

Application form for Individual/ NRI

 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 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)."

AAA/Stable by CRISIL
Highest Degree of Safety

AAA/Stable by ICRA
Highest Degree of Safety

0.25%

AAA/Stable by CARE
Highest Degree of Safety

Rates Effective From November 11, 2023

Base Rates for Public Deposits < ₹20.0mn (Public Deposits)

Period (Months)	Cumulative Income Plan		Non-Cumulative Income Plan		
	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

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.

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

Period (Months)	Cumulative Income Plan		Non-Cumulative Income Plan		
	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/-

**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.

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/-

Special Scheme Rates for Fixed Deposits < ₹20.0mn (Public Deposits)

Period (Months)	Cumulative Income Plan		Non-Cumulative Income Plan		
	Cumulative Income Plan	**Indicative Yield (Cumulative option)	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. deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

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

0.25% additional interest for senior citizen and ICICI Group employees

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

Period (Months)	Cumulative Income Plan		Non-Cumulative Income Plan		
	Cumulative Income Plan	**Indicative Yield (Cumulative option)	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. deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

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

For deposits Starting ₹ 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

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

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 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.

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 Form. Brokers are not permitted to issue a receipt. The Company will in no way be responsible for such or other wrong tenders

1. SOURCING DETAILS

HFC Employee Name: _____

HFC Employee ID :

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Broker's Name : _____

Code No. :

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Employee Name : _____

Sub Broker Code :

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Channel Name : _____

Branch SOL ID (applicable only for ICICI Bank)

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Mobile No.

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City : _____

State: _____

Customer ID No.:

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Appl. No.:

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ICICI HFC SOL ID:

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Documents verified by:

Employee/Broker Name:

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Employee ID/Broker ID:

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Signature & Stamp

2. LATEST PHOTOGRAPH



(IN BLOCK LETTERS)

Name of Sole/First Depositor

Mr. Mrs. Ms. Dr. Other

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Name of Second Depositor

Mr. Mrs. Ms. Dr. Other

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Name of Third Depositor

Mr. Mrs. Ms. Dr. Other

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Name of Guardian (in case depositor is a minor)

Mr. Mrs. Ms. Dr. Other

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3. FIXED DEPOSITS SCHEME DETAILS

Tenure: Months

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 Days

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 | Rate of Interest

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 %

Maturity Instructions (Tick whichever applicable)

Plans:

Cumulative Income Plan (Annualised yield on maturity)

Monthly Income Plan

Quarterly Income Plan

Yearly Income Plan

Renew only Principal amount
 Renew Principal and Interest amount (for cumulative deposits)
 Payment on maturity

4. CATEGORY

Shareholder of ICICI HFC Director/Relative of Director of ICICI HFC
 Promoter of ICICI HFC Public

5. MODE OF OPERATION

Single Either/Survivor
 Joint Former/Survivor

6. DEPOSIT PAYABLE TO

Deposit Payable to: First Depositor
 First Depositor or Survivor

7. PAYMENT & REPAYMENT ACCOUNT DETAILS OF PRIMARY HOLDER

(Please refer to the clause on Repayment of deposits & Interest Payments)

Amount of Deposit ₹

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Mode of Payment Cheque RTGS/ NEFT

(Cheque/ RTGS/ NEFT No : _____ Dated _____)

(in words) _____

Bank Name: _____

Branch: _____

Savings Account Current Account NRO Account

Account Number

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11 Digit IFSC Code

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All payments will be made primarily through electronic mode. (please refer ECS clause)

8. BANK ACCOUNT DETAILS OF JOINT HOLDERS

← Second Depositor →

Bank Name: _____

Branch: _____

Savings Account Current Account NRO Account

Account Number

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11 Digit IFSC Code

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← Third Depositor →

Bank Name: _____

Branch: _____

Savings Account Current Account NRO Account

Account Number

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11 Digit IFSC Code

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9. TAX STATUS

Tax to be exempted: Yes No

Form 15H Form 15G Any other Tax Exemption Certificate (For 60 years of age and above)

If yes, proof submitted Yes No

Fixed Deposit Receipt No. of other ICICI Home Finance FD(s), if any:

Please tick if nominee's name should not be printed on Deposit Receipt

10. NOMINATION (Mandatory)

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. Name

Street

Area

Pin

STD Code

State

City

Resi No.

Relationship with depositor, if any

Age

If nominee is a minor,
his date of birth

D D M M Y Y Y

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, address and age) to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Place: _____

Date: D D M M Y Y Y

Name of witness _____

Signature of witness _____

Address(es) of witness(es) _____

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

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

11. COMMUNICATION ADDRESS (IN BLOCK LETTERS- for all future communications)

House/ Flat No.

Bldg. Name

Street

Area

Pin

STD Code

City

State

Resi No.

State/UT Code**

Country Code**

DECLARATIONS BY DEPOSITOR/S

1. 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.
2. I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit but, on demise of the first depositor, the deposit 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./ICICI Group Companies/ Financial Institutions/ Credit Bureaus/ Agencies/ Statutory Bodies as may be required and shall not hold ICICI Home Finance Company Ltd., ICICI Bank Ltd. and ICICI Group companies liable for use of this information.
3. I/We further declare that, we are authorised to make this deposit in the above-mentioned scheme and that the amount to be kept in the deposit has been acquired through legitimate sources and does not involve directly or indirectly any proceeds of a scheduled offence under the Prevention of Money Laundering Act, 2002 and / or is not designed for the purpose of contravening or evading any of the provisions of the Prevention of Money Laundering Act, 2002 and / or any rules, regulations, notifications, guidelines or directions made there under and as amended from time to time. We shall provide any further information and fully co-operate in any investigation as and when required by the Company in accordance with the applicable Law.
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.
5. 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.
6. 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
7. 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.
8. 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. I/We hereby declare and affirm that I/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 entirety, 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 Pay the principal and interest to my/ our designated Bank Account mentioned in this form

