

FOR NON INDIVIDUALS

(For Trusts, Firms, Association & Clubs)

Rates Effective From November 20, 2020

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	5.30%	5.30%	5.15%	5.20%	5.30%
>=24 to <36	5.55%	5.70%	5.40%	5.45%	5.55%
>=36 to <60	5.95%	6.31%	5.80%	5.85%	5.95%
>=60 to <=120	6.10%	6.89%	5.90%	5.95%	6.10%

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 :

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
37 mths	6.00%	6.39%	5.85%	5.90%	6.00%
45 mths	6.10%	6.64%	5.95%	6.00%	6.10%
65 mths	6.25%	7.19%	6.10%	6.15%	6.25%
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-

For deposits >= ₹ 20.0 mn , 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.icicifhc.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.icicifhc.com
Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671

ICICI Home Finance Company Limited
Date of deposit with the ICICI Centre :

ACKNOWLEDGEMENT SLIP

Application Serial No.:

Received from the Trust/Entity					(Name of Trust / Entity) Fixed Deposit application with
a) Cheque / DD No.		Dated			for ₹
Drawn on Bank					Branch
b) FDR No.		Dated			for ₹
c) Total Fixed Deposit Amount (in Rupees)					for ₹
(Valid subject to Realization of Cheque / Demand Draft)					
for a period of:		Months @		% per annum	In the following Income Plan: <input type="checkbox"/> Monthly Income Plan <input type="checkbox"/> Quarterly Income Plan <input type="checkbox"/> Annual Income Plan <input type="checkbox"/> Cumulative (Annualised Yield on maturity)

HFC Employee Name : _____
 Broker Name : _____
 Employee Name & ID : _____
 Channel Name : _____

HFC Employee ID : _____
 Code No : _____
 Sub Broker Code : _____
 Branch SOL ID : _____

Customer ID No.: _____

Appl. No. _____

Br. Code. _____

APPLICATION FORM FOR DEPOSIT (NON INDIVIDUALS)

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

1. NAME/S OF THE TRUST/ENTITY (IN BLOCK LETTERS)

Name : _____
 Address : _____
 City : _____ Pin Code: _____
 State : _____ Country: _____
 Mobile No. 1 : _____ Mobile No. 2 : _____
 Tel : _____ STD Code : _____
 E-mail : _____

Income-Tax Permanent Account Number (PAN) : _____ (Attach a copy of PAN card)
 Date of Agreement / Partnership Deed Or Trust Deed / Formation AOP : DD MM YY

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

Place: _____

Date: DD MM YY YY

Kindly attach documents for proof of identity and proof of address as per the list provided overleaf in respect of partners / trustees / settlers / beneficiaries with this form.

2. ADDRESS OF THE TRUST/ENTITY (IN BLOCK LETTERS) (for all future communication)

Street : _____ City : _____
 Pin : _____ Tel. Res.: _____ Off: _____ Fax: _____
 Sate : _____
 Mobile: _____ E-mail: _____

Proof of Address to be provided by Trust/Entity (Please submit copy of ANY ONE of the following self-attested documents)

- Latest Utility Bill Latest Bank Account Statement Registered Rent Agreement
 Any other Address Proof (Subject to satisfaction of ICICI Home Finance) Please Specify _____

3. STATUS

Association of Persons (AOP) Partnership Firm Proprietary Concern Trust Others (Please specify).....

4. PAYMENT DETAILS

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

Delivery mode: Courier Self Pickup* (ICICI HFC Branch ICICI Bank Branch Broker) Only incase applied through ICICI Bank Branch
 I/we hereby agree and undertake that, in consideration of issuance of Fixed Deposit Receipt which has not been collected by me/we in person and separate instructions have been given for delivery, which may be irretrievably lost, I/we hereby keep the Entity indemnified from and against all such losses, costs or damages which the Entity may sustain or incur or which may be claimed against Entity.

Blank Space

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

1) DENOMINATION: Deposits under each option shall be accepted subject to a minimum deposit amount under different income plans as specified below for individual investors;

a) Minimum ₹10,000/- under Annual / Cumulative income plan b) Minimum ₹20,000/- under Quarterly income plan c) Minimum ₹40,000/- under Monthly income plan d) Any additional amount should be in multiples of ₹1/- e) 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. In case applying for the Fixed Deposit through website, the payment will be required to be done through net banking. A payment gateway for the same is available on the website. Further, the customer can also make payment through NEFT/RTGS/FT or through specified payment gateways.

