

## 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

AAA/Stable by CARE  
Highest Degree of Safety



### Rates Effective From November 11, 2023

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

#### Deposits for Senior Citizens

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/-

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

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

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

#### Please refer clause 5 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.icicifhc.com](http://www.icicifhc.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 APPLICABLE 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/-

0.25% additional interest for senior citizen and ICICI Group employees

#### 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.

#### 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.icicifhc.com](http://www.icicifhc.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.icicifhc.com](http://www.icicifhc.com) Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671







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

#### 1) MODE OF ACCEPTANCE:

##### a. RTGS/NEFT/FT:

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

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

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.icicifc.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:

Duly completed Fixed Deposit application form, KYC form, documents as per policy of the Company and Cheque/DD, if any, need to be delivered to the local/nearest branch/corporate office of the Company.

#### 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

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 Limited.

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

#### 4) RENEWAL/REPAYMENT OF DEPOSIT:

a. For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to ICICI Home Finance Co. Ltd. In case of renewal, the deposit may be renewed on maturity on such terms and conditions of the scheme as applicable on the maturity date of the old deposit.

b. The deposit can be renewed either by selecting auto renewal of principal/renew principal & interest by giving an explicit consent in this regard at the time of application.

c. The depositor can instruct to pay principal & interest, in entirety, to his/her designated bank account by giving an explicit consent in this regard at the time of application.

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

e. Deposits will automatically expire on maturity unless specified otherwise and the maturity proceed will be remitted to the designated bank account. No interest will accrue thereafter on such deposits unless the deposits are renewed as per terms noted under Renewal of Deposit.

f. The Company will send intimation letters 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.

#### 5) 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 <sup>1</sup>	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.icicifc.com/fixed-deposit/ to refer Point no 12 of FAQ'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.

#### 6) TAX DEDUCTION AT SOURCE (TDS):

In accordance with and as per the provisions of section 194A of the Income Tax Act, 1961 (The Act), tax at source would be deducted if interest credited/paid or likely to be credited/paid to resident depositor(s) during the financial year exceeds ₹5,000/- on consolidated amount in case of multiple fixed deposit are placed by the customer. This exemption is not applicable for non-resident depositors where tax at source is deducted under section 195 of the Act. As per section 206AA of the Income Tax Act, 1961 w.e.f. April 1, 2010 applicable to all residents and non-residents FD depositor(s), a valid PAN (Permanent Account Number) is mandatory where tax is deductible at source. In case of individual depositors, PAN should be linked to Aadhaar as per requirement of section 139AA of the Income Tax Act, 1961. Form 15G/H and Form 60 should not be accepted in case where PAN and Aadhaar is not linked. In case of invalid or inoperative PAN (due to non-linking of PAN-Aadhaar) TDS at the higher rate of 20% shall be deductible and will not be reversed once deducted and paid to the Government.

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 return for the previous year 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 the said previous year, 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.

Further, details in this regard are provided in the application form.

#### Additional Terms & Conditions

##### 1) JOINT DEPOSITS:

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

##### 2) DEPOSIT IN THE NAME OF A MINOR:

Deposits in the name of a minor will be accepted provided such minor is represented by his/her natural or legal guardian and the Application Form for the deposit is signed by the natural/legal guardian, on behalf of the minor. All communication in relation to the deposit will be addressed to such natural/legal guardian.

##### 3) NOMINATION:

The Applicant(s)/Depositor(s), whether individually 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, unless mentioned otherwise.

##### 4) LOAN AGAINST DEPOSITS:

Loan against Deposit may be availed from the Company after 3 months from the date of deposit, which would be given solely at the discretion of the Company. The FD will be lien marked and loan may be given 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).

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

Deposits from NRIs 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 (Non-Resident Ordinary) Account. Income tax at source will be deducted as applicable to non-residents.

#### 6) 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.

#### 7) 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.

#### 8) 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.

**9) 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.

**10) TAX BENEFITS:**

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

**11) BROKERAGE:**

Empaneled brokers are eligible for brokerage/commission on the amount of Fixed Deposits mobilized by them as prescribed for this scheme.

**12) LOSS, DESTRUCTION, ETC. OF DOCUMENT:**

- a) Fixed Deposit Receipts, interest and refund Cheques/DDs may be sent by registered post or courier or in any other manner that the Company may deem fit, at the address of the sole/first applicant/depositor given in the application form. The Company will not be responsible for any loss or delay in transit due to postal/courier services or any circumstances beyond its control.

