

Personal Details - Non Individual

Type of Applicant Applicant Co-Applicant Guarantor

Entity Name

Date of Incorporation

Constitution Partnership Private Ltd. Public Ltd. Public Sector Government LLP Multinational
 Others (Please Specify)

Nature of Business Manufacturing Trading Services Retailing Agriculture Stock Broker Real Estate

Legal Entity Identifier Number

Corporate Identity Number

Contact Details

Gross Annual Turnover Gross Annual Income

PAN Number

Name of other partners/trustees/directors/adult members of HUF

1. Name DOB Nationality
 Address

2. Name DOB Nationality
 Address

3. Name DOB Nationality
 Address

4. Name DOB Nationality
 Address

5. Name DOB Nationality
 Address

Principal /Registered Address (Address, Pin, Landmark, State, Fax)

House/Plot No		Floor		Apartment/Building Name	
Street/Road					
Landmark				City	
District	State			Pin-code	

Country Name

Ownership and Control

Business/Communication Address [same as Principal / Registered Address Yes No (if No, please fill below)]:

House/Plot No		Floor		Apartment/Building Name	
Street/Road					
Landmark				City	
District	State			Pin-code	

Country Name

Ownership and Control

GSTIN Related Details (To be filled if GST registered)

Beneficiary of GST Applicant Co-Applicant GST Registration Number

Type of Industry

Small Business Farming Retail Trade Steel Cement Real Estate & Construction Transportation Import/Export Gems & Jewellery
 Textile Hospitality FMCG Mining Financial Service Telecom Power Electronic Sector Health Care
 Others.....

Type of Facility/ Purpose of Loan

A) Home/Mortgage Loan Home Loan Land Loan Land Loan purchase date Home / Mortgage Loan Land+Construction
 Home Improvement Loan Top Up LAP-Residential LAP-Commercial Non Residential property Lease Rental Discounting
 Others

Balance Transfer Normal Express BT BTHNI Top Up on BT

B) Car/Two Wheeler Loan **I. Type of Product** New Used BT/Top-up Refinance **II. Use of Vehicle** Personal Use Commercial Use

C) Personal Loan Education Travel Occasion in Family Purchase of Household/Electronic Goods Home Renovation/Extension Medical

D) Business Loan Business Expansion Working Capital Purchase of Plant & Machinery Others (Please specify).....

E) Commercial Business Loan Commercial Vehicle Loan : New Used Construction Equipment Loan : New Used
 Medical Equipment Loan : New Used

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.

Affix Recent
passport Size
Colour Photograph of
Applicant
with Signature across

Signature and Stamp

Authorised Signature/Applicant/Co-Applicant/Guarantor Signature

Date : DD / MM / YY

For Office Use Only

Sourcing Details

Channel Type	<input type="checkbox"/> Branch <input type="checkbox"/> DMA <input type="checkbox"/> DDSA <input type="checkbox"/> Connector <input type="checkbox"/> Sales Executive <input type="checkbox"/> Online <input type="checkbox"/> Direct <input type="checkbox"/> Alternate										
Emp. Name*	<input type="text"/>										
	(*Mandatory for all cases referred by other than Product Sales resource)										
Emp. ID*	<input type="text"/>										
Channel / Branch Name	<input type="text"/>										
BrokerID/Branch SOL ID	<input type="text"/>			BSM/RM Emp ID	<input type="text"/>			CRM ID**	<input type="text"/>		
	(**CRM ID is mandatory for all except DMA/DDSA sourced cases)										
DME ID***	<input type="text"/>			Promotion Code	<input type="text"/>			Promo Code	<input type="text"/>		
	(***)DME ID is mandatory for all branch/connector/online sourced cases)										
Channel Code	<input type="text"/>			Company Code	<input type="text"/>			Customer Code	<input type="text"/>		
DMA Code	<input type="text"/>			Surrogate Code	<input type="text"/>			Pricing Code	<input type="text"/>		

Product Type

Home/Mortgage Loan Car Loans Two Wheeler Loans Commercial Business Loan Personal Loan Business Loan Education Loan

Acknowledgement (To be given to the applicant)

Application Form No :

Date : DD/MM/YY..

Dear Sir/Madam, we acknowledge that we have received the Application Form and thank you for the same. If considered, our representatives shall be in touch with you in connection with the same. The application will be disposed off within a period of 15 days, subject to submission of documents by the applicant/s, to the satisfaction of ICICI Bank.

