

Rates Effective From February 25, 2021

Fixed Deposits Form for Corporate Deposit

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

Base Rates for Fixed Deposits < ₹20.0 mn :

	Cumulative Income Plan		Non-Cı	ımulative Income	<u>Plan</u>
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan
>=12 to <24	4.30%	4.30%	4.20%	4.25%	4.30%
>=24 to <36	5.55%	5.70%	5.40%	5.45%	5.55%
>=36 to <48	5.95%	6.31%	5.80%	5.85%	5.95%
>=48 to <60	6.20%	6.80%	6.05%	6.10%	6.20%
>=60 to <72	6.25%	7.08%	6.10%	6.15%	6.25%
>=72 to <=120	6.45%	7.58%	6.25%	6.30%	6.45%

Special Scheme Rates for Fixed Deposits < ₹20.0 mn :

	Cumulative Income Plan		Non-Cumulative Income Plan			
Period (Months)	Cumulative Income Plan	**Indicative Yield (Cumulative option)	Monthly Income Plan	Quarterly Income Plan	Yearly Income Plan	
39 mths	6.05%	6.48%	5.90%	5.95%	6.05%	
45 mths	6.20%	6.76%	6.05%	6.10%	6.20%	
65 mths	6.45%	7.45%	6.25%	6.30%	6.45%	
Min.deposit ₹	10,000/-		40,000/-	20,000/-	10,000/-	

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

Interest compounded annually. Deposits can be placed for any number of months between 12 & 120. For detailed information on interest rates offered, please visit our website www.icicihfc.com - Fixed Deposit Section.

ICICI HOME FINANCE COMPANY LTD. AND AS PRESCRIBED UNDER THE LAWS AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT."

Eligibility

Body Corporates, Private Limited Companies, Corporations, Statutory Boards, Local Authorities, Co-operative Societies, Banks & other such Institutions that are listed under section 2 (y) of the Housing Finance Companies (NHB) Directions 2010 ("the NHB Directions") and as may be decided by ICICI Home Finance Company Limited ("IHFC") from time to time.

Minimum Deposit Amount

Corporate can deposit a Minimum of ₹10,000/- under Annual / Cumulative income plan, ₹20,000/- under Quarterly income plan and ₹40,000/- under Monthly income plan with the maximum limit on the number or amount of deposit(s). However, ICICI Home the accordance Company reserves the right at its absolute discretion to vary the minimum amount. It is required that a separate application form is used for every deposit.

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 form.

Mode of Acceptance

Deposit(s) shall be made by cheque /demand draft drawn in favour of "ICICI Home Fin-FD A/c"and should be marked "Account Payee only". Duly filled in application forms can be submitted in any of ICICI Home Finance Company's offices. Incomplete application forms are liable to be rejected.

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 400 059

CIN: U65922MH1999PLC120106, Website: www.icicihfc.com Tel: (+91) 22 26531414 / Fax: (+91) 22 26531671

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CICI 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 Dated	for ₹
Drawn on Bank		Branch Branch
b) FDR No.	Dated Dated	for ₹
c) Total Fixed Deposit Amount (in gures)	(Valid subject to Realization of Cheque / D	Demand Draft) for ₹
Rupees		
for a period of: Months @ % per annum	In the following Income Plan: \square Monthly Income Plan \square Quarterly Income	ne Plan Annual Income Plan Cumulative (Annualised Yield on maturity)

Broker's Name :	Code No. : Sub Broker Code : Branch SOL ID :
Customer ID No.:	Appl. No.MNO Br. Code.
APPLICATION FORM FO	R CORPORATE
Brokers are not permitted to accept cash with the Application The Company will in no way be responsible	
1. COMPANY NAME (IN BLOCK LETTERS)	
Company Name :	
Registered Office : Address	
City :	Pin Code:
State :	Country:
Tel :	STD Code
E-mail : Income-Tax Permanent Account Number	
(PAN)* Registration No.: (Attach copy of PAN card)	Date of Incorporation D D M M Y Y
Names of the Signatories Telephone No.	ID Address Signature Proof Attached Proof Attached
Place: Kindly attach documents for proof of identity and proof of address as per the list provided overlead	Date: D D M M Y Y Y Y in respect of authorised signatories with this form.
2. ADDRESS OF THE CORPORATE (IN BLOCKLET)	ERS) (for all future communication)
Street City	
Pin Tel. Res.: Off:	Fax:
Sate	
Mobile: E-mail:	
	of the following self-attested documents) ered Rent Agreement
Any other Address Proof (Subject to satisfaction of ICICI Home Finance)	Please Specify
3. STATUS	
Corporate Statutory Boards Local Authority	Banks & financial Institutions Others
4. TAX STATU	IS
Tax to be exempted: Yes No	ves, proof submitted Yes No
Order under Section 197 Order under Section 10	As stated
5. PAYMENT DE	TAILS
Amount of Deposit ₹ (in words)	
Mode of Payment ☐ Cheque ☐ RTGS/NEFT (Cheque/ RTGS/ NEFT No :	

