



*Please select: MUDRA
NON MUDRA

DST-RETAIL DST- ALTERNATE DSA INSTITUTIONAL
BRANCHES PB VB JO (CASA)

For Bank Use Only

- Personal Loan
 Business Loan
 Doctor Program

Facility Application No.:

Date:

CREDIT FACILITY APPLICATION FORM
(To be Filled by applicant only)

I. INTRODUCTION

1. ICICI Bank Limited ("ICICI Bank") – Branch / Office address:
2. All applicants and co-applicants [collectively, "the Applicant(s)", which expression shall, as the subject or context may admit or require, mean any or each of the Applicant(s)- whether individuals, proprietary concerns, partnerships, Hindu Joint Family, societies, trusts or private/public companies or any other bodies or associations (whether incorporated or not), who wish to either avail of financial assistance detailed below (the "Facility") from ICICI Bank for any purpose specified below in this Application Form (the "Purpose") are required to fully fill-in and submit this Application Form (and along with all other necessary details and documents) to ICICI Bank for applying for the same.
3. ICICI Bank shall be entitled at its sole and absolute discretion to reject/approve any Application Form submitted by the Applicant(s).
4. Upon consideration of the Application Form and all other additional documents necessary or required for consideration of the Application Form, submitted by the Applicant(s), and if the same is to the satisfaction of ICICI Bank, ICICI Bank shall disburse the requested Facility to the Applicant(s).
5. The Applicant(s)'s request for the Facility vide this Application Form, and the sanction of the same by ICICI Bank and/or disbursement of the Facility, shall be subject to and governed by "ICICI Bank Limited's (All-India) Standard Terms & Conditions Governing Unsecured Loans (Regular and Pre-Qualified Loans)" registered on Registered on April 15, 2009 with the Sub-Registrar-VII, New Delhi/Delhi vide Registration No. 266 in additional Book No.4 Vol No. 1,402 on page 165 to 173 (hereinafter referred to as the "Standard Terms"), a copy of which has been handed over to the Applicant, as well as the terms and conditions specified/referred to herein.
6. All capitalised terms used but not specifically defined in this Application Form shall have the respective meanings ascribed to them under the Standard Terms.

IIA Details of the Applicant(s) (for individuals/sole proprietary concerns)

Name of Applicant : Father's Name:.....
Residence Address :
Pin:..... Landmark:.....
STD Code:..... Tel.:..... Fax:..... Mobile:.....
E-mail ID :
If self employed, Name of proprietary concern / firm:
Office Address: Same as stated above OR :
Pin:..... Landmark:.....
STD Code:..... Tel.:..... Fax:..... Mobile:.....
E-mail ID :

Address for communication Residence Office address as stated above (please select)

IIB Details of the Applicant(s) (non-individuals)

Name of Applicant : Father's Name:.....
Nature Partnership HUF Trust Society Private Company Public Company (Please tick 3)
 Others (Please Speciy)
Principal Office/Regd. Office Address :
Pin:..... Landmark:.....
STD Code:..... Tel.:..... Fax:..... Mobile:.....
Branch or Local Office Address :
Pin:..... Landmark:.....
STD Code:..... Tel.:..... Fax:..... Mobile:.....

Address for communication Principal /Registered. Office Address Branch or Local Office Address above (please select)

Contact Person Name :
Designation:..... Tel.:..... Fax:..... Mobile:.....

(Pls. sign here)
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(Pls. sign here)
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IIC Details of the Co-Applicant(s)/Guarantor(s) (for individuals/sole proprietary concerns)

Name of 1st Applicant /third party Guarantor :

Residence Address :

Pin:..... Landmark:.....

STD Code:..... Tel.:..... Fax.:..... Mobile:.....

E-mail ID :

Name of 2nd Applicant /third party Guarantor :

Residence Address :

Pin:..... Landmark:.....

STD Code:..... Tel.:..... Fax.:..... Mobile:.....

E-mail ID :

IID Details of the Co-Applicant(s)/Guarantor(s) (non-individuals)

Name of 1st/2nd Co-Applicant /third party Guarantor :

Nature Partnership HUF Trust Society Private Company Public Company (Please tick 3)
 Others (Please Specify)

Principal Office/Regd. Office Address :

Pin:..... Landmark:.....

STD Code:..... Tel.:..... Fax.:..... Mobile:.....

Branch or Local Office Address :

Pin:..... Landmark:.....

STD Code:..... Tel.:..... Fax.:..... Mobile:.....

Address for communication Principal /Registered. Office Address Branch or Local Office Address above (please select)

Contact person Name :

Designation:..... Tel.:..... Fax.:..... Mobile:.....

Note: In case any one or more of the Applicant(s)/Guarantors is/are a Partnership firm/ company / society / trust/ any association of persons (whether incorporated or not), then details as to the name, address, nationality and details of all the partners/directors/ trustees/management is to be provided along with this Application Form on a separate letter head of the Applicant(s)/Guarantors.

