



APPLICATION FORM

"All fields have to be filled, please tick on appropriate options and same can be multiple ticks if applicable.

For physical/offline submission of application form - Form to be filled in English and BLOCK letters with black pen only

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F) Education Loan	iSmart : Domestic International Excluding iSmart Institutes PO Program Education Loans
	Subsidy Schemes : CSIS Padho Pradesh Dr. Ambedkar Others (Please specify)
G) Credit Card :	Commercial Credit Card Business Credit Card Corporate Credit Card
Amount Requested	₹ Term in Months
Amount Requested	₹
Type of Interest	Fixed Floating Partly Fixed and Party Floating (For Home/Mortgage Loan only)
Existing LAN	
Existing bank a/c no	

COMMON CUSTOMER DECLARATION

DECLARATIONS BY THE APPLICANT/CO- APPLICANT/GUARANTOR:

I/ We hereby declare and confirm that:

- 1. All the information (including any indebtedness and statutory dues related information), documents and details provided by me/us in the application form (whether submitted electronically or physically) are true, complete and up-to- date in all respects and no material information has been withheld or concealed by me/us. I /We undertake to keep ICICI Bank ("Bank") informed of any changes in any of the information/ details provided by me/ us.
- 2. I/ We am/ are aware that loan (if sanctioned) shall be governed and subjet to the terms and conditions as contained in the loan agreement and other transaction documents.
- 3. The Bank has the sole discretion to accept or reject my/ our application as per its internal policies and the applicable laws. I/We agree that the Bank shall not be held responsible for such rejection and/ or any costs, losses or other consequences caused because of such rejection.
- 4. I/We authorize Bank, its group companies, representatives, agents and any third parties appointed by the Bank to conduct enquires and verification in relation to the application form as it/ they may consider necessary.
- 5. No insolvency proceedings 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.
- 6. I/We consent for receiving information from the central Know Your Customer (KYC) registry through available modes of communications including SMS/ WhatsApp/ email on my/ our registered number/ email address.
- 7. No payment(s) either in cash or otherwise in any other manner has/ ave been made by me/ us to the executive collecting this application form or to any other representative of the Bank.
- 8. Except to the extent disclosed to the Bank, no Chairman / Managing Director or director or a relative/near relation, as specified by RBI, of a Chairman / Managing Director or director of a banking company (including the Bank and its subsidiaries) or mutual funds/venture capital funds or a relative/near relation, as specified by RBI, of a senior officer of the Bank, as specified by RBI, is: a partner of its concern, or a trustee, member, director, manager, employee of its concern, or of its subsidiary, or its holding company, or a guarantor on its behalf, or holds substantial interest in its concern or its subsidiary or holding company. (Please tick Yes, No as acceptable): Sometime of the purpose of this clause the terms "relative", "near relation" & "senior officer" shall have the same meaning ascribed to them under the RBI master circular on Loans and Advances dated July 1, 2015, para 2.2.1.8 and shall include any amendments made thereto.
- 9. The Bank and its group companies reserve the right to retain the application form and all other documents including photographs in accordance with the relevant internal policies and the applicable laws.
- 10. I/We authorize the Bank to share the application form with its affiliates/group companies for appraising the loan and such group companies/affiliates may contact me/us for offering their loan facility required by me/us. Approval of the loan application and disbur ements thereunder shall be made by such affiliates/group companies, at its sole discretion.

 (Please tick Yes, No as acceptable):

 Yes No

☐ Yes ☐ No ☐ Others (please specify your choice) (Please tick Yes, No, or others as acceptable);