	6. DEPO	SIT SCHEME
Deposit term months	@% per annum	Plans: Cumulative (Annualized yield on maturity) Non Cumulative
Interest payment frequency for non cur	nulative plans: Monthly 0	Quarterly Yearly
Maturity instructions: Renew	principal only Renew Principal & I	Interest (only for cumulative plan) Payment on maturity
Note: The FD shall be opened under autill such time closure instructions is give		se. In case of renewal, the FD shall be renewed for the same tenor as mentioned above
	7. DETAILS OI	F BANK ACCOUNT
(Please refer to the clause on Interest I Savings Account No. Branch	Current	Bank 9 Digit Code No. (As appearing on MICR cheque issued by your bank) * mandatory
o. Mode of of	Jeration (to be replicated as per t	the Board Resolution submitted by the Corporate):
DOC	UMENTATION CHECKLIST(Copy of s	self-attested documents to be submitted)
Companies - Name of the company - Principle place of business - Mailing address of the company - Telephone/Fax Number	and identification of those who hav	demorandum & Articles of Association (ii) Resolution of the Board of Directors to open an account re authority to operate the account (iii) Power of Attorney granted to its managers, officers or is behalf (Proof of Identity and Address, as applicable to individual, should be submitted for persons aard (v) Utility bill
Authorised Signatories (Individual) - Identification Legal name and any other names used - Correct permanent address	Company's satisfaction) (vi) Letter fr letterhead bearing the Authorising O should be for the name, photograph a	nent (iii) Ration card (iv) Original Letter from employer (Any one document which provides customer
Declaration: I/We have read and understood and hereby applicable to my account set forth. I/We understood subject to changes/revision from time to the Finance or as required under applicable laws I/We agree, undertake and authorise ICIC Companies to exchange, share and part with investment/ financial details and financial his Group Companies/ Financial Institutions/ Creas may be required and shall not hold ICICI Ltd., and ICICI Group Companies liable for use I/We further declare that, I/we am / are authoritioned scheme and that the amount to I through legitimate sources and does not invoscheduled offence under the Prevention of Mesigned for the purpose of contravening or exprevention of Money Laundering Act, 2002 and guidelines or directions made there under and I/We shall provide any further information and when required by Company in accordance with I/We shall inform the Company regardic address/business and to provide any further Finance/ Group Companies may require from Home Finance against any fraud or any loss of Group Companies due to my/our providing and/or failure on my/our part to communicommunication address or any details supplie ICICI Home Finance reserves the right to rejereason. That ICICI Home Finance reserves the right to rejereason. That ICICI Home Finance reserves the right to rejereason. That ICICI Home Finance reserves the right to rejereason. That ICICI Home Finance reserves the right to rejereason. That ICICI Home Finance reserves the right to rejereason. That ICICI Home Finance reserves the right to rejereason. That ICICI Home Finance reserves the right to rejereason. That ICICI Home Finance reserves the right to rejereason and the reserves the reserves the right to rejereason and the reserves the reserves the right to rejereason. That ICICI Home Finance reserves the right to rejereason and the reserves the	erstand that the terms and conditions are me at the sole discretion of ICICI Home /regulations. CI Home Finance Company, its Group th all the information relating to my/our story information to ICICI Bank Ltd./ICICI diff Bureaus/ Agencies/ Statutory Bodies Home Finance Company Ltd., ICICI Bank of this information. Horized to make this deposit in the above be kept in the deposit has been acquired live directly or indirectly any proceeds of a oney Laundering Act, 2002 and / or is not vading any of the provisions of the di/ or any rules, regulations, notifications, as amended from time to time. If the applicable law. Ing any change in my/our registered information/ documents that ICICI Home time to time. I/We agree ti indemnify ICICI ramage suffered by ICICI Home Finance of any incorrect communication address cate the change / alteration in my/our did. Lect any application without providing any the right to retain the application forms and stographs, and will not return the same to the information given in this application form with) are true, correct, complete and up to our knowledge and belief. Leposit application is through legitimate city any proceeds of schedule of offence	9. I/We have no objection to ICICI Home Finance, its Group Companies, Broke /Representatives to provide me/us information on various products, offers and servic provided by ICICI Home Finance / its Group Companies, through any mode (includir telephone calls / SMS / emails) and authorize ICICI Home Finance, its Group Companies, Brokers/Representatives for the above purpose YES NO 10. I/We declare that I/We am/are competent and fully authorised to issue suc declarations, confirmations, agreements and undertakings and submit this Applicatic Form for the purpose of this deposit, and to execute all other documents required by ICICI Home Finance for such purpose. 11. This Applications Form as been duly and validly executed by me/us or on my/our beha and when accepted/acted upon by ICICI Home Finance would constitute legal and valid obligations that are binding on and enforceable against me/us in accordance with the Terms thereof. I/We confirm that the initials on this Application Form are made to me/us and the validity of such initials shall not be disputed by me/us. I/We here agree to abide by attached terms & conditions governing the deposit. I/We agree to the terms and conditions are subject to changes/ revision from time to time at the so discretion of ICICI Home Finance/or as required under applicable laws/regulations. 12. I/We hereby declare and affirm that I/We have not made any payments/deposits cash. 13. I/We have gone through the financial and other statements particulars/representations furnished/made by the Company atter careful consideration. I/We are making the deposit with the Company at my/our own risk and volition. 14. I/We hereby give my explicit consent to the housing finance company to duly renew principal/ renew principal & interest/ pay in entirity, the principal & interest to my designated bank account mentioned herein on maturity of the deposit. SIGNATURE OF AUTHORISED SIGNATORY / POWER OF ATTORNEY HOLDER
For office use only		Date of Receipt:
Branch:		Customer No.:
Checked by :		Authorised by :

