL:

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

ICICI	Home	Finance	Company	Limited
Nato	of dan	osit with	the ICICI	Contro .

ACKNOWLEDGEMENT SLIP

Application Serial No.:

Date of deposit with the folor bentile.	ACKNOWLEDGEWIENT SLIP		
Received from the Trust/Entity		(Name of Trust / Entity) Fixed D	eposit application with
a) Cheque / DD No.	Dated	for ₹	
Drawn on Bank		Branch	
b) FDR No.	Dated Dated	for ₹	
c) Total Fixed Deposit Amount (in gures)		for ₹	
Rupees			
for a period of: Months @ % per annum			
In the following Income Plan: Monthly Income Plan Quarterly Income Plan	lan Annual Income Plan Cur	nulative (Annualised Yield on maturity)	
	(Valid subject to	Realization of Cheque / Demand Draft)	Stamp



Picici Home Finance
Fixed Deposits

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

Corporate Office: RPG 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 has no subsidiary company.
 - (ii) Major branches / service centers: Locations

Cities/ States	Phone Numbers
Andhra Pradesh	7306667777
Ahmedabad	07933667777 / 07944455000
Assam	9864667777
Bengaluru	08033667777 / 08044455000
Bhopal	7553366777
Bihar	8102667777
Bhubaneshwar	6743366777
Chandigarh	01723366777 / 01724445500
Chattisgarh	9098667777
Chennai	04433667777 / 04444455000
Dehradun	1353366777
Delhi	01133667777 / 01144455000
Eranakulam	4843366777
Gujarat	8000667777
Goa	9021667777
Gurgaon	01243366777 / 01244445500
Haryana	9017667777
Hyderabad	04033667777 / 04044455000
Himachal Pradesh	9817667777
Jammu & Kashmir	9018667777
Jaipur	01413366777 / 01414445500

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. Anup Bagchi is the non-executive Chairman of the Board . Mr. Anirudh Kamani , MD & CEO has the overall responsibility fo the business of the Company.

e) Name, Address and Occupation of the Directors:

Name, Occupation		Address
Mr. Anup Bagchi Service	:	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
Mr. N. R. Narayanan Service	:	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
Ms. Anita Pai Service	:	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
CA Mr. S. Santhanakrishnan Chartered Accountant	:	New No. 24, Unnamalai Ammal Street, T Nagar, Chennai 600 017.
Mr. Dileep Choksi Chartered Accountant	:	E-7, Sea Face Park, 50 - Bhulabhai Desai Road, Mumbai 400 026.
Mr. S. Santhanakrishnan Company Director	:	G-5, Prime Terrace, 150, L. B. Road, Chennai 600 041.
Mr. Anirudh Kamani Managing Director & CEO	:	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, 2018	1,119.4	642.5	3.15%
March 31, 2017	2,782.7	1,832.6	11.06%
March 31, 2016	2,724.2	1,798.5	12.66%

^{*} Including final dividend, proposed as at the end of the respective financial year

g) Summarised financial position of the Company as appearing in the two latest audited Balance Sheets: (₹ in million)

Liabilities #	31 March, 2018	31 March, 2017
Share Capital	10,987.5	10,987.5
Reserves & Surplus	5,145.7	5,084.2
Secured Borrowings	4,000.0	8,800.0
Unsecured Borrowings	40,706.0	39,477.8
Current Liabilities	39,339.8	28,089.8
Secured Borrowings	4,800.0	3,263.7
Unsecured Borrowings	32,408.1	22,755.1
Others (incl. interest accrued on borrowings)	2,131.7	2,071.0
Deferred Tax Liabilities (Net)	378.5	511.7
Provisions	1,709.8	1,348.6
Total	102,267.3	94,299.5

Phone Numbers
8102667777
8088667777
9020667777
03333667777 / 03344455000
05223366777 / 05224445500
9098667777
9021667777
02233667777 / 02244455000
9692667777
8323366777
6123366777
7307667777
7877667777
7713366777
6513344339
1773366777
7305667777
7306667777
8081667777
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(₹ in million)