- b) In the event of loss, destruction or mutilation of the fixed deposit receipt, interest or refund Cheque/DD, the Company may issue a duplicate fixed deposit receipt, interest or refund Cheque/DD, subject to non-encashment of the original instrument, upon receipt from the depositor of an indemnity in the prescribed form to its satisfaction and after compliance with such other formalities/documents as may be required by the Company.

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

- a) In Case of any deficiency of the company 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.

**14) GENERAL:**

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

**PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977**

a) Name of the Company: ICICI Home Finance Company Limited.

b) Date of Incorporation: May 28, 1999

c) (i) Business carried on by the Company: The primary business of the company is to provide a range of home loans and home improvement loans, office premises loans, home equity loans, loan against property to customers and construction finance to developers. It also offers services related to these loans like home and commercial property search in select cities. The Company does not have a subsidiary company.

(ii) Branch : Refer page no. 11

For any details or queries, you can contact us at 18002674455 or Email us at

[customer.care@icicifhc.com](mailto:customer.care@icicifhc.com).

If you are not satisfied with the resolution, please write us at [nodal.office@icicifhc.com](mailto:nodal.office@icicifhc.com) or 022-66493844.

d) Brief particulars of the management of the Company:

The Board of Directors of the Company has the ultimate responsibility for the management of its business. Mr. Rakesh Jha is the Non-Executive Director Chairman of the Board. Ms. Vineeta Rajadhyaksha, Managing Director & CEO has the overall responsibility for the business of the Company.

e) Name, Address and Occupation of the Directors:

NAME : RAKESH JHA  
OCCUPATION : SERVICE  
ADDRESS : ICICI BANK TOWERS, BANDRA-KURLA COMPLEX, MUMBAI 400 051

NAME : ATUL ARORA  
OCCUPATION : SERVICE  
ADDRESS : ICICI BANK TOWERS, BANDRA-KURLA COMPLEX, MUMBAI 400 051

NAME : SANDHYA GADKARI SHARMA  
OCCUPATION : SERVICE  
ADDRESS : B-206, ASHOK TOWER, DR. AMBEDKAR ROAD, PAREL, MUMBAI 400 012

NAME : S. SANTHANAKRISHNAN  
OCCUPATION : SERVICE  
ADDRESS : NEW NO. 24, UNNAMALAI AMMAL STREET, T NAGAR, CHENNAI 600 017

NAME : G GOPALAKRISHNA  
OCCUPATION : RETIRED EXECUTIVE  
ADDRESS : B 301 - 302, LADY RATAN TOWER, DANIK SHIVNER MARG, GANDHINAGAR, WORLI MUMBAI - 400018

NAME : VINEETA RAJADHYAKSHA  
OCCUPATION : SERVICE  
ADDRESS : ICICI HFC TOWERS, ANDHERI-KURLA ROAD, MUMBAI 400 059

f) Profits & Dividends:

Years ending	Profit before tax (₹ in million)	Profit after tax (₹ in million)	Equity Dividend Declared (%) <sup>1</sup>
March 2024	7,384.5	5,723.2	5.0%
March 2023	7,384.5	3,018.2	2.5%
March 2022	2,122.3	1,641.7	1.5%

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

g) **SUMMARIZED FINANCIAL POSITION OF THE COMPANY AS APPEARING**

**IN THE LATEST AUDITED BALANCE SHEETS:**

(₹ in million)

LIABILITIES #	AT MARCH 31, 2024	AT MARCH 31, 2023
SHARE CAPITAL	12,035.3	12,035.3
RESERVES & SURPLUS	21,847.1	16,034.3
NON CURRENT LIABILITIES	136,090.5	109,626.3
SECURED BORROWINGS	102,449.8	81,640.8
UNSECURED BORROWINGS	33,163.4	27,823.7
OTHERS	477.3	161.8
CURRENT LIABILITIES	67,749.5	51,122.5
SECURED BORROWINGS	37,052.8	19,273.5
UNSECURED BORROWINGS	15,585.3	19,880.2
OTHERS	15,111.4	11,968.8
DEFERRED TAX LIABILITIES (NET)	912.0	565.3
PROVISIONS	252.5	65.0
SHORT TERM	174.3	41.9
LONG TERM	78.2	23.1
<b>TOTAL</b>	<b>238,886.9</b>	<b>189,448.7</b>

(₹ in million)