- 12. I/ We further agree and confirm that the any document(s) submitted by me/us to the Bank in electronic form shall only be submitted through my/ our registered email address and any such document(s) sent by me/us through my/ our registered email address can be relied upon by the Bank for considering my/ our application.
- 13. I/We understand that electronic/telephonic/digital channels are not secured mode of transmission and may be subject to tampering and unauthorized access, fraudulently or mistakenly written, altered or sent, not be received in whole or in part by the intended recipient, may reach you/us in a jumbled state or in a manner or shape that it may be misunderstood. I/We hereby agree to bear all risks and responsibility with respect to the Bank acting on the basis of such information/ document(s) furnished over aforesaid medium.
- 14. Consent to Aadhaar based authentication/ verification: I/ We voluntarily submit my/ our Aadhaar details to the Bank for the purpose of establishing my/ our identity /address proof to open account /process instructions/ facilitating affixation of Aadhaar based digital signature in my/ our name or as an authorised signatory. The purpose of collecting Aadhar has been explained to me/ us in local language. Upon authentication, UIDAI may share with the Bank information in nature of my/ our demographic information (including photograph) which the Bank may use for the aforesaid purpose. I/ We consent for sharing my/our Aadhaar detail with UIDAI, NPCI, regulatory or statutory authorities as required under applicable laws. I/We have been informed that my/our biometric information will not be stored by the Bank.
- 15. I/We acknowledge that the request for cancellation of the loan must be given before first instalment and that any such request, if made after the disbursement of the first instalment, shall be treated as a request for loan foreclosure."
- 16. The GSTIN number provided by me/ us can be used by the Bank for the purposes of charging GST and reporting of transactions on the GSTN portal and for other related aspects as may be required under the applicable laws.
- 17. If after repayment of the loan, the amount lying in the loan account maintained by the Bank is less than or equal to Re.1, the Bank reserves the right to appropriate such amount and utilize the same in the manner it deems fit.
- 18. I/ We authorize the Bank/ its group companies/ agents/ representatives to verify my/ our information with credit bureaus, agencies, auditors, RBI, other statutory authority, service providers and such other third parties as it/ they deem necessary and disclose, exchange, share with the RBI or any other authority including but not limited to credit bureaus, credit information companies, or any other third party all the information and details relating to the name, my/ our credit information including payment history, financial assistance extended/ to be extended to me/us, my/ our existing loans and/ or repayment history and such other information as may be deemed necessary.
- 19. That I/We are aware that the loans (if sanctioned) shall also be governed by certain terms and conditions, including terms as available on the website www.icicibank.com and other transaction documents. I/We have read, understood and agreed to abide and comply with the same, including changes made from time to time.
- 18 A. For electronically submitted application form I/We confirm that by submitting this application form and applying for the product through Bank's website www.icicibank.com ("ICICI Bank Portal"), and clicking on 'Accept'/Agree and Proceed icon/button and/or by submitting one-time password received on my/our registered mobile number and/or by affixing electronic signature (e-sign) or digital signature certificate, I/We have read, understood and agreed to abide and comply with the same, including changes made from time to time.

Terms specific to Credit Card -

- For cash withdrawals interest will be charged from the day of transaction and no free credit period will be provided.
- The card application shall continue to be valid for any replacement card provided at the time of closure/renewal.
- 20. I/ We understand that any reference to terms such as preliminary application form, preliminary credit appraisal form, appraisal application form, preliminary credit facility application form, facility application form and/or any other application form in any of the transa tion documents, as the context may require, shall refer to this application form.
- 21. In compliance with the rule 9B of the Prevention of Money Laundering (Maintenance of Records) Rules, you are required to intimate us if there is any change in your KYC details along with updated documents (i.e. address, contact details, profile, etc.) within a period of 30 days from the date the change was made. Once you intimate us, we will make necessary changes in our records. Any update can be intimated to the Bank by visiting the nearest asset servicing branch