Assets #	At 31 March 2018	At 31 March 2017
Fixed Assets	803.2	800.1
Investments	2,610.5	1,060.3
Deferred Tax Assets Loans	-	-
Loans	88,223.0	81,043.6
Current Assets & Other Loans & Advances	10,630.6	11,395.5
Misc. Expenses (to the extent not written off)	-	-
Total	102,267.3	94,299.5

Previous year figures have been regrouped / reclassified wherever necessary to correspond with current year classifications / disclosures. (₹ in million)

Contingent Liabilities	At March 31, 2018	At March 31, 2017
Income Tax matters in appeals	416.3	416.3
Service Tax matters	-	0.7
Claims filed against Company but not acknowledged as debt.	8.8	11.2

(₹ in million)

Facility	Fund based at 31 March, 2018	Non-fund based at 31 March, 2018
Loan to group companies	-	-
Total	-	-
Loan from group companies	5,298.1	-
Interest Rate Swaps	-	5,500.0
Total	5,298.1	5,500.0
Total exposure to group companies/ related parties	144.7	-
Total exposure of group companies/ related parties	16,446.4	5,500.0

h) In terms of Housing Finance Companies (NHB) Directions, 2010, the Company can borrow up to sixteen times of the net owned funds, i.e. ₹254,138.7million, out of which, not more than five times the net owned funds can be by way of public deposits, i.e.₹79,418.4 million. At March 31, 2018, the public deposits held by the Company was ₹2,517.9 million. There are no overdue deposits other than unclaimed deposits.

i) 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 above text has been approved by the Board of Directors in its meeting held on April 19, 2018 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 19, 2018 Place: Mumbai By order of the Board of Directors Pratap Salian Company Secretary

Know Your Customer (KYC) Application Form | Individual

The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and NHB's KYC guidelines on "Anti Money Laundering Standards". For existing Depositor, the information furnished herein will supersede the information available in the records of ICICI Home Finance.

ADDITIONAL DETAILS REQUISO 3166 Country Code of J (Residence for tax purposes PAN / Tax Identification Num Aadhaar Number Place / City of Birth* 3. PROOF OF IDENTITY (Certified copy of any one of the A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence E- UID (Aadhaar) F- NREGA Job Card Z- Others (any docume S- Simplified Measures 4. PROOF OF ADDRES 4.1 CURRENT / PERMANE (Certified copy of any one of the Address Type* Proof of Address*	JIRED* JURISD IN	(Mandation of Residence ion(s) outside ivalent (If iss (Please oof of Identity) with the Central Garage of the	le India) le India) le India) le India) le India	tion 2 is tick tion)* n C at the ele submitted be submitted Reside Driving NREG	(Please see ttted) ential g Licence A Job Card	instruction D at th	ssport E iving Lic Ide Ide	ence E	xpiry [umber umber	olease	Office			Y Y Y	y y y
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ADDITIONAL DETAILS REQU ISO 3166 Country Code of J (Residence for tax purposes PAN / Tax Identification Nun Aadhaar Number	JIRED* urisdiction in jurisdict	(Mandato of Residence ion(s) outsid	ory only if secti e* le India)	ion 2 is tick	ked)											
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ADDITIONAL DETAILS REQUISO 3166 Country Code of J	JIRED* urisdiction	(Mandato of Residence	ory only if secti													
ADDITIONAL DETAILS REQU	JIRED*	(Mandate	ory only if secti													
		(Please	refer instruction	n B at the e	end)											
2. TICK IF APPLICABLE	_															
Household Income Gross A	_							₹3-!	5 lakhs	p.a.	₹5-10) lakhs	p.a] Abov	/e ₹10	lakhs p.a
Legal Status		•	ı artnership Fir	m 🔲 HU	JF 🗌 Con	npany 🗌 Othei	s							across	the pho	tograph
	☐ B-Bus	iness : Categorised	1										Sig			mpression
	☐ 0-0th	ers (P	rofessional			Retired		,	Stu	udent)						
Occupation Type*	S-Ser	_	rivate Sector		_ rerson or i	Governme	nt Secto	r)								
Residential Status*		ent Individual n National	I		Non Resid	ent Indian ndian Origin								μισι	.ograpi	111010
Citizenship*	☐ IN- Inc	lian			_ Others (IS	O 3166 Country	Code)							ffix lat	
Marital Status*	☐ Marrie				Unmarried	_	Others	<u> </u>								
Gender*	☐ M-Ma				☐ F- Female		T- Trans	gender								
Date of Birth*	D D -	M M — Y	YYY	_	- -	_									PHOTO	
Mother Name*																
Father / Spouse Name*																
Maiden Name (If any*)																
☐ Name* (Same as ID proof)																
1. TENSONAL BETALL	Prefix	iei ilistruction	First Nam	ie		Mi	ddle Nam	ie					Last	Name		
1. PERSONAL DETAILS		,,		_ ivoiiiiai	_ 0	mpilited (for lov	V HSK CC	istorric	13)		iuii					
1.5 50 miles by midficial matitud	•	Account Type	_ •*	Normal		mplified (for lov	u riek cı			Sm		update	reque	2 St)		
		Application T CYC Number	ype"		☐ New	Update			Mand	aton, fo	or KVC	undate	roque	act!		
For office use only (To be filled by financial institute)		Annlination T	·*		_	ike off the sections		red to be	update	d.						
For office use only					number and etc											
C) Please fill the date in DD-MM-Y\ D) Please read section wise detaile For office use only	YY format. ed guidelines/		the end		H) For particula	of applicant is ma r section update, p					before t	the section	on			
D) Please read section wise detailed. For office use only	nd in BLOCK Le YY format. ed guidelines/		the end		F) List of two c G) KYC Number H) For particular	U.T code as per In haracter ISO 3166 of applicant is ma or section update, p	country condatory fo	odes is a r update	vailable applica	at the er tion.	nd.					