3) 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 (including interest and tax deducted at source, if any) and 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. 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 uncashed 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 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

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 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 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 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, 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.

17) 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 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:

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

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%.

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

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

20) 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.

21) PARTICULAR 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 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 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.

22) 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.

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

Branch	State	Branch	State	Branch	State	Branch	State	Branch	State
Visakhapatnam	Andhra Pradesh	Thane	Maharashtra	Ranchi	Jharkhand	Bhilwara	Rajasthan	Kollam	Kerala
Vijayawada	Andhra Pradesh	Dombivali	Maharashtra	Jamshedpur	Jharkhand	Bikaner	Rajasthan	Thrissur	Kerala
Guntur	Andhra Pradesh	Panchkula	Haryana	Bhubaneswar	Orissa	Alwar	Rajasthan	Palakkad	Kerala
Nellore	Andhra Pradesh	Ludhiana	Punjab	Kolkata-AJCBoseRoad	West Bengal	Pali	Rajasthan	Kottayam	Kerala
Kurnool	Andhra Pradesh	Amritsar	Punjab	Sirsia	Haryana	Bhiwadi	Rajasthan	Indore Main - MG road	Madhya Pradesh
Rajahmundry	Andhra Pradesh	Patiala	Punjab	Rewari	Haryana	Goa	Goa	Indore - Navlakha	Madhya Pradesh
Kakinada	Andhra Pradesh	Bhatinda	Punjab	Bangalore-Yeshwantpur	Karnataka	Meerut	Uttar Pradesh	Bhopal	Madhya Pradesh
Tirupati	Andhra Pradesh	Jalandhar	Punjab	Bangalore-Whitefield	Karnataka	Allahabad-Prayagraj	Uttar Pradesh	West Delhi - Janakpuri	Delhi
Hyderabad - Kukatpally	Telangana	Hoshiarpur	Punjab	Bangalore-JPNagar	Karnataka	Dehradun	Uttarakhand	North Delhi - Pitampura	Delhi
Hyderabad - Secunderabad	Telangana	SriGanganagar	Rajasthan	Mysore	Karnataka	Latur	Maharashtra	Nagpur	Maharashtra
Surendranagar	Gujarat	Jaipur	Rajasthan	Mangalore	Karnataka	Sikar	Rajasthan	Nashik	Maharashtra
Bharuch	Gujarat	Jaipur - Main	Rajasthan	Hubballi	Karnataka	Mohali	Punjab	Aurangabad	Maharashtra
Vapi	Gujarat	Coimbatore	Tamil Nadu	Belgaum	Karnataka	Siliguri	West Bengal	Amravati	Maharashtra
Rohtak	Haryana	Madurai	Tamil Nadu	Gulbarga	Karnataka	Kanpur	Uttar Pradesh	Jalgaon	Maharashtra
Hissar	Haryana	Trichy	Tamil Nadu	Vashi	Maharashtra	Bareilly	Uttar Pradesh	Ahmednagar	Maharashtra
Ambala	Haryana	Salem	Tamil Nadu	Boisar	Maharashtra	Kolkata-Suburban	West Bengal	Akola	Maharashtra
Panipat	Haryana	Chennai-Tambaram	Tamil Nadu	Panvel	Maharashtra	Howrah	West Bengal	Chandigarh	Chandigarh
Karnal	Haryana	Tirunelveli	Tamil Nadu	Badliapur	Maharashtra	Ahmedabad - West	Gujarat	Pune-Main	Maharashtra
Sonepat	Haryana	Tiruppur	Tamil Nadu	Ghaziabad (Kaushambi)	Uttar Pradesh	Ahmedabad - Nikol	Gujarat	Pune - Wakad	Maharashtra
Yamunanagar	Haryana	Vellore	Tamil Nadu	Faridabad	Haryana	Surat	Gujarat	Solapur	Maharashtra
Gwalior	Madhya Pradesh	Agra	Uttar Pradesh	Gurgaon 1 - Sec 29	Haryana	Vadodara	Gujarat	Kolhapur	Maharashtra
Jabalpur	Madhya Pradesh	Lucknow	Uttar Pradesh	Noida	Uttar Pradesh	Rajkot	Gujarat	Sangli	Maharashtra
Hoshangabad	Madhya Pradesh	Hyderabad - Dilsukhnagar	Telangana	Central Delhi - Karol Bagh	Delhi	Mehsana	Gujarat	Satara	Maharashtra
Mumbai-Andheri	Maharashtra	Warangal	Telangana	East Delhi - Laxmi Nagar	Delhi	Bhavnagar	Gujarat	Ratnagiri	Maharashtra
Mira Road	Maharashtra	Khammam	Telangana	Jodhpur	Rajasthan	Gandhidham	Gujarat	Puducherry	Puducherry
Vasai	Maharashtra	Patna	Bihar	Kota	Rajasthan	Anand	Gujarat	Chennai - T Nagar	Tamil Nadu
Mumbai - Borivali	Maharashtra	Raipur	Chhattisgarh	Ajmer	Rajasthan	Thiruvananthapuram	Kerala	Chennai - Annanagar	Tamil Nadu
Mumbai-Bhandup	Maharashtra	Bilaspur	Chhattisgarh	Udaipur	Rajasthan	KochiKozhikode (Calicut)	Kerala		