ASSETS #	AT MARCH 31, 2024	AT MARCH 31, 2023
FIXED ASSETS <sup>1</sup>	1,729.7	1,387.2
INVESTMENTS	3,298.4	4,991.6
DEFERRED TAX ASSETS	-	-
LOANS	225,217.9	175,436.2
CURRENT ASSETS & OTHER LOANS & ADVANCES	8,640.9	7,633.7
MISC. EXPENSES (TO THE EXTENT NOT WRITTEN OFF)	-	-
<b>TOTAL</b>	<b>238,886.9</b>	<b>189,448.7</b>

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, 2024	AT MARCH 31, 2023
Income Tax matters in appeals	357.5	417.4
Service Tax matters	-	-
Claims filed against Company but not acknowledged as debt.	36.0	34.0

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

(₹ in million)

Facility	Fund based at March 31, 2024	Non-fund based March 31, 2024
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	3,076.4	-

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, 2024, i.e. ₹ 307,050.0 million (NOF at March 31, 2024 stands at ₹ 25,587.5 million), out of which, not more than three times the net owned funds can be by way of public deposits, i.e. ₹76,762.5 million. At March 31, 2024, the aggregate public deposits held by the Company was ₹23,025.0 million. There are no overdue deposits other than unclaimed deposits.

j) The Company has not made any default in repayment of deposit including interest to any depositor including small depositor during FY2024

k) 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 20, 2024 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 20, 2024  
Place: Mumbai

By order of the Board of Directors

Priyanka Shetty  
Company Secretary

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

**Important Instructions:**

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

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

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

KYC Number of Related Person (If Available)  (If KYC Number and Name are provided, below details are optional)

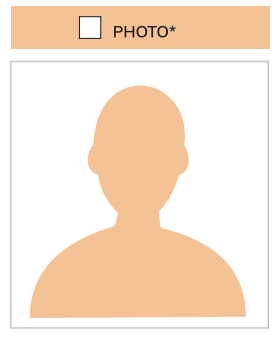
Related Person Type\*     Guardian of Minor     Assignee     Authorised Representative

	Prefix	1st Name	Middle Name	Last Name
Name*	<span style="border: 1px solid black; display: inline-block; width: 20px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>
Maiden Name	<span style="border: 1px solid black; display: inline-block; width: 20px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>
Father/ Spouse Name	<span style="border: 1px solid black; display: inline-block; width: 20px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>
Mother Name	<span style="border: 1px solid black; display: inline-block; width: 20px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>
Date of Birth*	<span style="border: 1px solid black; display: inline-block; width: 20px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>
Gender*	<input type="checkbox"/> DD - <input type="checkbox"/> MM - <input type="checkbox"/> YYYY Y Y			
PAN*	<input type="checkbox"/> M - Male <input type="checkbox"/> F- Female <input type="checkbox"/> T- Transgender			
	<input type="checkbox"/> Form 60 furnished			

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

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

- A- Passport Number
  - B- Voter ID Card
  - C- Driving Licence
  - D- NREGA Job Card
  - E- National Population Register Letter
  - E- Proof of Possession of Aadhar
  - F- KYC Authentication
  - Offline verification of Aadhar
- II
- III



Address

Line 1\*

Line 2

Line 3

District\*     PIN/ Post Code\*     State/ UT Code\*     City/Town/ Village\*     ISO 3166Country code\*

**1. 3 CURRENT ADDRESS DETAILS (Please refer instruction B at the end)**

- Same as above mentioned address (in such cases address details as below need not be provided).

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

- A- Passport Number
- B- Voter ID Card
- C- Driving Licence
- D- NREGA Job Card
- E- National Population Register Letter
- E- Proof of Possession of Aadhar
- F- KYC Authentication
- Offline verification of Aadhar
- Deemed POA- document type code
- II  Self Declaration
- III
- IV
- V



Address

Line 1\*

Line 2

Line 3  City/Town/ Village\*

District\*  PIN/ Post Code\*  State/ UT Code\*  ISO 3166Country code\*

4. CONTACT DETAIL

Tel. (Off)   FAX

Mobile   Email ID

Mobile   Email ID

5. REMARKS (if any)

6. APPLICANT DECLARATION

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

Date:   -   -     Place:

Signature/ Thumb impression of Authorised Person(s)

7. ATTESTATION/ FOR OFFICE USE ONLY

Documents Received  Certified Copies  Equivalent e-document

KYC VERIFICATION CARRIED OUT BY

Identity Verification  Done Date   -   -

Emp. Name

Emp. Code

Emp. designation

Emp. Branch

Employee Signature

INSTITUTION DETAILS

Name

Code

Institution Stamp

end of kyc form

KYC- Related Person Pg. 2 of 2

ICICI Home Finance Company Limited

Date of deposit with the ICICI Centre :