III DETAILS OF THE FACILITY AND OTHER CHARGES**Facility in the nature of : Rupee Loan**

Facility amount: Not exceeding ` In Wordsonly.

Rate of Interest:% per annum In Wordsonly.
 (plus applicable interest tax or other statutory levies) payable on the date(s) specified in Section below in relation to repayment of the Facility.

Tenure:.....

Processing fee: Rs In Words.....only.

(Plus applicable taxes or other statutory levies, if any.)

Note:The processing fee is one time fee and is collected by ICICI bank for the purpose of appraising the application for the facility and the same is independent of the outcome/ result of such appraisal.

Purpose of the Facility:

Facility is to be disbursed to :

Name: Amount:

Disbursement Mode:

Direct credit to a/c no.

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Bank Branch

IFSC MICR

Payment through Cheque Other Charges:

Note: Fees/charges paid by deducting the Facility, then ICICI Bank shall disburse an amount reduced by the amount of fees/charges; however, the Applicant shall be liable for the entire Facility amount.

Repayment

Amount of each Installment: ` In Wordsonly.

No. of Installments Due date(s) : day of each successive month.

Advance EMI count

First Due Date: Last Due Date:

Note: The Facility and applicable interest shall be payable/repayable by the Applicant(s) to ICICI Bank as per the aforementioned schedule notwithstanding the date(s) of disbursement by ICICI Bank to the person(s) as mentioned above.

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Mode of payment / repayment of the Installments

Please select any one of the options mentioned below:

- by post-dated cheques ("PDC" method)
- by the Electronic Clearing System (Debit Clearing), as notified by the RBI ("ECS method")
- by direct debit from the applicant/s' bank account with ICICI Bank ("Direct Debit method/ Reduction against Salary")
- by deduction from the applicant/s' salary ("Salary Debit method")
- Direct payment by cash / cheque / draft in favour of ICICI Bank
- any other method (please specify)

Details of post-dated cheques submitted to and in favour "ICICI Bank Ltd. for Loan A/c of <name of first applicant>"

S.No.	Cheque No.	Date	Amount

Prepayment charges

Prepayment charges: 5 % of the then outstanding amount of the Facility, or any other rate as stipulated by ICICI Bank from time to time.

GST and all other applicable taxes / statutory levies, if any, will be charged additionally.

* If Others, pls specify.....(The payment charges offer as specified shall only be applicable for closure of Loan with own funds. In case of top-up loan or balance transfer, charges of 5% of Principal Outstanding shall be applicable.)

Charges per EMI Bounce	Rs 400, (Plus applicable taxes or other statutory levies, if any.)
Repayment Mode Swap Charges	Rs 500, (Plus applicable taxes or other statutory levies, if any.)
Penal interest (applicable on payment defaults)	24% p.a. plus applicable taxes or other statutory levies, if any.
Cheque Pick -up Charges	Rs 150, (Plus applicable taxes or other statutory levies, if any.)
Charges for EMI paid in Cash	Rs 100, (Plus applicable taxes or statutory levies, if any.)

Note:

- The charges / interest rate(s) specified in this Application Form and / or the other Transaction Documents in relation to the Facility are non-refundable in nature and the rates are changeable, at the discretion of ICICI Bank, from time to time. ICICI Bank shall endeavour to give notice of such changes.
- The charges for missed due date shall be payable by the Applicant/s to ICICI Bank under the ECS method, Direct Debit method, the Salary Debit method and any other payment method selected by the Applicant/s (except the PDC method) for every instance that Instalment/s is/are not paid to/received by ICICI Bank in accordance with the repayment schedule specified above (irrespective of the reasons for such non-payment/non-receipt).
- The cheque re-presentation charges shall be payable in each instance that any post-dated cheque is dishonoured (under any of the payment modes) and consequently represented OR in each instance that a post-dated cheque is presented when any Instalment/s is/are not received by ICICI Bank by/upon issue of debit instructions under the ECS method or Direct Debit method or any other payment method (other than the PDC method) selected by the Applicant/s for any reasons whatsoever.
- GST and all other applicable taxes / statutory levies, if any, will be charged additionally.
- Part prepayment facility is not available in Personal Loan.
- Prepayment of the loan is possible any time during loan tenure after payment of 12 or more EMIs..

DECLARATIONS BY THE APPLICANT(S)

