

Personal Loan - Apply Instant Personal Loan Online Upto Rs. 50 Lakh  
Try our new website for a faster, fresher, and smarter banking experience.

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Old Version

New

New Version

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Explore the new ICICI Bank website!

Designed for a simple, fast and personalised banking experience.

Explore Now

Personal

NRI

Business

Corporate

Investor Relations

Annual Reports

Investor Presentation

Quarterly Results

Notice

Investor Contact

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Media Center

Awards & Recognition

Environment, Social and Governance

Ways to Bank

Digital Banking

Mobile Banking

Internet Banking

iMobile

WhatsApp Banking

Pockets

Ask iPal

ATMs and Branches

India

Gift City India

Bahrain

Canada

China

Germany

Hong Kong

Singapore

UK

US

DIFC-UAE

Europe

Customer Services

Contact Us  
Customer Care  
Track Applications / Service Requests

New

Form Center

Online Assist

Feedback

Service Requests

Raise a Query

Complaints

FAQs

Report Suspicious Behaviour

Report Unauthorized Transaction

Complaints

logo-image logo-india

Customer Care Number

18001080

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Log on to

Internet banking

Personal

NRI Banking

Corporate

Commercial Card

Money2World

Money2India

New User

21

Offers especially for you!

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No Paperwork, No Branch Visits, No Hassle!

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Save more on your everyday expenses.

Get a Credit Card

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ICICI Bank Personal Loans

For your safe, comfortable, and convenient travel needs

Apply Personal Loan

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The key to your Dream Home, within easy reach

Avail Home Loan Now

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Campus Power - from a dream to a degree, with you at every step.

Solutions for student, parents and institutes.

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Just getting returns on your investment?

Save Tax too, while you build your corpus!

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Get Your Dream Bike

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Choose certainty during uncertain times.

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A blessing for wealth creation is here for you!

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A refreshing way to learn all about Personal Finance.

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Instant payout on selling shares, with the ICICIdirect Prime Account.

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Experience a seamless Car Loan process!

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Accounts

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Salary Account

Get the best from

ICICI Bank.

Open a Savings Account for seamless payments & transactions.

APPLY NOW

Deposits

Fixed Deposit

Recurring Deposit

iWish - Goal Based Savings

View All Deposits

Dream it, achieve it!

FDs offer stable returns for all your dreams.

INVEST IN AN FD

Payments

Money Transfer

UPI

Forex Services  
Overdue Loan Payment  
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Bill Payments & Recharges  
Contactless Payments  
E-wallet  
FastTag  
Shop without your wallet!  
Use your mobile  
Open the iMobile app  
Click on 'Scan any QR'  
Scan & Pay instantly!  
T&Cs.  
Use iMobile  
Cards  
Credit Cards  
Manage Standing Instructions  
Mandate Hub FAQ's  
Mandate Hub User Guide  
Debit Cards  
Upgrade Debit Card  
Manage Standing Instructions  
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Forex Cards  
Choose your card  
Benefits of Forex card  
FAQ's  
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Refresh your finances with a fulfilling credit card from ICICI Bank.  
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Two Wheeler Loan  
Education Loan  
Gold Loan  
Loans against Securities  
Loan against Shares  
Loan against Mutual Funds  
Loan against Property  
Agri & Rural Loans

Smart Loans

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Home Loans

Just 5 simple steps to realising your dream home with ICICI Bank Express Home Loans. T&C apply.

[Apply Now](#)

Investments

Mutual Funds (SIP)

3-in-1 Account (Invest in stocks)

Demat Account

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Gold Monetisation Scheme

Government Schemes

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Choose from thousands of schemes from leading fund houses and invest in an SIP instantly to start your wealth journey.

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Health Insurance

Vehicle Insurance/ Motor Insurance

Travel Insurance

Government Schemes

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Life Insurance

With our affordable and flexible term plan, ensure your family is financially secured at different stages of life.

[Insure Your Loved Ones](#)

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Special Services

Private Banking

Wealth Management

Family 360° Banking

Campus Power

Retirement Planning

Senior Citizen Solutions

An exclusive invite!

Your family and you can enjoy Offers across Loans, Cards, Demat & more with our Privilege Banking Program.

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Blogs (The Orange Hub)

Calculators

Life Stages

NRI Edge (NEW Launch)

Home Buyers Guide

Speak of the Week

NRI Edge

A one-stop knowledge hub for NRI banking and finance in India. T&Cs.