Same as Current / Perma	/ LOCAL ADDRESS DETAILS * (Please see instrance) anent / Overseas Address details			
Line 1*				
Line 2				11
Line 3			City / Town / Village*	
District*	Pin / Post Code	* State	/ U.T Code* ISO 3166 Country Code*	
=	JRISDICTION DETAILS WHERE APPLICANT IS I anent / Overseas Address details	_	POSES* (Applicable if section 2 is ticked) ce / Local Address details	
_	anent / Overseds Address details	Saine as correspondent	e/ Local Address details	
Line 1*				
Line 2			City / Town / Willows *	
Line 3		ZIP / Post Code*	City / Town / Village* ISO 3166 Country Code*	
State*		ZIP / Post Code"	130 3100 Country Code	
5. CONTACT DETAILS	(All communication will be sent on provided	Mobile no./ Email Id. (Please refer instru	ction F at the end)	
Tel. (Off)	Tel. (Re:	3)	Mobile — —	
FAX	Email ID			
	D DEDOON (A 1' 11 (D A/ 11 : 1			
6. DETAILS OF RELATE Addition of Related Person	D PERSON (Applicable for PoA/ authorized re			
Related Person Type*		KYC Number of Related Person Assignee Auth	orized Representative	
.,,,,	Prefix First Name	Middle		
Name*				
	(If KYC number and name are provided, below d	etails of section 6 are optional)		
PROOF OF IDENTITY [Pol] O	F RELATED PERSON* (Please see instruction (H) at	the end)		
☐ A- Passport Numbe	r	Passport	Expiry Date	YY
☐ B- Voter ID Card				
C- PAN Card				
☐ D- Driving Licence			· · · · · · · · · · · · · · · · · · ·	v I v I
_		Driving L	icence Expiry Date	YY
E- UID (Aadhaar)				
☐ F- NREGA Job Card	t			
Z- Others (any docum	nent notified by the central government)	le le	dentification Number	
S- Simplified Measu	ures Account - Document Type code	le	dentification Number	
7. REMARKS (If any)				
8. APPLICANT DECLAR				
 I hereby declare that the deta In case any of the above infor 	ils furnished above are true and correct to the best of mation is found to be false or untrue or misleading or m	ny knowledge and belief and I under take to in srepresenting, I am aware that I may be held liat	form you of any changes therein, immediately ple for it.	
I further declare that the department of schedule	posit made under the deposit application is through I f offence and/or is not designed for the purpose of c	egitimate source and does not include directly	/ indirectly	
 I hereby consent to receiving 	information from Central KYC Registry through SMS/Em	ail on the above registered number/email address	S	
I/We authorise ICICI Home	Finance Company to verify my Aadhaar authenticat	on through e-KYC authentication facility provi	ded by UIDAI	
Date: DDD—M	M — Y Y Y Y Place:		Signature / Thumb Impression of Appli	icant
Date: DDD—M				
Date.	OFFIGE LIGE ONLY			
9. ATTESTATION / FOR	OFFICE USE UNLY			
	Certified Copies			
9. ATTESTATION / FOR		KYC VERIFICATION CARRIED OUT BY		
9. ATTESTATION / FOR Documents Received		KYC VERIFICATION CARRIED OUT BY		
9. ATTESTATION / FOR Documents Received Date of Receipt				
9. ATTESTATION / FOR Documents Received Date of Receipt Name		Code		
9. ATTESTATION / FOR Documents Received Date of Receipt				
9. ATTESTATION / FOR Documents Received Date of Receipt Name		Code		
9. ATTESTATION / FOR Documents Received Date of Receipt Name		Code		
9. ATTESTATION / FOR Documents Received Date of Receipt Name		Code		