For any details or queries, you can contact us at below numbers:

Existing Customer : 1860 120 7777, New Customer : 1800 267 4455

- 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 for the business of the Company.

5.178 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. Supritha Shetty 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. 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 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, 2020	258.9	2.8	-
March 31, 2019	630.9	440.9	0.4%
March 31, 2018	1,567.1	1,058.4	3.15%

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

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

Liabilities #	31 March, 2020	31 March, 2019
Share Capital	10,987.5	10,987.5
Reserves & Surplus	5,690.3	5,840.7
Secured Borrowings	-	-
Unsecured Borrowings	101,718.3	82,028.6
Current Liabilities	35,256.4	40,385.6
Secured Borrowings	-	4000.0
Unsecured Borrowings	26,938.2	32,406.0
Others (incl. interest accrued on borrowings)	8,318.2	3,979.6
Deferred Tax Liabilities (Net)	-	-
Provisions	49.7	41.1
Short term	18.2	25.9
Long term	31.5	15.5
Total	153,702.2	139,283.8

(₹ in million)

Assets #	31 March, 2020	31 March, 2019
Fixed Assets	1,596.2	1,128.8
Investments	5,943.6	989.7
Deferred Tax Assets Loans	977.5	1,145.5
Loans	140923.5	133,330.7
Current Assets & Other Loans & Advances	4,261.4	2,689.1
Misc. Expenses (to the extent not written off)	-	-
Total	153,702.2	139,283.8

1. Fixed assets include intangible assets.

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

(₹ in million)

Contingent Liabilities	At March 31, 2020	At March 31, 2019
Income Tax matters in appeals	416.3	416.3
Service Tax matters	-	-
Claims filed against Company but not acknowledged as debt.	9.3	11.2

(₹ in million)

Facility	Fund based at 31 March, 2020	Non-fund based at 31 March, 2020
Loan to group companies	-	-
Total	-	-
Loan from group companies	5,000.0	-
Derivatives with group companies	-	24,329.5
Total	5,000.0	24,329.5
Total exposure to group companies/ related parties	-	-
Total exposure of group companies/ related parties	5,000.0	24,329.5

h) In terms of Housing Finance Companies (NHB) Directions, 2010, the Company can borrow up to fourteen times of the net owned funds, i.e. ₹ 195,936.9 million, out of which, not more than three times the net owned funds can be by way of public deposits, i.e. ₹ 41,986.5 million. At March 31, 2020, the public deposits held by the Company was ₹ 17,302.5 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 at its meeting held on May 02, 2020 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: May 2, 2020

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.

Important Instructions:

- A) Fields marked with "*" are mandatory fields.
- B) Please fill the form in English and in BLOCK Letters.
- C) Please fill the date in DD-MM-YYY format.
- D) Please read section wise detailed guidelines/ instructions at the end
- E) List of State/ U.T code as per Indian Motor Vehicle Act. 1988 is available at the end.
- F) List of two character ISO 3166 country codes is available at the end.
- G) KYC Number of applicant is mandatory for update application.
- H) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only (To be filled by financial institution)	Application Type*	<input type="checkbox"/> New	<input type="checkbox"/> Update	
	KYC Number	(Mandatory for KYC update request)		
	Account Type*	<input type="checkbox"/> Normal	<input type="checkbox"/> Simplified (for low risk customers)	<input type="checkbox"/> Small