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Personal Banking

Loans

Personal Loan

ORANGE HUB

PLAN RETIREMENT

DIY Stack

GET A CALL BACK

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Request a Call back

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Only alphabets are allowed

Please enter valid number

Please enter valid email

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Personal Loan

Home Loan

Credit Card

Insta SIP

Mutual Funds

Money Coach

ELSS

Savings Account

Two Wheeler Loan

Please select product type

Please enter valid pincode

Submit

Thank you for your request.

Your reference number is

CRM

Our executive will contact you shortly

Personal Loan

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Eligibility

Interest Rates

FAQS

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Business Installment Loan

SERVICE CHARGES & FEES

## CHECK LOAN APPLICATION STATUS

### PERSONAL LOAN ON CREDIT CARD

Apply Now

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Only alphabets are allowed

Select

Please select a country

Please enter valid number

Please enter valid email

home loan

Home OD

Top up

Balance transfer

Please select product

type

Please select product

type

Please enter valid pincode

Thank you for your request.

Your reference number is

CRM 786578956

Our executive will contact you shortly

Sorry! Please check back in a few minutes as an error has occurred.

### PERSONAL LOAN

Secure Personal Loan up to ■50 Lakhs

Minimal documentation

Flexible tenure up to 72 months

Loan amount of up to ■ 50 lakh

Online application and disbursement

Attractive interest rates starting @ 10.85%

Apply Now

Personal Loan EMI Calculator

Enter Loan Amount

1L

5L

10L

20L

50L

Illustrative Interest Rate (p.a)

%

Duration

Months

Years

Months

Monthly EMI

\*

Total Interest Payable

\*

Principal Amount

\*

Total Amount Payable

\*

## APPLY FOR PERSONAL LOAN

Disclaimer\*:

Our Personal Loan EMI calculator offers estimated monthly installments which are indicative, tentative and a

Get Personal Loan online up to

■ 50 lakh

Have a financial emergency to manage? Apply online for a Personal Loan up to ■ 50 lakh. Manage loan rep

Personal Loan: Benefits & Features

No Foreclosure charges

Zero foreclosure charges after payment of 12 EMIs.

Flexible tenure

Personal Loan with a repayment tenure of up to 72 months.

Fixed Interest Rates

Benefit from stable & predictable interest rates that ensure consistency in your monthly payments.

No collateral required

Secure a Personal Loan without the need to pledge any collateral, simplifying the borrowing process and rec

Loan Amount up to ■ 50 lakh

Apply for loan amounts of up to ■ 50 lakh for significant financial goals.

No Hidden Charges

With ICICI Bank Personal Loans, there are no hidden charges. All fees are clearly disclosed upfront for trans

Personal Loan Interest, Documents & Eligibility

Personal Loan Interest, Fees And Documents

Rate of Interest:

10.85% to 16.65% per annum

Processing Fees:

Up to 2.00% of loan amount plus applicable taxes

Tenure:

12 months to 72 months

Documents Required:

Salary slips for the last 3 months, latest 3 months Bank Statements, Passport / Driving License / Voters ID /

Personal Loan Eligibility Criteria

To apply for a Personal Loan, you must be

Over 20 years old and a resident of India

Salaried individual, having a regular monthly income.

Have a good CIBIL score

Maintain a Salary Account with any of the banks in India

## ELIGIBILITY CRITERIA

Disclaimer :

The products, services and offers referred to herein are subject to the Terms and Conditions governing them

[www.icicibank.com](http://www.icicibank.com)

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These loans offer a financial lifeline during times of unexpected health crises. Providing peace of mind and r  
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Invest in your personal and professional growth. These Loans empower you to pursue knowledge and skills

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Popular Personal Loan FAQs

EXPAND ALL

|

COLLAPSE ALL

How do I apply for an instant Personal Loan online with ICICI Bank?

Apply for an instant Personal Loan online in 5 easy steps:

Visit the ICICI Bank Personal Loan webpage /

Click here

Enter your required loan amount

Review your loan application details

Accept the terms and conditions

Authenticate your loan application and get your loan disbursed

What is a Personal Loan?

A Personal Loan is an unsecured loan to obtain funds for financial expenses such as house renovation, wed

Personal Loan EMI calculator

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What are the documents required for a Personal Loan with ICICI Bank?

For Salaried Individuals:

1. Proof of Identity/Residence: Any one of the below Official Valid Documents (OVD) can be accepted as Cu

Passport

Driving License issued by Regional Transport Authority

Voter's Identity Card issued by the Election Commission of India

Letter from National Population Register containing details of name and address

Proof of possession of complete AADHAR Card  
NREGA Card.

