

Loan Against Securities: OD Against Wide Range of Collaterals

Try our new website for a faster, fresher, and smarter banking experience.

Old

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

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NRI

Business

Corporate

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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

Login  
Log on to  
Internet banking  
Personal  
NRI Banking  
Corporate  
Commercial Card  
Money2World  
Money2India  
New User

21  
Offers especially for you!  
Open an Insta Save Account.  
No Paperwork, No Branch Visits, No Hassle!  
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Know More

ICICI Bank Credit Cards  
Save more on your everyday expenses.  
Get a Credit Card  
Know More

ICICI Bank Personal Loans  
For your safe, comfortable, and convenient travel needs  
Apply Personal Loan  
Know More

ICICI Bank Home Loans  
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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Manage all your utility bills, smartly.

Pay bills easily, using Internet Banking.

Pay Know

Know More

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Get your dream bike now!

Get Your Dream Bike

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ICICI Bank FD

Choose certainty during uncertain times.

Invest Now In FD

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ICICI Bank PPF Account

A blessing for wealth creation is here for you!

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Know More

Your guide to Personal Finance

A refreshing way to learn all about Personal Finance.

Read Now

All it takes is 5 minutes!

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

Open an account now

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ICICI Bank Car Loan

Experience a seamless Car Loan process!

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Accounts

Savings Account

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  
Credit Card Bill Payment  
Tax Payment  
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  
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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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Car Loan  
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

[Apply for IPOs](#)

Bonds

National Pension System

Public Provident Fund

Gold Monetisation Scheme

Government Schemes

Manage Personal Finance

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Mutual Funds (SIP)

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

[Invest Now](#)

Insurance

Life Insurance

Health Insurance

Vehicle Insurance/ Motor Insurance

Travel Insurance

Government Schemes

[View All Insurances](#)

Life Insurance

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

[Insure Your Loved Ones](#)

iShop

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.

[Apply Now](#)

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Blogs (The Orange Hub)

Calculators

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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

Loan Against Securities

ORANGE HUB

PLAN RETIREMENT

DIY Stack

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Auto Loan

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

Loan Against Securities

LOAN AGAINST MUTUAL FUNDS

LOAN AGAINST SHARES

LOAN AGAINST SOVEREIGN GOLD BONDS

More

LAS Calculator

Service Charges

Terms & Conditions

Special Mentioned Accounts

Eligibility and Sanctioning

Process For Offline-Disbursement

Approved List of Mutual Fund

Approved List of Scrips

FAQs

On-line selling facility

Apply Now

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CRM 786578956

Our executive will contact you shortly

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

**LAS - LOAN AGAINST SECURITIES**

Need Funds? No Need to sell your investments!

ICICI Bank's Loan Against Securities (LAS) allows you to get a loan without selling investments.

Loan is sanctioned in the form of an overdraft facility with interest rates ranging from 10.75% -11.75% per an

Apply now

View interest rates and charges

Loan Against Securities Calculator

Processing Fee: Upto 2% of the loan amount

**EQUITY SECURITIES**

**DEBT SECURITIES**

Enter loan amount

■

25k

4L

8L

12L

16L

20L

Rate of interest

%

1%

3%

6%

9%

12%

15%

Utilization Amount

Total amount you wish to utilise against your Loan amount



Utilization Percentage

Percentage of Loan amount you wish to utilise

%

Utilization Period

1 Month

2 Months

3 Months

4 Months

5 Months

6 Months

7 Months

8 Months

9 Months

10 Months

11 Months

12 Months

Interest Rate

7.10

%

\*

Total Interest Payable



63,54,302

Apply Now

Enter loan amount



25K

10Cr

20Cr

30Cr

40Cr

50Cr

Rate of interest

%

1%

3%

6%

9%

12%

15%

Utilization amount

Total amount you wish to utilise against your Loan amount





Utilization percentage

Percentage of Loan amount you wish to utilise

%

Utilization period

1 Month

2 Months

3 Months

4 Months

5 Months

6 Months

7 Months

8 Months

9 Months

10 Months

11 Months

12 Months

Total Interest Payable

7.10

%

\*

Total Interest Payable



63,54,302

Apply Now

Disclaimer\*:

LAS is an Overdraft facility and interest is being charged only on the limit utilised and only for the period the

ICICI Bank LAS Facility: Securities Loans Available Against the Following

Demat Shares

Mutual Fund Units

Fixed Maturity Plans(FMP)

Exchange Traded Funds (ETF)

Life Insurance Policies

GOI Bonds

Eligibility Criteria, Loan Amount and Documents Required

Eligibility Criteria

The applicant should be between 18 and 75 years of age and should have a valid e-mail ID and mobile num

Demat Shares

Only Individuals can apply.

[Hindu Undivided Families (HUFs), Companies, Partnerships and Sole Proprietors are specifically excluded.

Loans are granted only against the list of approved scrips as determined by ICICI Bank.