ACKNOWLEDGEMENT SLIP

Application Serial No.:

(Name of Sole / First Applicant) Fixed Deposit application with

Received from Mr./Ms./Dr.

a) Cheque / DD No.  Dated  for ₹

Drawn on Bank  Branch

b) FDR No.  Dated  for ₹

c) Total Fixed Deposit Amount (in figures)

Rupees

for a period of:  Months @  % per annum

In the following Income Plan:  Monthly Income Plan  Quarterly Income Plan  Annual Income Plan  Cumulative (Annualised Yield on maturity)

(Valid subject to Realization of Cheque / Demand Draft)

Stamp

# Additional Information for NRI Applicant(s)

Applicant 1		(To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)
ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)		
ISO 3166 Country Code of Jurisdiction of Residence* (Residence for tax purposes in jurisdiction(s) outside India)	<input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>	
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
Aadhaar Number	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
Place / City of Birth*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	ISO 3166 Country Code of Birth* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>
<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 <span style="margin-left: 150px;"><input type="checkbox"/> Same as Correspondence / Local Address details</span>		
Line 1*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
Line 2	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
Line 3	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
State*	ZIP / Post Code* <input style="width: 40px; height: 20px; border: 1px solid #ccc;" type="text"/>	City / Town / Village* <input style="width: 100px; height: 20px; border: 1px solid #ccc;" type="text"/>
		ISO 3166 Country Code* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>

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* (Residence for tax purposes in jurisdiction(s) outside India)	<input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>	
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
Aadhaar Number	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
Place / City of Birth*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	ISO 3166 Country Code of Birth* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>
<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 <span style="margin-left: 150px;"><input type="checkbox"/> Same as Correspondence / Local Address details</span>		
Line 1*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
Line 2	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
Line 3	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
State*	ZIP / Post Code* <input style="width: 40px; height: 20px; border: 1px solid #ccc;" type="text"/>	City / Town / Village* <input style="width: 100px; height: 20px; border: 1px solid #ccc;" type="text"/>
		ISO 3166 Country Code* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>

Applicant 3		(To be filled if applicant's residence for Tax purpose in jurisdiction(s) out side India)
ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)		
ISO 3166 Country Code of Jurisdiction of Residence* (Residence for tax purposes in jurisdiction(s) outside India)	<input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>	
PAN / Tax Identification Number or equivalent (If issued by jurisdiction)*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
Aadhaar Number	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
Place / City of Birth*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	ISO 3166 Country Code of Birth* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>
<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 <span style="margin-left: 150px;"><input type="checkbox"/> Same as Correspondence / Local Address details</span>		
Line 1*	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
Line 2	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
Line 3	<input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/>	
State*	ZIP / Post Code* <input style="width: 40px; height: 20px; border: 1px solid #ccc;" type="text"/>	City / Town / Village* <input style="width: 100px; height: 20px; border: 1px solid #ccc;" type="text"/>
		ISO 3166 Country Code* <input style="width: 20px; height: 20px; border: 1px solid #ccc;" type="text"/>