2. Latest 3 months\* Bank Statement (where salary/income is credited)

3. Salary slips for the last 3 months\*

B. For Self-Employed:

1. Proof of Identity/Residence: Any one of the below Official Valid Documents (OVD) can be accepted as Cu  
Passport

Driving License issued by Regional Transport Authority

Voter's Identity Card issued by the Election Commission of India

Letter from National Population Register containing details of name and address

Proof of possession of complete AADHAR Card

NREGA Card

2. Income Proof :

Audited financials for the last two years

Latest 6 months\* Bank Statement

3. Office address proof

4. Proof of residence or office ownership

5. Proof of business continuity.

\*Conditions applied as per policy.

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

Do I need to provide a security or collateral to apply for a Personal Loan with ICICI Bank?

No, ICICI Bank offers its customers a collateral-free Personal Loan without any security. Visit our website to

What is the minimum and maximum amount of Personal Loan offered by ICICI Bank?

ICICI Bank offers Personal Loans starting at Rs. 50,000 up to Rs. 50,00,000.

What is the interest rate on an ICICI Bank Personal Loan?

ICICI Bank currently offers a Personal Loan at interest rates ranging from 10.85% to 16.65%.

What is the repayment tenure of a Personal Loan?

ICICI Bank Personal Loan repayment tenure ranges from 12 months to 72 months.

What are the advantages of taking a Personal Loan with ICICI Bank?

The advantages of an ICICI Bank Personal Loan are:

Attractive Interest Rates

Flexible Tenure Options

Low EMI Amount

Easy Application Process

No Collateral Required

Quick Disbursement

Quick Assistance

Digital Process

Minimal Documentation.

Can I foreclose my Loan with ICICI Bank?

Personal Loan foreclosure facility is extended to all customers availing a Personal Loan with ICICI Bank. Cu  
service charges

Does a Personal Loan offer Tax benefits?

No, there are no Tax benefits and Tax deductions on Personal Loans.

Can I take a Loan using a credit card?

ICICI Bank allows you to take a

Loan on Credit Card

through options like cash advances or Personal Loans. With flexible repayment plans and competitive interest rates, you can manage your finances better.

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[Get Personal Loan for Different Budgets](#)

■ [1 Lakh Personal Loan](#)

■ [2 Lakh Personal Loan](#)

■ [50000 Personal Loan](#)

■ [10 Lakh Personal Loan](#)

■ [20 Lakh Personal Loan](#)

■ [15 Lakh Personal Loan](#)

[Other types of Personal Loans](#)

[New Personal Loan](#)

Looking for a fresh Personal Loan? Check your eligibility by filling personal and professional details and select your loan amount.

[Know More](#)

[Top-up Personal Loan](#)

Need more funds over and above your existing Personal Loans from ICICI Bank? Opt for our Top-up Loan and get more money at a lower interest rate.

[Know More](#)

[Personal Loan Balance Transfer](#)

Do you have an existing Personal Loan from another bank? Transfer your existing Personal Loan to ICICI Bank and enjoy a lower interest rate.

[Know More](#)

[Flexicash](#)

Looking for a short-term credit? Avail of a Line of Credit Overdraft facility and pay interest on the amount you withdraw.

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[NRI Personal Loan](#)

Are you working abroad and looking for a Personal Loan? Apply for a collateral-free Personal Loan with a simple application process.

[Know More](#)

[Business Installment Loan](#)

Are you a self-employed professional looking for a Loan? Apply for an unsecured Loan, similar to a Personal Loan, with flexible repayment options.

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[Understanding Personal Loan Foreclosure: Important Facts](#)

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RBI Kehta Hai  
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Customer Literature on NPAs and SMAs  
Regulatory Disclosure Section 2025  
RBI-UDGAM Portal (Unclaimed Deposits Gateway to Access Information)  
Customer Service  
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Report Unauthorized Transactions  
Form Center  
Raise a Service Request  
Report Suspicious Activities  
Complaints and Grievance Redressal  
Complaint Form  
Central Know Your Customer (CKYC)  
List of Unclaimed Accounts  
Inoperative/Dormant Accounts  
Popular Products & Services  
Savings Account  
Current Account  
Fixed Deposit  
Money Transfer  
Credit Cards  
Personal Loan  
Home Loan  
Car Loan  
Mutual Fund  
Debt Management Services  
Education Loan  
Two Wheeler Loan  
FASTAG  
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Public Provident Fund  
Loan on Credit Card  
Loan Against Property  
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Pockets  
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