

ICICI BANK LOAN INFORMATION - STRUCTURED GUIDE

1. Education Loan

Eligibility Criteria

- **Nationality:** Indian
- **Age:** 16 to 35 years
- **Academic Record:** Good performance in previous education
- **Qualification:** Completed 10+2 (12th Standard) or Diploma
- **Eligible Courses:** Graduation, Postgraduate Degree, or PG Diploma in Professional Education
- **University Requirement:** Must be listed, recognized, and accredited in India or overseas

Loan Approval Basis

- **Pre-Admission Sanction** (based on eligibility)
- **Entrance Exam Scores** (GRE, GMAT, etc.)
- **12th/HSC Results**
- **Confirmed Admission Letter**

Loan Amount

- **Domestic:** Up to ₹1 crore
- **International:** Up to ₹3 crores

Co-Borrower Requirement

- Father, Mother, Brother, Sister, Spouse, Grandparents, Parents-in-law, Maternal/Paternal Uncle

Security (Collateral Options)

- Property (House/Flat)
- Fixed Deposit (FD)
- Existing ICICI Home Loan (cross-collateralization)

Required Documents

For Student Applicant

1. **Online Application Form** (Duly filled)
2. **Photographs:** Two passport-size photos
3. **Education Proof:** 12th standard mark sheet or latest education certificate
4. **Admission Letter:** Confirmation with course fees (if available)
5. **PAN Card:** Of student and parent/guardian
6. **Residence Proof:** Passport, Driving License, Voter ID, Job Card (NREGA), or other government-issued ID
7. **Age & Identity Proof:** Aadhaar Card, Voter ID, Passport, or Driving License
8. **Income Proof:**
 - **For Salaried Individuals:** Recent salary slips, Form 16
 - **For Non-ICICI Bank Customers:** Last 3 months' bank statements
 - **For Self-Employed Individuals:** Latest Income Tax Returns (ITR) for 2 years

For Co-Applicant/Guarantor

1. **Identity Proof:** PAN Card, Aadhaar, or Voter ID
 2. **Income Proof:** (Based on employment status)
 - **Salaried:** Latest salary slips & Form 16
 - **Self-Employed:** ITR for 2 years, audited financial statements
 3. **Property Documents:** Proof of ownership (if pledged as collateral)
 4. **Fixed Deposit (FD) Documents:** If FD is used as collateral
 5. **Existing ICICI Home Loan Documents** (if applicable)
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2. Gold Loan

Eligibility Criteria

- **Ownership of Gold:** Gold jewelry, coins, or ornaments as collateral
- **Age:** Minimum 18 years

- **Identification Proof:** Passport, Aadhaar, or Driving License
- **Gold Purity:** 18 to 22 karats
- **Loan Purpose:** Usage restrictions may apply
- **Credit History:** Not required (gold acts as collateral)
- **Nationality:** Indian
- **Repayment Tenure:** 6 to 12 months
- **Eligible Occupations:** Self-employed, business owners, homemakers, senior citizens, salaried individuals

Required Documents

1. **Photographs:** Two passport-size photos
2. **Identity Proof:** Passport, Aadhaar, Driving License, or Voter ID
3. **Address Proof:** Passport, Aadhaar, Voter ID, Job Card (NREGA)
4. **Landholding Proof:** If the loan is above ₹1 lakh (for agriculture loans)
5. **Supporting Documents for Allied Agriculture Loans:** Required for loans above ₹2 lakh

3. Home Loan

Eligibility Criteria

- **Income:** ₹20,000 to ₹1 crore monthly; preferred minimum ₹25,000
- **Interest Rate:** 7% to 18% per annum
- **Tenure:** 3 to 30 years
- **Age Requirements:**
 - **Salaried Individuals:** 20 to 65 years
 - **Self-Employed:** 21 to 70 years
- **Employment Stability:** Salaried or self-employed with a stable business track record
- **Credit Score:** 700+ recommended
- **Nationality:** Indian

Required Documents

For Individuals

1. **Identity & Address Proof:** Aadhaar, Passport, Driving License, Voter ID, NREGA Card
2. **Date of Birth Proof:** Passport, Driving License, Voter ID, NPR Letter

For Non-Individuals (Entities like Companies/Businesses)

1. **Identity Proof:** Business Registration Certificate, GST Certificate, Shop & Establishment Act License, Income Tax Returns (ITR)
2. **Address Proof:** GST Certificate, Rent Agreement with utility bill (last 2 months)

Income Proof (Based on Employment Type)

For Salaried Individuals:

1. **Latest Form 16**
2. **Latest Salary Slip (1 month)**
3. **Bank Statements (Last 6 months)**

For Self-Employed Individuals:

1. **Bank Statements (Last 6 months)**
2. **ITR for last 2 years (CA-certified/Audited)**
3. **Profit & Loss Statement & Balance Sheet**
4. **GST Returns for Last 1 Year**

4. Personal Loan

Eligibility Criteria

Age Requirements:

- **Salaried Individuals:** 23 to 58 years
- **Self-Employed Individuals:** 23 to 58 years

Income Requirements:

- **Salaried Individuals:** Minimum ₹30,000 per month

- **Self-Employed:**
 - **Turnover Requirements:**
 - Non-professionals: ₹40 lakh
 - Professionals: ₹15 lakh

Additional Criteria:

- **Credit Score:** 700+
- **Employment Stability:**
 - Salaried: Minimum 2 years in the profession/job
 - Self-Employed: Minimum 5 years in business (3 years for doctors)
- **Residence Stability:** Minimum 1 year at the current residence

Required Documents

1. **Identity Proof:** Aadhaar, Passport, Voter ID, PAN Card
2. **Address Proof:** Aadhaar, Passport, Voter ID, Utility Bills (Electricity, Telephone)
3. **Income Proof:** Salary slips (last 3 months), Form 16, ITR (last 2 years)
4. **Bank Statements:** Last 6 months
5. **Photographs:** Passport-size photos

Conclusion

This structured document provides a well-organized overview of the eligibility criteria, required documents, and loan details for **Education Loans, Gold Loans, Home Loans, and Personal Loans** offered by **ICICI Bank**. This structure ensures easy understanding and efficient processing by a **Retrieval-Augmented Generation (RAG) model** for seamless interaction with an LLM.

Let me know if any modifications are required!