Signature or thumb impression
of Depositor/s

Sole/ First Depositor

Guardian (if applicable)

Second Depositor

Third Depositor

ICICI Home Finance Company Ltd. (the Company) shall, at its discretion, accept Fixed Deposits, under the ICICI Home 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.icicihfc.com), the payment will be required to be done through net banking. A payment gateway for the same is available on the website. d. Alternatively, payment can also be through (i) NEFT/RTGS/Fund Transfer, (ii) Debit Card, (iii) Unified Payments Interface(BHIM-UPI), (iv) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code)

2) SUBMISSION OF APPLICATION FORMS: Fully 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 & succession on application form), all post-dated uncashed interest instruments(s) in the name of the Sole/First Applicant/Depositor, if any, would have to be surrendered to the Company.

4) 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 depositors(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. Applicants(s)/Depositor(s) are advised to provide the specimen signature of the nominee to expedite the transmission of the Deposit(s) to the nominee in the event of demise of the applicant(s)/depositor(s). Name of the nominee shall be given on the deposit receipt, unless mentioned otherwise.

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 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.

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 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.

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 proceeds 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 14 days before the date of maturity of the deposit. You may modify maturity instructions by giving a request letter at least 7 working days prior to the maturity date or any other mode as approved by the Company. g.) All redemption payments will be in the form of ECS/NEFT/RTGS/Cheque/DD/any other mode as the Company may deem fit and would be in favor of the Sole/First depositor marked "A/c Payee only". In case the first applicant/depositor is a minor, all payments will be in the name of minor along with the natural/legal guardian.

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 www.icicihfc.com/fixed-deposit/ to refer Point no 12 of FAO's). For premature withdrawals of deposits, the duly discharged FDR with revenue stamp of requisite value must be surrendered to the Company. Premature withdrawal of single/ jointly held fixed deposit shall be processed only after such request is signed by all depositors along with FDR duly discharged.

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 deposit or breach, nonperformance or inadequate performance by the Applicant of any of these terms or the acts, errors, representations, misrepresentations, misconduct or negligence of the Applicant in performance of its obligations. b) Under no circumstances shall the Company be liable to the Applicant for any indirect, incidental, consequential, special or exemplary damages in connection with the services. c) The Applicant shall solely be responsible for ensuring full compliance with all the applicable laws and regulations in the relevant jurisdiction in connection with the fixed deposits with the Company and shall indemnify and keep indemnified ICICI Home Finance from all actions, proceedings, claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by ICICI Home Finance in connection with any failure to comply with any such applicable laws/regulations. d) The indemnities as aforesaid shall continue notwithstanding the termination of the fixed deposit.

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 depositor(s) during the financial year exceeds ₹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 1, 2010 applicable to all residents and non-residents FD depositor(s), a valid PAN (Permanent Account Number) is mandatory where Tax at source is deductible further, effective July 1, 2021 PAN wherein Aadhaar is not linked shall be treated as Invalid PAN. In accordance with section 206AB of the Act effective July 1, 2021, if any depositor for which tax is deductible under section 194A of the Act has not filed its income tax returns for both of the two assessment years relevant to two previous years preceding the current financial year in which tax is deductible, and aggregate tax deducted/collected in the depositor's case is ₹50,000/- or more in each of these two previous years, then tax shall be deductible at higher of the following rates: Twice the specified rate as per section 194A i.e. 20%; or Twice the rates in force; or 5%. If the provision of section 206AA (Where assessee is not having PAN) of the Act is applicable to a specified person, in addition to the provision of this section, the tax shall be deducted at higher of the two rates. 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 between age of 18 years to 59 years, in case of a person whose age is less than 18 years Form 15G should be provided by the guardian; 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. 18/2017 dated May 29, 2017 issued by the CBDT. The illustrative examples of such specified entities under said CBDT Circular are as follows:

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

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

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 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 nodal.office@icicihfc.com 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.

For any latest information including change in director details and financials, kindly refer the Company's website (<https://www.icicihfc.com/>)

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

Assets#	31 March, 2023	31 March, 2022
1 Fixed Assets	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.

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

Additional Information for NRI Applicant(s)

Applicant 1

(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*	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
(Residence for tax purposes in jurisdiction(s) outside India)	
PAN / Tax Identification Number or equivalent	(If issued by jurisdiction)*
Aadhaar Number	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
Place / City of Birth*	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
ISO 3166 Country Code of Birth*	
<input type="checkbox"/> ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)	
<input type="checkbox"/> Same as Current / Permanent / Overseas Address details <input type="checkbox"/> Same as Correspondence / Local Address details	
Line 1*	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
Line 2	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
Line 3	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
State*	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
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)
ISO 3166 Country Code of Jurisdiction of Residence*	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
(Residence for tax purposes in jurisdiction(s) outside India)	
PAN / Tax Identification Number or equivalent	(If issued by jurisdiction)*
Aadhaar Number	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
Place / City of Birth*	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
ISO 3166 Country Code of Birth*	
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Line 3	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
State*	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
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*	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
(Residence for tax purposes in jurisdiction(s) outside India)	
PAN / Tax Identification Number or equivalent	(If issued by jurisdiction)*
Aadhaar Number	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
Place / City of Birth*	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
ISO 3166 Country Code of Birth*	
<input type="checkbox"/> ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)	
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Line 3	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
State*	<input style="width: 10px; height: 10px; border: 1px solid black; border-radius: 50%;" type="text"/>
ZIP / Post Code*	
ISO 3166 Country Code*	

BRANCH LIST

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