DMA Name _____ Employee ID/RM ID _____ Employee Name/RM Name _____
DSE Name _____ DMA Stamp _____

Authorised Official//Person

Time frame for Disposal of Loan Application Form (MSME Borrower) is as below: (from the date of receipt, provided your application is complete in all respects and is accompanied by documents as per 'check list' provided)

Up to 5 lakh	within 2 weeks
Above 5 lakh and up to 25 lakh	within 3 weeks
Above 25 lakh	within 6 weeks

Acknowledgement of processing fees applicable for Home/Mortgage Loan

Non-refundable processing fees: ₹ (Rupees _____ only)

Cheque No. Dated DDMMYY Drawn on Bank & Branch _____

Payment Reference No (Online Payment) _____

The processing fee is a one-time non-refundable 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.

Please note that the processing fee is payable at the time of submitting of this Application Form, duly filled in, by way of a Cheque / Demand Draft payable at _____ favouring **ICICI Bank Limited for loan account of "name of main applicant"** and / or such other mode as may be acceptable to ICICI Bank. Please ensure to mention your 'Application Form Number; Name' & 'Mobile number' at back of the cheque.

Disbursement of Home/Mortgage Loan

You can take disbursement of the loan after the property identified has been technically appraised, the legal documentation after completed and you have invested your share of the total transaction value.

For Credit Card

Acknowledgement (To be given to the applicant)

Application Form No :

Date : DD/MM/YY..

Received application for an ICICI Bank Credit Card, along with the requisite Know Your Customer (KYC) documents, from :

Mr./Ms.

Date DDMMYY Sales Executive Name

Application Number

SE ID: _____

X Signature of Sales Executive

I have shared the Most Important Terms & Conditions (MITC) along with the Credit Card application form.

Dear Customer,

Please SMS 'CCAPP<space><13-digit application form number><space><SEID>' to 5676766. We would request you to send the SMS in above format to enable the application processing. This will assist us in reporting the status of your application post the submission of completed documents. To know the status, please call our Customer Care. If you are an existing ICICI Bank account holder, you can track your application through iMobile-Services- Cards Services - Status of New Application. T&C apply.

Your ICICI Bank Credit Card application processing may take a minimum of 10 days. The documents submitted along with the application will be kept with the bank for the record purposes and will not be returned.

Safety tips:-

- Always write the date and purpose for which you are submitting the self-certified KYC documents
- Always share your functional e-mail ID with us; a lot of sensitive information such as statements, PINs, OTP request etc. shall be communicated through e-mail
- Never share your e-mail ID and password with others as it increases the risk of your information being compromised
- Be safe; make digital payments

Call us on:

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
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 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. 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	₹ 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
Penal Charge for late payment	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 in the event of default/delay in payment/repayment of any part of the loan amount on due date	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 other statutory levies, if any.
Charges for Amortisation Schedule	₹ 200/-plus applicable taxes and other statutory levies, if any for physical print out
Charges for Statement of account	₹ 200/-plus applicable taxes and other statutory levies, if any for physical print out
Charge for Prepayment or Foreclosure statement	₹ 200/-plus applicable taxes and other statutory levies, if any for physical print out
Charges for duplicate NOC/No Dues Certificate	₹ 250/- plus applicable taxes and other statutory levies, if any.
Charge for non submission of post disbursement documents	₹ 5000/- plus applicable taxes and other statutory levies, if any. Every month the said charge will be levied from the day the document is due till the same is not submitted.
Charges for non collection of property documents post 60 days from the loan closure date	₹ 1,000/- Every month charges will be levied till collection of documents.
Penal Charges for breach of construction timeline	In case of land loan, the Borrower(s) shall complete the construction of the house within 4 years. If the construction of the house is not completed within 4 years from the first disbursement date the Borrower shall be liable to pay Penal Charges as under - 1% annually on the principal outstanding or ₹ 50,000/- whichever is lower 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. Penal Charges will be levied every year after 4 years till the construction is completed.
Renewal Fee (Applicable for Overdraft Product)	Applicable for Overdraft Product: ₹ 5,000/- Not applicable for Money Saver and Insta OD.
Cash Transaction Charges (for repayment of EMI due in cash at branches)	₹ 100/-plus applicable taxes and other statutory levies, if any.
Information utility charges (Only for corporate cases)	₹ 300/-plus applicable taxes and other statutory levies, if any.
Non-refundable charges under Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI)	₹100/- plus applicable taxes and other statutory levies, if any.
Auction charges for repossessed asset	At Actuals
Charges incurred in filing legal suit	At Actuals
Charges incurred in SARFAESI proceedings	At Actuals
Enforcement charges	At Actuals
Non Maintenance of Mode of Payment charges (NMMP)	₹ 800/-plus applicable taxes and other statutory levies, if any.
Paper advertisement charges	At Actuals
Professional charges (Advocate Charges/Retainer ship Charges)	At Actuals
Repossession charges	At Actuals
Security guard charges	At Actuals

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.