1. PERSONAL DETAILS (Please refer instruction A at the end)

<input type="checkbox"/> Name* (Same as ID proof)	Prefix	First Name	Middle Name	Last Name	
Maiden Name (If any*)					
Father / Spouse Name*					
Mother Name*					
Date of Birth*	DD - MM - YYYY				
Gender*	<input type="checkbox"/> M-Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T- Transgender		
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others		
Citizenship*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others (ISO 3166 Country Code <input style="width: 20px; border: 1px solid black;" type="text"/> <input style="width: 20px; border: 1px solid black;" type="text"/>)			
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian			
	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin			
Occupation Type*	<input type="checkbox"/> S-Service (<input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector) <input type="checkbox"/> O-Others (<input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student) <input type="checkbox"/> B-Business <input type="checkbox"/> X- Not Categorised				
Legal Status	<input type="checkbox"/> Individual <input type="checkbox"/> Partnership Firm <input type="checkbox"/> HUF <input type="checkbox"/> Company <input type="checkbox"/> Others				
Household Income	Gross Annual Household Income ₹ _____ OR <input type="checkbox"/> Less than ₹1 lakh p.a. <input type="checkbox"/> ₹1-3 lakhs p.a. <input type="checkbox"/> ₹3-5 lakhs p.a. <input type="checkbox"/> ₹5-10 lakhs p.a. <input type="checkbox"/> Above ₹10 lakhs p.a.				

PHOTO

Affix latest photograph here

Signature/Thumb impression across the photograph

2. TICK IF APPLICABLE (Please refer instruction B at the end)

ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence*

(Residence for tax purposes in jurisdiction(s) outside India)

PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*

Aadhaar Number

Place / City of Birth* ISO 3166 Country Code of Birth*

3. PROOF OF IDENTITY (PoI)* (Please refer instruction C at the end)

(Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted)

<input type="checkbox"/> A- Passport Number	<input style="width: 100%; border: 1px solid black;" type="text"/>	Passport Expiry Date	<input style="width: 100%; border: 1px solid black;" type="text"/>
<input type="checkbox"/> B- Voter ID Card	<input style="width: 100%; border: 1px solid black;" type="text"/>		
<input type="checkbox"/> C- PAN Card	<input style="width: 100%; border: 1px solid black;" type="text"/>		
<input type="checkbox"/> D- Driving Licence	<input style="width: 100%; border: 1px solid black;" type="text"/>	Driving Licence Expiry Date	<input style="width: 100%; border: 1px solid black;" type="text"/>
<input type="checkbox"/> E- UID (Aadhaar)	<input style="width: 100%; border: 1px solid black;" type="text"/>		
<input type="checkbox"/> F- NREGA Job Card	<input style="width: 100%; border: 1px solid black;" type="text"/>		
<input type="checkbox"/> Z- Others (any document notified by the Central Government)	<input style="width: 100%; border: 1px solid black;" type="text"/>	Identification Number	<input style="width: 100%; border: 1px solid black;" type="text"/>
<input type="checkbox"/> S- Simplified Measures Account - Document Type code	<input style="width: 40px; border: 1px solid black;" type="text"/>	Identification Number	<input style="width: 100%; border: 1px solid black;" type="text"/>

4. PROOF OF ADDRESS (PoA)*

4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS (Please see instruction D at the end)

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Address Type*	<input type="checkbox"/> Residential / Business	<input type="checkbox"/> Residential	<input type="checkbox"/> Business	<input type="checkbox"/> Registered Office	<input type="checkbox"/> Unspecified
Proof of Address*	<input type="checkbox"/> Passport	<input type="checkbox"/> Driving Licence	<input type="checkbox"/> UID (Aadhaar)		
	<input type="checkbox"/> Voter Identity Card	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> Others	<input style="width: 100%; border: 1px solid black;" type="text"/>	
	<input type="checkbox"/> Simplified Measures Account - Document Type code	<input style="width: 40px; border: 1px solid black;" type="text"/>			

Address

Line 1*

Line 2

Line 3

District* Pin / Post Code* State / U.T Code* City / Town / Village* ISO 3166 Country 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’ [PoI]’ 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 Commercial 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 if the submitted PoI does not have address or address as per PoI 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 [PoI]’ 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	State/ U.T	Code	State/ U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra & Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Others	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two - digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre & Miquelon	PM
Aland Island	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent & the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of Macedonia	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of Micronesia	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of Moldova	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Gaum	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of Tanzania	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the Congo	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of Venezuela	VE
Cook Island	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire	CI	Korea, Democratic People's Republic of Korea	KP	Reunion	RE	Virgin Islands, US	VI
Croatia	HR	Korea, Republic of Korea	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Domnica	DM	Liberia	LR	Saint Martin (French part)	MF		