- I/We declare that all the particulars and information and details given/filled in this Application Form are true, correct, complete and up-to-date in all respects and that I/We have not withheld any information whatsoever.
- In addition to the representations, declarations, warranties and confirmations given by me/us in this Application Form, I/we do hereby represent, warrant, make and confirm to ICICI Bank each of the representations, declarations, warranties and confirmations set out in the Standard Terms (as defined below) and do hereby further represent, warrant and confirm to ICICI Bank that each of such representations, declarations, warranties and confirmations are, true, correct, valid and subsisting in every respect as of the date of this Application Form, and all such representations, declarations, warranties and agreements shall survive the execution and delivery of this Application Form, the provision of the Facility pursuant to this Application Form and the repayment/payment in full of the Facility and all monies in respect thereof.
- I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or properties and/or any criminal proceedings have been initiated and/or are impending against me/us and that I/we have never been adjudicated insolvent by any court or other authority. I/we have not taken any action and no other steps have been taken or legal proceedings started by or against me/us in any court of law / other authorities for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for my/our assets.
- I/We confirm that I/we shall not use the Facility (or any part thereof) for any improper/illegal/unlawful/ speculative/ capital market related activities and shall apply the Facility (or any part thereof) only for the limited purposes specified herein. The Applicant shall use the proceeds of the Facility for the Purpose and shall, if the Bank so desires, furnish a certificate and/ or such other valid proofs (including without limitation valid invoices, bills, receipts, acknowledgments, etc.) to the satisfaction of the Bank, in the format and manner acceptable to the Bank, affirming that the Facility has been utilized for the Purpose. If for any reason the Borrower finds itself unable to comply with this condition, it shall immediately inform ICICI Bank in writing of the same and the reasons there for and shall, unless otherwise agreed to by ICICI Bank, repay forthwith the outstanding balance of the Facility together with interest and all other monies payable in respect thereof.
- Except to the extent disclosed to ICICI Bank no director or a relative/near relation (as specified by RBI) of a director of a banking company (including ICICI Bank), including directors of Scheduled Cooperative Bank, directors of subsidiaries/trustees of mutual funds/venture capital funds set up by the financing bank or other banks (including ICICI Bank) or a relative/near relation (as specified by RBI) of a senior officer of ICICI Bank (as specified by RBI) is: a partner of our concern, or a trustee, member, director, manager, employee of our concern, or of our subsidiary, or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.
- I/We undertake to inform ICICI Bank regarding any changes whatsoever in my/our addresses as specified here in above or my employment/profession and to promptly provide such further information that ICICI Bank (or its designated group companies or agents or representatives) may require.
- I/We authorize ICICI Bank and all its group companies and their agents to exchange, share or part with all the information relating to my/our loan details and repayment history to other ICICI Bank group companies, banks, financial institutions, credit bureaus, agencies, statutory bodies etc. as may be required or as they may deem fit and shall not hold ICICI Bank (or any of its group companies or its/their agents) liable for use/sharing of this information.
- I/We have fully read and understood the Standard Terms copy of which has been provided to me/us.
- I/We acknowledge and agree that the grant of the Facility by ICICI Bank to me / us shall be subject to compliance by me / us of the Standard Terms and the terms and conditions set out under this Application.

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SCHEDULE I / The Standard Terms shall stand modified as follows:

Clause 30 stands modified as follows;

The Bank reserves the unconditional right to cancel the Limits advanced/ to be advanced under the Transaction Documents (either fully or partially) without giving any prior notice to the Borrower, on the occurrence of any one or more of the following:

- (i) in case the Limits/part of the Limits are not utilised by the Borrower; or
- (ii) in case of Deterioration in the Creditworthiness of the Borrower in any manner whatsoever; or
- (iii) in case of non-compliance of the terms and conditions of the Transaction Documents.

For the purpose of this clause, Deterioration in the Creditworthiness shall mean and include without limitation, the following events:

- (a) downgrade of the rating of the Borrower by a Credit Rating Agency;
- (b) inclusion of the Borrower and/or any of its Directors in the Reserve Bank of India's willful defaulters list;
- (c) closure of a significant portion of the Borrower's operating capacity;
- (d) decline in the profit after tax of the Borrower by more than fifteen percent;
- (e) any adverse comment from the Auditor; and any other reason/ event in the opinion of the Bank constituting or which may constitute Deterioration in the Creditworthiness;

Execution/Signature/Affixation of thumb print by/of the Applicant and Co-Applicant

Signature (Applicant)

Signature (Co-applicant 1)

Signature (Co-applicant 2)

Name:.....

Name:.....

Name:.....

In case of partnership / HUF / association of persons:

For and on behalf of and each of the following partners/ members of the firm /HUF/association:*

** Name Signature

* Names of all partners/members to be specified.

** Signature by all the partners/members is required unless a letter of authority is executed by all partners/members in favour of the signatories.

In case of company/society/trust

for and on behalf of [.....]

Name of the Authorised signatory

Designation:

Date:

Place:

Name of the Authorised signatory

Designation:

Date and details of the authority letters or resolutions, if any, authorising the borrowing and / or execution of this Application Form:

1. Date: Passed/issued by:

2. Date: Passed/issued by:

2 For individuals / sole proprietors

3 For individuals

TEAR-AWAY ACKNOWLEDGMENT
(to be given to/retained by the Applicant)

Sr. No. _____

Dear Sir(s)/Madam:

This is to acknowledge receipt of your Credit Facility Application Form and thank you for the same. If considered, our representative/s shall be in touch with you in connection with the same.

DSE Signature _____ DSE Name: _____ DSA Name: _____

SE Phone No: _____ Location: _____

DSA Stamp: _____

[1] For individuals/sole proprietors