	CONSENT FOR ICICI BANK
A)	I/ We, unconditionally and irrevocably, authorise (i) the Bank, (ii) its group companies, (iii) its agents, (iv) its representatives and/or (v) third parties engaged by the Bank, to: collect, access, store, use, share, exchange and process all information and records (including personal information) received (from me and/or external sources), for (i) designing, improving and providing the product and services, (ii) analysis & verification, and/or (iii) credit assessment.
	Yes No Others (please specify your choice) (Please tick Yes, No, or others as acceptable);
B)	We authorize the Bank/ its group companies/ agents/ representatives to verify my/ our information with credit bureaus, agencies, auditors, statutory/regulatory authorities, service providers and such other third parties as it/ they deem necessary and disclose, exchange, share with the RBI or any other authority including but not limited to credit bureaus, credit information companies, or any other third party all the information and details relating to the name, my/ our credit information including payment history, financial assistance extended/ to be extended to me/us, my/ our existing loans and/ or repayment history and such other information as may be deemed necessary.
C)	MARKETING CONSENT The Bank would like to use your personal details in the application form/registration form from time to time to send you marketing information to inform you about product, services or promotional offers that are offered by the Bank on its own and in collaboration or through tie-ups with partners/third parties. By opting into the following methods of communication, you confirm that Bank may contact you for these purposes in one or more of the following ways:
	By Email By WhatsApp By Social Media By SMS/Text By Telephone/Call Yes to marketing by all of the above No to marketing by all of the above The Bank would like to share your personal details in the application form/registration form with its group entities/partners of the Bank so that group entities/partners of the Bank may from time to time sent you marketing information to inform you about the products, services or promotional offers that are offered by the group entities/partners in collaboration with the Bank. By giving your preference below you either allow or disallow the Bank to share your personal details in the application form/registration page :
	Yes, I would like the Bank group companies to contact me Yes, I would like Partners of the Bank to contact me No for both
	You can proactively opt-out of this any time or update your preferences by visiting our branches or by calling us, please also see our privacy notice for more information in relation to how we collect and use your personal information for EU data subjects: https://www.icicibank.com/nri-banking/RHStemp/privacy-notice-eu-users.page / for domestic customers: https://www.icicibank.com/privacy.page.
D)	I hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and is not speculative or illegal in any manner. I also declare that funds under the facility will not be used towards purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds. I further agree, confirm and undertake that the purpose of use of funds under the Loan shall not be changed in any manner during the tenor of the Loan; or that such change in purpose shall take place only with the prior written permission of ICICI Bank. I agree that any breach or default in complying with all or any of the aforesaid undertaking(s) will constitute an event of default under the facility document.
	Consent for Opening New Savings / Current Account
	Type of Account Saving Current Account in the name Applicant Co-Applicant
	* Nominee Details for Savings Account
	Relationship with Applicant: Father Mother Spouse Nominee Date of Birth: D D M M Y Y
	Note: Option is available to change nominee details post account opening
	I am aware that repayment will be taken from newly opened account
	• I am a tax resident of only India (This information is required to be collected as per the Income Tax Act 1961 to comply with FATCA & CRF regulations. We will continue to report the above information "As is" till we receive any change request from you)
	For Electronically Submitted Application Form
	This application form has been authenticated by me/ us by submitting one- time password received on my/ our registered mobile number.
	Signature and Stamp
	Affix Recent passport Size Colour Photograph of Applicant with Signature across Affix Recent passport Size Authorised Signature/Applicant/Co-Applicant/Guarantor Signature
	Date: DD/ MM/YY
	For Office Use Only
	Sourcing Details
(Channel Type Branch DMA DDSA Connector Sales Executive Online Direct Alternate
E	Emp. Name* (*Mandatory for all cases referred by other than Product Sales resource) Emp. ID*
C	Channel / Branch Name
В	BSM/RM Emp ID CRM ID** (**CRM ID is mandatory for all except DMA/DDSA sourced cases)
D	OME ID*** Promotion Code (***DME ID is mandatory for all branch/connector/online sourced cases)
C	Summer Code
_	Channel Code Company Code Customer Code Customer Code Customer Code Pricing Code