General Instructions:

- 1. Fields marked with '*' are mandatory fields.
- 2. Tick ' ' wherever applicable.
- 3. Self- Certification of documents is mandatory.
- 4. Please fill the form in English and in BLOCK Letters.
- 5. Please fill the date in DD-MM-YYY format.
- 6. Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle Act, 1988 and ISO 3166 country code respectively list of which is available at the end.
- 7. KYC number of Applicant is mandatory for updation of KYC details.
- 8. For particular section update, please tick (in the box available before the section number and strike off the sections not required to be updated.
- 9. In case of 'Small Account Type' only personal details at section number 1 and 2, photograph, signature and self certification required.

A. Clarification/ Guidelines on filling 'Personal Details' section

- 1. Name: Please state the name with prefix (Mr/Mrs/Ms.Dr. etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2. Either father's name or Spouse's name is to be mandatorily furnished.

B. Clarification/ Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax Identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction had issued a high integrity number with equivalent level of

identification (a "Functional equivalent"), the same may be reported. Example of that type of number of individual include, a social security/ insurance number, citizen/ personal identification/ service code/ number and resident registration number).

C. Clarification/ Guidelines on filling 'Proof of Identity' [Pol]' section

- 1. If driving licence number or passport is provided as proof of Identity, then expiry date is to be mandatorily furnished.
- 2. Mention identification/ reference number if -Z Others (any document notified by Central Government) is ticked.
- 3. In case of Simplified Measures Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and under noted relevant code may be mentioned in point 3(S)

Document Code	Description
01	Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector undertakings, Scheduled Commercials Banks and Public Financial Institutions.
02	Letter issued by Gazetted officer, with duly attested photograph of the person.

D. Clarification/ Guidelines on filling 'Proof of Address [PoA] - Current/ Permanent/ Overseas Address details' section

- 1. PoA to be submitted only is the submitted Pol does not have address or address as per Pol is invalid or not in force.
- 2. State/ U.T Code and Pin/ Post code will not be mandatory for overseas addresses
- 3. In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and under noted relevant code may be mentioned in point 4.1

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill)
02	Property or Municipal Tax receipt
03	Bank account or Post Office saving bank account statement
04	Pension or family pension payment orders (PPO's) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain address.
05	Letter of allotment of accommodation from employer issued by State or Central Government departments, Statutory or regulatory bodies. public sector undertakings. scheduled commercial banks, financial institutions and listed companies. Similarly leave and licence agreements with such employers allotting official accommodation.
06	Documents issued by Government Departments of foreign jurisdiction and letter issued by Foreign Embassy or Mission in India.

