

SPARK BANK

PERSONAL LOAN

- ➔ Wedding loan
- ➔ Holiday loan
- ➔ Home Renovation
- ➔ Car loan

List of documents for Salaried

- Proof of Identity:- Passport / Driving License / Voters ID / PAN Card (any one)
- Proof of Residence:- Leave and License Agreement / Utility Bill (not more than 3 months old) / Passport (any one).
- Latest 3 months Bank Statement (where salary/income is credited).
- Salary slips for last 3 months.
- 2 Passport Size photographs.

List of documents for Self-Employed

- KYC Documents : Proof of Identity; Address proof; DOB proof.
- Proof of Residence:- Leave and License Agreement / Utility Bill (not more than 3 months old) / Passport (any one).
- Income proof (audited financials for the last two years).
- Latest 6 months Bank statement.
- Office address proof.
- Proof of residence or office ownership.
- Proof of continuity of business.

*Conditions apply

*Spark Bank reserves the rights to call upon additional documents at its discretion.

Service Charges & Fees for Personal Loans

Enclosed find the service charges for an Spark Bank **Personal Loan**

- Prepayment of the loan is possible any time during loan tenure after payment of 12 or more EMIs, subject to payment of standard pre-closure charges of 5% + GST
- Pre-closure statement issuance has a Turn Around Time (TAT) of 5 working days, once the request is registered. Interest would be applicable till the time pre-closure request is placed at the Asset Servicing Branch.
- The waiver, if any, of the prepayment charges will be applicable provided:
 - The customer has paid 12 or more EMIs and
 - The pre-payment of the loan is done using customer's own funds (Waiver on pre-payment charges is not applicable in cases of balance transfer)
- Facility of part pre-payment is not available.

Notes:

- GST and other govt. taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges at the discretion of ICICI Bank Ltd.
- The charges or fees given in above table are subject to change and the one recorded in agreement will be binding over this site.
- ^Effective for loans availed from August 1st, 2009. For loans availed prior to the said date, the cheque return charge is ₹ 200 + applicable GST
- Current GST applicable is 18.00% with effect from July 01, 2017.
- Auto Debit Bounce charges: Rs. 50 + GST#

#Amount will be debited from your savings account.

FIXED DEPOSIT(FD)

Documents Required to Open Fixed Deposit Accounts

Eligibility

- Resident Indian

Identity Proof

- Passport
- PAN card
- Voter ID card
- Driving licence
- Government ID card
- Photo ration card
- Senior citizen ID card

Address Proof

- Passport
- Telephone bill
- Electricity bill
- Bank Statement with Cheque
- Certificate/ ID card issued by Post office

* Any other Identity proof or Address proof document can be submitted, subject to the Bank's satisfaction.

Note

- Please produce the original document(s) for verification & a photocopy of each document.
- Please fill the form in CAPITAL LETTERS using Black ink.
- Please countersign in case of any overwriting.

- Please avail of the nomination facility.

* Mandatory to provide Permanent address and telephone number.

FD Xtra

Fixed Deposits (FDs) are usually one of the first financial products you invest in. It provides security and assured returns. But times have changed. Now safety and security are not the only criteria considered while selecting investment products. You consider other factors like growth, flexibility and protection as well.

Don't you also wish to have something extra in your Fixed Deposit Accounts? We have just the right solution. Presenting ICICI Bank FD Xtra – a suite of products for our customers, who are looking for extra benefits and extra choices! Choose from the range of products listed below:

- FD Life
- FD Invest
- FD Income
- FD Card

You may log in to ICICI Bank Internet Banking, iMobile app or visit the nearest ICICI Bank branch to open an FD Account under ICICI Bank FD Xtra.