7.

8.

Terms & Conditions - ICICI Home Finance Fixed Deposit Scheme

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

- **DENOMINATION:** Deposits under each option shall be accepted subject to a minimum deposit amount under different income plans as specified below for individual
 - Minimum ₹10,000/- under Annual / Cumulative income plan
 - Minimum ₹20,000/- under Quarterly income plan
 - Minimum₹40,000/- under Monthly income plan
 - Any additional amount should be in multiples of ₹1/-
 - In case of renewal, amount of FD can be minimum of ₹5000/- and any additional amount should be in multiples of ₹1/-.
- 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
- 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
- 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:

- Recognised Provident Fund/Approved Superannuation/Gratuity Fund exempts u/s 10(25) of the Act
- Regimental Fund or Non Public Fund established by the armed forces of the Union referred to u/s 10(23AA) of the Act.
- University/Education Institution/Hospital/Other Institutions exempt u/s 10(23C)(iiiab) of the Act or 10(23C)(iiiac).

In case of Non Resident applicants/depositors, tax at source shall be deducted as per the prevailing provisions of section 195 of the Act and relevant guidelines/ Circular/Notification issued by the CBDT in this regard.

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%

5 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

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).

6 FIXED DEPOSIT RECEIPT (FDR):

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

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

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

8 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.
- **9 WAIVER:** No failure or delay by the Company in exercising any right, power or privilege The benefit of DTAA rates shall be provided to the depositors subject to submission of 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.

10 INDEMNITY:

a) The Applicant hereby agrees that the Applicant shall, at his/its own expense, indemnify, defend and hold harmless the Company from and against any and all liability any other loss that may occur, arising from or relating to the operation of fixed deposit or breach, non performance or

inadequate performance by the Applicant of any of these terms or the acts, errors, representations, misrepresentations, misconduct or negligence of the Applicant in performance of its obligations.