Product Type			
Home/Mortgage Loan Car Loans	Two Wheeler Loans Comm	ercial Business Loan [Personal Loan Business Loan Education Loan
	Acknowledgement (To l	oe given to the appli	cant)
Application Form No :			Date : <u>DD / M M / Y Y</u>
Dear Sir/Madam, we acknowledge that we have receive application will be disposed off within a period of 15 december 15 decembe			resentatives shall be in touch with you in connection with the same. The ion of ICICI Bank.
DMA Name	Employee ID/RM ID		_ Employee Name/RM Name
DSE Name			
			Authorised Official//Person
per 'check list' provided)	(MSME Borrower) is as below: (from the date o		lication is complete in all respects and is accompanied by documents as
Up to 5 lakh Above 5 lakh and up to 25 lakh		within 2 weeks within 3 weeks	
Above 25 lakh		within 6 weeks	
Ac	knowledgement of processing fee	s applicable for Hom	ne/Mortagge Logn
Non-refundable processing fees: ₹			
Cheque No.	Dated D D M M Y	only) V Drawn on Bank & Br	ranch
Payment Reference No (Online Payment)			
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The processing fee is a one-time non-refundable fee such appraisal. Please note that the processing fee is payable at the			on for the facility and the same is independent of the outcome / result of que / Demand Draft payable at favouring
			nk. Please ensure to mention your 'Application Form Number; Name' &
	Disbursement of H	ome/Mortgage Loan	
You can take disbursement of the loan after the propositive. For Credit Card	erty identified has been technically appraised,	the legal documentation af	ter completed and you have invested your share of the total transaction
	Acknowledgement (To I	ne given to the an	nlicant)
Application Forms No.	•	se given to the app	Date: DD/MM/YY
Application Form No:		0(0) 1	Dute . 358224852233
Received application for an ICICI Bank Credit Card, c	liong with the requisite know Your Customer (r	(YC) documents, from :	
MIL/MS.			Application Number
Date D D M M Y Y Sales Executive No	ame		7 ppiledion (dans)
I have shared the Most Important Terms & Condition Dear Customer,	s (MITC) along with the Credit Card application	form.	SE ID:
Please SMS 'CCAPP <space><13-digit application for send the SMS in above format to enable the application post the submission of completed docur an existing ICICI Bank account holder, you can track New Application. T&C apply.</space>	cation processing. This will assist us in repor ments. To know the status, please call our Cu	ting the status of your stomer Care. If you are	35.10.
Your ICICI Bank Credit Card application processing mapplication will be kept with the bank for the record in		ubmitted along with the	X Signature of Sales Executive
Safety tips:-			
Always write the date and purpose for which you	ou are submitting the self-certied KYC docume	nts	
Always share your functional e-mail ID with us;	a lot of sensitive information such as statemer	its, PINs, OTP request etc. sh	hall be communicated through e-mail
 Never share your e-mail ID and password with Be safe; make digital payments 	others as it increases the risk of your informati	on being compromised	
- De sure, make digital payments			

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1800 1080 To opt for any banking solutions