Mutual Fund Units

For Equity-oriented funds – Only Individuals can apply. (Hindu Undivided Families, Companies, Partnerships

For Debt Funds/ FMP/ ETF – Individuals, Hindu Undivided Families, Companies, Partnerships and Sole Pro

Loans are granted only against the list of approved Mutual Funds/ schemes as determined by ICICI Bank.

Fixed Maturity Plans (FMP)

Individuals, Hindu Undivided Families, Companies, Partnerships and Sole Proprietors can apply.

Exchange Traded Funds (ETF)

Individuals, Hindu Undivided Families, Companies, Associations, Partnerships, Sole Proprietors and Trusts can apply for Life Insurance Policies

Individuals, Companies, Partnerships, Sole Proprietors, Hindu Undivided Families can apply.

Loans are granted only against the list of approved insurance policies as determined by ICICI Bank.

GOI Bonds

Individuals, Hindu Undivided Families and Trusts can apply.

Loan Amount

Shares

You are given a drawing power up to 50% of the value of the shares.

Scripts are revalued every week (on Friday) or more frequently if required, since the market price of scrips keeps changing.

The minimum loan amount is Rs 50,000.

The maximum loan amount is Rs 20 lakh.

The loan is applicable for a year and renewable at the end of each year.

Equity Mutual Funds

Up to 80% lending on the NAV.

Minimum loan amount is Rs 50,000

Maximum loan amount is Rs 20 lakh.

Debt Mutual Funds

Up to 50% lending on the NAV.

Minimum loan amount is Rs 50,000.

Maximum loan amount for Online channel Rs 1 Crore; For Offline Channel (Branch) No upper limit subject to the availability of funds.

Exchange Traded Funds (ETF)

The minimum loan amount is Rs 1 lakh.

No upper limit for the maximum amount.

Fixed Maturity Plans (FMP)

The minimum loan amount is Rs 1 lakh.

No upper limit for the maximum amount.

Life Insurance Policies

The minimum loan amount is Rs 50,000.

Bonds

The minimum loan amount is Rs 50,000.

Documents

The following documents are required for Loan Against Securities:

Identity Proof

Address Proof

Signature Proof

If you represent Companies/ Proprietorships/ Partnership firms, you will need to submit IT returns, an audited balance sheet and profit and loss statement.

READ MORE

Steps to Apply for Loan

Against Securities

Internet Banking

iMobile

01.

Log in to your Internet Banking

02.

Click on 'Cards and Loans' then go to 'Loans' and select 'Loan Against Shares'

03.

Select your Shares for pledging

04.

Provide FATCA\* details and accept the Terms & Conditions

05.

Access funds through your new Overdraft Account

LOGIN TO INTERNET BANKING

01.

Log in to the iMobile Pay app

02.

Go to Get Instant Loans/Offer and select 'Loan Against Shares'

03.

Select your shares for pledging

04.

Provide FATCA\* details and accept the Terms & Conditions

05.

Access funds through your new Overdraft Account

LOGIN TO IMOBILE PAY

Loan Against Securities FAQs

EXPAND ALL

|

COLLAPSE ALL

How do I approach ICICI Bank for Loan Against Securities?

You can approach ICICI Bank for Loan Against Securities through any of the following ways:

Call us at our

24-hour Customer Care Centre

Apply online

Write to us using the

'E-mail Us

' option or just walk into any of our

Branches

and ask about the facility.

Where will my LAS Account be opened?

Your LAS Account will be opened at the Branch that has been specified by you. However, you can operate o

I have shares that are in the approved list but they are in the physical form. Can I get a Loan against the sha

Yes, but you will have to first convert the shares into dematerialised form. Get your shares dematerialised th

What are the maximum and minimum limits to avail Loan Against Securities?

The maximum limit is Rs 20 lakh and the minimum limit is Rs 50,000 as per the market value of the security.

Are pledge creation and closure charges levied on the Loan availed?

Yes, the pledge creation and closure charges are levied on the Loan availed by the respective Depository Pa

How is the interest on the LAS Account calculated?

Interest is calculated on the daily outstanding balance and will be debited/ charged to the LAS Account on th

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Invest Anywhere,

Anytime

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Net Banking

WhatsApp Banking

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[Customer Literature on NPAs and SMAs](#)  
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Complaint Form  
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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  
National Pension System  
Public Provident Fund  
Loan on Credit Card  
Loan Against Property  
Ways to Bank  
Digital Banking  
Mobile Banking  
Internet Banking  
iMobile  
WhatsApp Banking  
Pockets  
Ask iPal  
ATMs and Branches  
ICICI Bank Group Websites  
ICICI Foundation  
ICICI Lombard General Insurance  
ICICI Prudential Life Insurance  
ICICI Prudential AMC  
ICICI Venture  
ICICI Direct  
ICICI Securities Primary Dealership Ltd  
ICICI Home Finance  
ICICI Investment Management Company Limited  
Explore  
Interest Rates  
Forex Rates  
Service Charges and Fees  
Account Activation Process

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