- b) Under no circumstances shall the Company be liable to the Applicant for any indirect, incidental, consequential, special or exemplary damages in connection with the services.
- c) The Applicant shall solely be responsible for ensuring full compliance with all the applicable laws and regulations in the relevant jurisdiction in connection with the fixed deposits with the Company and shall indemnify and keep indemnified ICICI Home Finance from all actions, proceedings, claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by ICICI Home Finance in connection with any failure to comply with any such applicable laws/regulations.
- d) The indemnities as aforesaid shall continue notwithstanding the termination of the fixed deposit.
- 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 BROKERAGE:** Empanelled brokers are eligible for brokerage/cly:
- ommission on the amount of Fixed Deposits mobilised by them as prescribed for this scheme.

 13 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

Premature Withdrawal*	Rate of interest payable
After 3 months but before 6 months	"Maximum interest payable shall be 4% p.a." for Individual depositors and "No Interest" in case of other category of depositors
After 6 months but before 12 months	2% lower than the minimum rate at which the public deposits are accepted by ICICI Home Finance
After 12 months but before the date of maturity	1% lower than the interest rate which ICICI Home Finance Company would have paid had the deposit been accepted for the period for which such deposit has run

^{*} From the date of deposit

following rates shall app

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.

The commission is paid upfront for the entire period of deposit to our authorised agent. In case of premature withdrawal, the commission is payable for the period completed and excess commission paid will be recovered from the deposit amount.

14 LOAN AGAINST DEPOSITS: Loan Against Deposit may be availed from the Company after 3 months from the date of deposit, which would be given at the discretion of ICICI Home Finance. This loan may be given for up to 75% of the deposit amount, subject to the other terms and conditions as may be specified by the Company from time to time. Interest on such loans will be 2% above the deposit rate. The Loan facility is available only to individuals (other than minors & NRI), HUFs, Corporate and Firms.

15 PARTICULARS TO BE SPECIFIED UNDER PARAGRAPH 6 OF THE HOUSING FINANCE COMPANIES (NHB) DIRECTIONS, 2010

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

16 GENERAL:

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

ICICI Home Finance Company Limited Date of deposit with the ICICI Centre:	ACKNOWLEDGEMENT SLIP	Application Serial No.:MNO	
Received from the Corporate		(Name of Corporate Fixed Depo	sit application with
a) Cheque / DD No.	Dated	for ₹	
(Drawn on Bank		Branch	
b) FDR No.	Dated	for ₹	
c) Total Fixed Deposit Amount (in figures)		for ₹	
(Rupees			
for a period of: Months @ % per annum			
In the following Income Plan: Monthly Income Plan Quarterly Income Plan	n Annual Income Plan Cumula	ative (Annualised Yield on maturity)	
	(Valid subject to Rea	lization of Cheque / Demand Draft)	Stamn

A ICICI Home Finance Fixed Deposits

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

Corporate Office: RPG Tower, Andheri Kurla Road, JB Nagar, Andheri East, Mumbai – 400059

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

- a) Name of the Company: ICICI Home Finance Company Limited.
- b) Date of Incorporation: May 28, 1999
- c) (i) Business carried on by the Company: The Company's principal business is to provide financial assistance to any person or persons to acquire houses, buildings and any form of real estate and also for the purpose of construction, renovation, development or repair of such houses or buildings or any form of real estate. The Company has no subsidiary company.
 - (ii) Major branches / service centers: Locations

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

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 fo the business of the Company.
- e) Name, Address and Occupation of the Directors:

o, Hamo, Hadrood and	Ooouput	and of the Biroctore.
Name, Occupation		Address
Mr. Anup Bagchi Service	:	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
Mr. N. R. Narayanan Service	:	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
Ms. Anita Pai Service	:	ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.
CA Mr. S. Santhanakris Chartered Accountant	shnan :	New No. 24, Unnamalai Ammal Street, T Nagar, Chennai 600 017.
Mr. Vinod Kumar Dhal Advocate	Ι :	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 & C		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, 2019	630.9	440.9	0.4%
March 31, 2018	1,567.1	1,058.4	3.15%
March 31, 2017**	2,782.7	1,832.6	11.06%

* Including final dividend, proposed as at the end of respective financial year **Information pertaining to March 31, 2017 is as per erstwhile Indian GAAP