DESCRIPTION OF CHARGES

Loan Processing Charges (Non Refundable)	plus applicable taxes (including GST) and other statutory levies, if any. The processing/login fee is a one-time non-refundable fee and is collected by the Bank for the purpose of appraising the Application for the Facility and the same is independent of the outcome/result of such appraisal. The processing/login fee is payable at the time of submitting of the Application, by way of Cheque/Demand Draft favoring the Bank and/or such other mode as may be acceptable to the Bank.
Administrative Charges	0.25 % of Facility Amount or ₹ 5000/- whichever is lower plus applicable taxes. (The Administrative charges are a one-time non-refundable charges collected by the Lender for the purpose of appraising the valuation and legal verification of property to ascertain suitability of accepting the property for mortgage and the same is independent of the outcome /result of such appraisal. Please note that the administrative charges are payable at the time of disbursement of the Facility)
Commitment charges / Non utilisation fee (Applicable for Overdraft Facility)	Minimum 30% utilization required on a quarterly average basis. Charge of 0.5% will be levied on the deficit amount*. * Not applicable for salaried customers
Part Prepayment Fees	Nil
Part Prepayment Fees Prepayment Charges	1. For the Facility with Fixed Interest Rate at the time of prepayment: a) 2% on Home loan, Home improvement loan, Land loan and Top up on home loan on amount prepaid and on all amounts tendered by the Borrower(s) towards prepayment of the Facility during last 1 year from the date of final prepayment. b) 4% on Non-home loan (i.e. Loan Against Property, Non Residential Premises, Lease Rental Discounting, Non Home Loan Top Up, Retail Trade Finance, Overdraft) on amount prepaid and on all amounts tendered by the Borrower(s) towards Prepayment of the Facility during the last one year from the date of final prepayment. c) Nil Prepayment charges on fixed rate loans if loan is booked under priority sector lending and Borrower(s) type is Small or Micro & Loan amount is less than or equal to Rs. 50 lacs. 2) For the Facility with Adjustable Interest Rate at the time of prepayment: a) Nil prepayment charges on home loan, home improvement loan and land loan. b) Nil prepayment charges on top up on home loan where the Borrower(s) is individual and the end use of the loan facility is other than business purpose. c) 2% on top up on home loan on amount prepaid and on all amounts tendered by the Borrower(s) towards prepayment of the Facility during the last one year from the date of final prepayment where the loan is given to individual Borrower(s) for business purpose and to Non-Individual Borrower(s) for all purpose. Nil prepayment charges will be applicable to individual Borrower(s) if loan is booked under priority sector lending and Borrower(s) type is Micro or Small Enterprise. d) Nil prepayment charges on Non-home loan (Loan against property, Non Residential Premises, Lease Rental Discounting, Non Home Loan Top Up, Retail Trade Finance, Overdraft) where loan is given to Individual Borrower(s) and the end use of the Facility is other than business purpose. e) 4% on Non-home loan (Loan Against Property, Non Residential Premises, Lease Rental Discounting, Non Home Loan Top Up, Retail Trade Finance, Overdraft) on amount prepai
	the last one year from the date of final prepayment where the loan is given to individual Borrower(s) for business purpose and to non-individual Borrower(s) for all purpose. Nil prepayment charges will be applicable to individual Borrower(s) if loan is booked under priority sector lending and Borrower(s) type is Micro or Small Enterprise. f) Nil prepayment charges on Money Saver Account.
Conversion charges	For all floating (adjustable) rate linked term loan to Fixed or floating (adjustable) Rs. 3,000. For Overdraft - 0.5% of the principal outstanding Semi Fixed / Fixed Interest Rate to Adjustable Interest Rate - 2% of the principal outstanding
Cheque/ECS/NACH dishonor Charges, per transaction	₹ 500/- charges per bounce/return/dishonor of cheques and /or any payment instruction including AD / ECS / NEFT / E-Cheque or such other amount as may be specified by the Bank from time to time and it shall be levied as per the discretion of the Bank. The applicable taxes and/or other statutory levies shall be levied over and above charges charged by the Bank.
Property Document retrieval charges	# FOO/ also and look to the town and other state to a look of the second
. roperty Document redieval charges	₹ 500/-plus applicable taxes and other statutory levies, if any.
Cheque/Repayment mode swap charges	₹ 500/-plus applicable taxes and other statutory levies, if any.
Cheque/Repayment mode swap charges Penal Charge for late payment Penal Charges in the event of default/delay in payment/repayment	₹ 500/-plus applicable taxes and other statutory levies, if any Term Loan − 5% per annum will be charged on the overdue EMI until repayment plus applicable taxes which may be payable pursuant to the applicable laws and terms and conditions. Over Draft − 5% per annum on the overdue amount and/or overdrawn amount from due date till the date of actual payment plus applicable taxes which may be payable pursuant to the applicable laws and terms and conditions. Penal Charges shall be equal to 5% per annum on the overdue sum from the due date to the actual payment date plus applicable taxes or
Cheque/Repayment mode swap charges Penal Charge for late payment	₹ 500/-plus applicable taxes and other statutory levies, if any Term Loan − 5% per annum will be charged on the overdue EMI until repayment plus applicable taxes which may be payable pursuant to the applicable laws and terms and conditions. Over Draft − 5% per annum on the overdue amount and/or overdrawn amount from due date till the date of actual payment plus applicable taxes which may be payable pursuant to the applicable laws and terms and conditions.
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Note: Goods and Services Tax and other govt. taxes, levies, etc. applicable as per the prevailing rate will be charged over and above these charges.

The above mentioned charges are subject to change. For the latest Home Loan charges, please get in touch with ICICI Bank representative.

For the detailed Terms & Conditions governing facilities for/against properties, please visit to our website www.icicibank.com or get in touch with ICICI Bank representative.