BRANCH LIST

Branch	State	Branch	State	Branch	State	Branch	State	Branch	State	Branch	State	Branch	State
Bhimavaram	Andhra Pradesh	Eluru	Andhra Pradesh	Kollam	Kerala	Kottayam	Kerala	Ajmer	Rajasthan	Alwar	Rajasthan	Bikaner	Rajasthan
Gunturt	Andhra Pradesh	Kakinada	Andhra Pradesh	Kozhikode (Calicut)	Kerala	Palakkad	Kerala	Bhilwara	Rajasthan	Chomu	Rajasthan	Chittorgarh	Rajasthan
Kumool	Andhra Pradesh	Machilipatnam	Andhra Pradesh	Thiruvananthapuram	Kerala	Thrissur	Kerala	Dausa	Rajasthan	Jagatpura	Rajasthan	Dasht	Madhya Pradesh
Nellore	Andhra Pradesh	Ongole	Andhra Pradesh	Ashta	Madhya Pradesh	Bhopal	Madhya Pradesh	Jaspur	Rajasthan	Jajpur - Main	Rajasthan	Dewas	Madhya Pradesh
Rajahmundry	Andhra Pradesh	Tirupati	Andhra Pradesh	Guna	Madhya Pradesh	Gwalior	Madhya Pradesh	Jodhpur	Rajasthan	Kalwar Road	Rajasthan	Indore - Navakha	Madhya Pradesh
Tirupati	Andhra Pradesh	Vijayawada	Andhra Pradesh	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Kota	Rajasthan	Katputli	Rajasthan	Indore Vijaynagar	Madhya Pradesh
Visakhapatnam	Andhra Pradesh	Patna	Bihar	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Pali	Rajasthan	Sikar	Rajasthan	Mandsaur	Madhya Pradesh
Tirupati	Andhra Pradesh	Karnal	Haryana	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Sri Ganganagar	Rajasthan	Tank	Rajasthan	Chhattisgarh	Chhattisgarh
Chandigarh	Chandigarh	Bilaspur	Chhattisgarh	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Udaipur	Rajasthan	Vidyaadhar nagar	Rajasthan	Chhattisgarh	Chhattisgarh
Durg	Chhattisgarh	Raipur	Chhattisgarh	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Chennai - Annonagar	Tamil Nadu	Chennai - T Nagar	Tamil Nadu	Ratlam	Madhya Pradesh
Central Delhi - Karol Bagh	Delhi	East Delhi - Laxmi Nagar	Delhi	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Chennai - Tambaram	Tamil Nadu	Coimbatore	Tamil Nadu	Satna	Madhya Pradesh
North Delhi - Pitampura	Delhi	West Delhi - Janakpuri	Delhi	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Hosur	Tamil Nadu	Madurai	Tamil Nadu	Vidisha	Madhya Pradesh
Lajpat Nagar	New Delhi	New Delhi- Dwarka	New Delhi	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Nagercoil	Tamil Nadu	Salem	Tamil Nadu	Akala	Maharashtra
Ahmedabad - Nikol	Gujarat	Ahmedabad - West	Karnataka	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Tenkasi	Tamil Nadu	Tirunelveli	Tamil Nadu	Andheri HFC Tower	Maharashtra
Anand	Gujarat	Bharuch	Karnataka	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Trichy	Tamil Nadu	Vellore	Tamil Nadu	Aurangabad	Maharashtra
Bhavnagar	Gujarat	Bopal	Karnataka	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh	Tuticorin	Tamil Nadu			Baramati	Maharashtra
Chandkheda	Gujarat	Gandhidham	Gujarat	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Buldhana	Maharashtra
Himmatnagar	Gujarat	Junagadh	Gujarat	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Dhule	Maharashtra
Mehsana	Gujarat	Modasa	Gujarat	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Jalgaon	Maharashtra
Morbi	Gujarat	Narol	Gujarat	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Kolhapur	Maharashtra
Palanpur	Gujarat	Patan	Gujarat	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Mira Road	Maharashtra
Rajkot	Gujarat	Surat	Gujarat	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Nagpur	Maharashtra
Surendranagar	Gujarat	Vadodara	Gujarat	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Nanded	Maharashtra
Vapi	Gujarat	Ambala	Haryana	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Nashik Road	Maharashtra
Faridabad	Haryana	Gurgaon - Sohna Road	Haryana	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Pune Wakad	Maharashtra
Gurgaon 1 - Sec 29	Haryana	HISSAR	Haryana	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Ratnagiri	Maharashtra
Karnal	Haryana	Panchkula	Haryana	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Satara	Maharashtra
Panipat	Haryana	Rahtak	Haryana	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Thane	Maharashtra
Sonepat	Haryana	Yamunanagar	Haryana	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Vashi	Maharashtra
Jamshedpur	Jharkhand	Ranchi	Jharkhand	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Puducherry	Puducherry
Kengeri	Karnataka	Marathahalli	Karnataka	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Lucknow-South	Uttar Pradesh
Bangalore - JP Nagar (REL)	Karnataka	Bangalore - Sahakar Na-gar	Karnataka	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Meerut	Uttar Pradesh
Bangalore Yeshwantpur -NDMA	Karnataka	Bangalore-JPNagar	Karnataka	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Mathura	Uttar Pradesh
Bangalore-Koramangala	Karnataka	Bangalore-Yeshwantpur	Karnataka	Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Moradabad	Uttar Pradesh
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Noida	Uttar Pradesh
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Pilibhit	Uttar Pradesh
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Raebareilly	Uttar Pradesh
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Varanasi	Uttar Pradesh
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Dehradun	Uttarakhand
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Dehradun	Uttarakhand
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Haridwar	Uttarakhand
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Kashipur	Uttarakhand
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Roorkee	Uttarakhand
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Rudrapur	Uttarakhand
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Vikasnagar	Uttarakhand
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Kolkata-AJCBoseRoad	West Bengal
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Kolkata-Suburban Howrah	West Bengal
				Indore - Navakha	Madhya Pradesh	Indore Main - MG road	Madhya Pradesh					Siliguri	West Bengal