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

Liabilities #	31 March, 2019	31 March, 2018
Share Capital	10,987.5	10,987.5
Reserves & Surplus	5,840.7	6,063.1
Secured Borrowings	-	4000.0
Unsecured Borrowings	82,028.7	40,589.6
Current Liabilities	40,374.9	39,412.3
Secured Borrowings	4000.0	4,800.0
Unsecured Borrowings	32,405.9	32,390.7
Others (incl. interest accrued on borrowings)	3,969.0	2,221.6
Deferred Tax Liabilities (Net)		
Provisions	53.8	33.8
Short term	38.3	22.5
Long term	15.5	11.3
Total	139,285.6	101.086.3

(₹ in million)

Assets #	31 March, 2019	31 March, 2018
Fixed Assets	1,128.8	788.3
Investments	989.7	1,093.1
Deferred Tax Assets Loans	1,145.5	596.6
Loans	133,330.7	96,986.4
Current Assets & Other Loans & Advances	2,690.9	1,621.9
Misc. Expenses (to the extent not written off)	-	-
Total	139,285.6	101,086.3

- Effective April 1, 2018, the Company has adopted all the Indian Accounting Standards (Ind AS) and the adoption
 was carried out in accordance with Ind AS 101 "First time adoption of Indian Accounting Standards", with April
 1, 2017 being the transition date. Accordingly, figures pertaining to March 31, 2018 have been restated as per
 Ind AS for comparability
- 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, 2019	At March 31, 2018
Income Tax matters in appeals	416.3	416.3
Service Tax matters	-	-
Claims filed against Company but not acknowledged as debt.	11.2	8.8

		(₹ in million)
Facility	Fund based at 31 March, 2019	Non-fund based at 31 March, 2019
Loan to group companies	-	·-
Total	-	-
Loan from group companies	4,252.2	
Derivatives with group companies	-	26,843.8
Total	4,252.2	26,843.8
Total exposure to group companies/ related parties	-	-
Total exposure of group companies/ related parties	4,252.2	26,843.8

h) In terms of Housing Finance Companies (NHB) Directions, 2010, the Company can borrow up to sixteen times of the net owned funds, i.e. ₹ 258,214.2 million, out of which, not more than five times the net owned funds can be by way of public deposits, i.e. ₹80,691.9 million. At March 31, 2019, the public deposits held by the Company was ₹7,471.4 million. There are no overdue deposits other than unclaimed deposits.

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

The above text has been approved by the Board of Directors in its meeting held on April 30, 2019 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 30, 2019 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 quidelines 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: E) List of State/ U.T code as per Indian Motor Vehicle Act. 1988 is available at the end. A) Fields marked with '*' are mandatory fields. F) List of two character ISO 3166 country codes is available at the end. B) Please fill the form in English and in BLOCK Letters. G) KYC Number of applicant is mandatory for update application. C) Please fill the date in DD-MM-YYY format. H) For particular section update, please tick () in the box available before the section D) Please read section wise detailed guidelines/instructions at the end number and strike off the sections not required to be updated. Application Type³ New Update For office use only (To be filled by financial institution) **KYC Number** (Mandatory for KYC update request) Account Type* Simplified (for low risk customers) ☐ Small ■ Normal 1. PERSONAL DETAILS (Please refer instruction A at the end) Prefix First Name Middle Name Last Name ■ Name*(Same as ID proof) Maiden Name (If any*) Father / Spouse Name* Mother Name* Date of Birth* РНОТО Gender* ☐ M-Male F- Female T- Transgender Marital Status* Unmarried ☐ Others Citizenship* ■ IN- Indian Others (ISO 3166 Country Code Affix latest photograph here Residential Status* Resident Individual Non Resident Indian Foreign National Person of Indian Origin Occupation Type* ☐ S-Service (☐ Private Sector) Public Sector Government Sector) □ 0-0thers □ Self Employed □ Retired □ Housewife □ Student) (Professional ■ B-Business Signature/Thumb impression across the photograph X- Not Categorised ☐ Partnership Firm ☐ HUF ☐ Company ☐ Others Legal Status ☐ Individual Household Income Gross Annual Household Income ₹ 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 (Pol)* (Please refer instruction C at the end) (Certified copy of any one of the following Proof of Identity[Pol] needs to be submitted) **Passport Expiry Date** D D — M M — Y Y Y A- Passport Number B- Voter ID Card C- PAN Card D- Driving Licence D D — M M — Y Y Y Y **Driving Licence Expiry Date** E- UID (Aadhaar) ☐ F- NREGA Job Card Z- Others (any document notified by the Central Government) Identification Number S- Simplified Measures Account - Document Type code Identification Number 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* Residential / Business Residential Business Registered Office Unspecified Proof of Address* Passport Driving Licence UID (Aadhaar) \square Others ☐ Voter Identity Card □ NREGA Job Card ☐ Simplified Measures Account - Document Type code Address