E. Clarification/ Guidelines on filling 'Proof of Address [PoA] Correspondence/ Local Address details' section

- 1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- 2. In case of multiple correspondence/ local address, please fill Annexure A1

F. Clarification/ Guidelines on filling 'Contact Details' section

- 1. Please mention two-digit 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.

G. Clarification/ Guidelines on filling 'Related Person details' section

1. Provide KYC Number of related person if available

H. Clarification/ Guidelines on filling 'Related Person details - 'Proof of Identity [Pol]' of Related Person' section

1. Provide Mention identification/ reference number if Z-Others (any document notified by Central Government) is ticked.

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

State/ U.T	Code
Andaman & Nicobar	AN
Andhra Pradesh	AP
Arunachal Pradesh	AR
Assam	AS
Bihar	BR
Chandigarh	CH
Chattisgarh	CG
Dadra & Nagar Haveli	DN
Daman & Diu	DD
Delhi	DL
Goa	GA
Gujarat	GJ
Haryana	HR

State/ U.T	Code
Himachal Pradesh	HP
Jammu & Kashmir	JK
Jharkhand	JH
Karnataka	KA
Kerala	KL
Lakshadweep	LD
Madhya Pradesh	MP
Maharashtra	MH
Manipur	MN
Meghalaya	ML
Mizoram	MZ
Nagaland	NL
Orissa	OR

State/ U.T	
Pondicherry	PY
Punjab	PB
Rajasthan	RJ
Sikkim	SK
Tamil Nadu	TN
Telangana	TS
Tripura	TR
Uttar Pradesh	UP
Uttarakhand	UA
West Bengal	WB
Others	XX

ountry	Country	Country	Country	Country	Country	Country	Country
Afghanistan	Code	Dominican Republic	Code DO	Libya	Code LY	Saint Biorro & Misuslan	Code PM
Aland Island	AX	Ecuador Ecuador	EC	Libya Liechtenstein	LY	Saint Pierre & Miquelon 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	M0	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of Macedonia	MK	Saudi Arabia	SA
Ingola	A0	Estonia	EE	Madagascar	MG	Senegal	SN
Inguilla	Al	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Intigua and Barbuda	AG	Faroe Islands	F0	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
	AW	France		Marshall Islands			
Aruba			FR		MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Nustria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
zerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
				·		South Georgia and the South	GS
Bahrain	BH	Gambia	GM	Mexico	MX	Sandwich Islands	
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
Solivia, Plurinational State of	В0	Gaum	GU	Myanmar	MM	Switzerland	CH
onaire, Sint Eustatius and Saba	BQQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Rostwana	BW	Guinea	GN	Nepal	NP	Taiikistan	TJ
Souvet 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	10	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	П
Cabo Verde	CV		HU	Norfolk Island			
		Hungary			NF	Tunisia	TN
ambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
ameroon	CM	India	IN	Norway	N0	Turkmenistan	TM
anada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
ayman 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
	CL		IM				AE
chile		Isle of Man		Panama New Cuines	PA	United Arab Emirates	
hina	CN	Isreal	IL	Papua New Guinea	PG	United Kingdom	GB
hristmas Island	CX	Italy	IT	Paraguay	PY	United States	US
ocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
olombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
omoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
ongo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
ongo, the Democratic Republic of the Congo	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic	VE
Cook Island	CK	Kenya	KE	Puerto Rico	PR	of Venezuela	VN
						Viet Nam	
osta Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, Brisitsh	VG
ote d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of Korea	KP	Reunion !Réunion	RE	Virgin Islands, US	VI
roatia	HR	Korea, Republic of Korea	KR	Romania	RO	Wallis and Futuna	WF
cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
uracao ! Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
yprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
zech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
)enmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
iibouti	DJ	Lesotho	LS	Saint Lucia	LC		