Pin/Post Code³

City / Town / Village³

ISO 3166 Country Code*

State / U.T Code*

Line 1* Line 2

Line 3

District³

4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS * (Please see instruction E at the end)
Same as Current / Permanent / Overseas Address details
Line 1*
Line 2
Line 3 City / Town / Village*
District* Pin / Post Code* State / U.T Code* ISO 3166 Country Code*
4.3 ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)
Same as Current / Permanent / Overseas Address details Same as Correspondence / Local Address details
Line 1*
Line 2 Line 3 City / Town / Village*
State* ZIP / Post Code* ISO 3166 Country Code*
2ii / 1 Ost Code 130 3100 Country Code
5. CONTACT DETAILS (All communication will be sent on provided Mobile no./ Email Id. (Please refer instruction F at the end)
Tel. (Off) — Tel. (Res) — Mobile — Mobile
16.1 (6.1)
FAX Email ID
6. DETAILS OF RELATED PERSON (Applicable for PoA/ authorized representative only, other than guardian) (Please refer instruction G at the end)
Addition of Related Person Deletion of Related Person KYC Number of Related Person (if available*)
Related Person Type* Guardian of Minor Assignee Authorized Representative
Prefix First Name Middle Name Last Name
Name*
(If KYC number and name are provided, below details of section 6 are optional)
PROOF OF IDENTITY [Pol] OF RELATED PERSON* (Please see instruction (H) at the end)
A- Passport Number Passport Expiry Date Passport Expiry Date
☐ B- Voter ID Card
☐ C- PAN Card
D- Driving Licence Driving Licence Expiry Date Driving Licence Expiry Date
□ E- UID (Aadhaar)
F- NREGA Job Card
Z- Others (any document notified by the central government) S- Simplified Measures Account - Document Type code Identification Number
7. REMARKS (If any)
C APPLICANT PEGLADATION
8. APPLICANT DECLARATION
 I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein, immediately In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
 I further declare that the deposit made under the deposit application is through legitimate source and does not include directly/ indirectly any proceeds of schedule of offence and/or is not designed for the purpose of contravention or evasion under any law.
I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address
Date: D D — M M — Y Y Y Place: Signature / Thumb Impression of Applicant
Date: D D — M M — Y Y Y Y Place: Signature / Thumb Impression of Applicant
9. ATTESTATION / FOR OFFICE USE ONLY
Documents Received Certified Copies
KYC VERIFICATION CARRIED OUT BY
Date of Receipt D D - M M - Y Y Y Y
Name Code
Designation Branch
Signature Signature

General Instructions:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- 1. Please mention two-digit code and 10 digit mobile number (e.g. for Indian mobile number mention 91 9999999999).
- 2. Do not add '0' in the beginning of Mobile number.

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

1. Provide KYC Number of related person if available

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

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

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

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

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

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

Code Code Code Code			LIST OF ISU		· digit Country Code			
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Valuation AU								
Naturalis	Armenia		Finland			MT	Sint Maarten (Dutch part)	SX
Section AT	Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	
Section AT	Australia	AU	French Guiana	GF	Martinique	MΩ	Slovenia	SI
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Bosinis and Horzegovina BA Guernesey GG Nauru NR Talware, Province of China TV Josevet Island BV Guines Bissau GW Netherlands NL Tarazania, United Republic of Tanzania TZ Zarzil BR Guyana GY New Caledonia NL Tanzania, United Republic of Tanzania TZ Zarzil BR Guyana GY New Caledonia NZ Timaland Th Zarvil BR Guyana GY New Caledonia NZ Timaland Th Zarvine Fasco BR Havril Sanda and McDonald Islands HM Nicaragua NI Topo TG Stantian BB Honduras HN Nigeria NB Taleau TX Stantian BB Honduras HN Nigeria NB Timestanda TG Stantian BB Honduras HN Nigeria NB Turbura TT Stantian BB Honduras	Bonaire, Sint Eustatius and Saba	BQQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
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Souvert Island			Guinea		Nenal			
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