BANK'S COPY

KEY FACT STATEMENT AND MOST IMPORTANT INFORMATION

 $\label{lower} \hbox{I/ We refer to final application form No.} \quad \hbox{$RIB14008392$...dated.} \\ \hbox{$2019-04-02$....submitted by me/ us to ICICI Bank Limited.} \\ \hbox{$I/$ We have been provided the following information \& have accordingly filled up the aforesaid.} \\ \hbox{}$

Loan Details Insta Personal Loan	Rates and Charges
Loan Amount : ₹ 81.50000	Fixed ROI p.a (Monthly Reducing Balance): 12.75%
Tenure 48 Months	* Processing Fees(Non Refundable)% Amount ₹.5899.0
Number if EMIs 48	*Penalty for Delayed Repayment : 24% p.a
**EMI Amount₹.21.7630	*Cheque Bounce Charges :₹ 400
Salary Receipt Date:	*Auto Debit Bounce Charges :₹ 50
	Repayment Mode Swap Charges. \ 300
EMI Start Date 05/05/20/19/ Y. Y. EMI Due Date 5th	* Prepayment Charges: 5% of principal Outstanding #If others, please specify : # The payment charges offer as specified shall only be applicable for closure of loan
No. of Advance Installments	with own funds. In case of top-up loan or balance transfer, charges of 5% of Principal Outstanding shall be applicable
	Amortization Schedule Charges : ₹ 200
Pre EMI Amount : ₹	Statement of Account Charges : ₹200
Pre EMI Cheque Number :	Prepayment / Preclosure Statement Charges :₹ 100
	Duplicate No Objection Certificate/ No Dues Certificate
Date on which Annual Outstanding Balance	Charges: ₹ 500/₹200 Duplicate Prepayment / Preclosure Statement Charges: ₹ 200
Statement will be issued : On Request	* Loan Cancellation Charges : ₹ 3000
	<u> </u>
Parament Mada Dinast dahit	*Cheque Pick-up Charges: ₹100
Repayment Mode Direct debit	
	N. F
1. *Plus Applicable Taxes and other Statutory Levies if an	e No. FromToTo
	bank for registration. Please note that the security mandate shall ent. d towards payment of first EMI. td. for Loan A/c of <full applicant="" first="" name="" of="">.</full>
I/We acknowledge that:	
 I/We have applied for an insurance policy along with this facil I/We have not made any payment in cash, bearer cheque collecting my/our application form 	ity [Tick if applicable] e or kind along with or in connection with this application to the executive
☐ I/We have submitted cheques as per the details mentioned a ☐ The sanction under the Facility, if and when sanctioned, shall be my/our responsibility to obtain the copy and read the	shall be governed by the terms and conditions applicable there to and it
ICICI Bank follows defined installment dates. Accounting EMI and surplus amount, if any, would be refunded to the app	reconciliation would be suitably depicted at the time of payment of last slicant
Please read carefully before signing	
	d Key Fact Statement & Most Important Information as above.
Name of Applicant(s) MOHD	
Signature	
Date DD/MM/YYYY	
DSE/ DSA Name:	Location
	Location:

CUSTOMER'S COPY

KEY FACT STATEMENT AND MOST IMPORTANT INFORMATION

Loan Details	Rates and Charges		
Loan Amount : 81.50000	Fixed ROI p.a (Monthly Reducing Balance):%		
Tenure 48 Months	* Processing Fees(Non Refundable)% Amount ₹5899.0		
Number if EMIs 48	*Penalty for Delayed Repayment : 24% p.a		
**EMI Amount 2.1.7.63.0	*Cheque Bounce Charges :₹ 400		
Salary Receipt Date:Day of each Month	*Auto Debit Bounce Charges : ₹ 50		
EMI Start Date 05/05/20/19 × × ×	*Repayment Mode Swap Charges: ₹ 500 * Prepayment Charges: 5% of principal Outstanding		
EMI Due Date.5th	#If others, please specify :		
	# The payment charges offer as specified shall only be applicable for closure of loan with own funds. In case of top-up loan or balance transfer, charges of 5% of Principa		
No. of Advance Installments	Outstanding shall be applicable Amortization Schedule Charges : ₹ 200		
Pre EMI Amount : ₹	Statement of Account Charges :₹200		
Pre EMI Cheque Number :	Prepayment / Preclosure Statement Charges :₹ 100		
	Duplicate No Objection Certificate/ No Dues Certificate		
	Charges: ₹ 500/₹200		
Date on which Annual Outstanding Balance Statement will be issued : On Request	Duplicate Prepayment / Preclosure Statement Charges :₹ 200		
Statement will be issued . On Nequest	* Loan Cancellation Charges : ₹ 3000		
	*Cheque Pick-up Charges: ₹100		
Repayment Mode Direct debit			
Count of PDCs: As per tenure Chequ	e No. FromToTo		
 The security mandate collected would be sent to your be banked only in case of default in your loan repayments. In case of ECS/NACH, one additional cheque requirents. All cheques issued should be in favour of ICICI Bank L. **Instances where in Disbursement is delayed the EMI 	d towards payment of first EMI. .td. for Loan A/c of <full applicant="" first="" name="" of="">.</full>		
I/We acknowledge that:			
I/We have applied for an insurance policy along with this facil I/We have not made any payment in cash, bearer cheque collecting my/our application form I/We have submitted cheques as per the details mentioned a	e or kind along with or in connection with this application to the executive above shall be governed by the terms and conditions applicable there to and it		
	reconciliation would be suitably depicted at the time of payment of last		
Please read carefully before signing			
I hereby confirm that I have received a copy of duly filled Name of Applicant(s) MOHD	d Key Fact Statement & Most Important Information as above. WASEEMUDDIN		
Name of Applicant(s) MOHD			
Name of Applicant(s) MOHD Signature Date DD / MM / Y Y Y Y			



9 tips to remember before taking a Personal Loan.

- 1 Read the Terms and Conditions carefully before applying for any kind of loan.
- 2 Do not sign on any blank loan document / form. Always fill the loan application for yourself.
- 3 Do not handover your personal documents like PAN Card, passport, ration card, bank account statement, etc to strangers. Always ask for proper identification.
- 4 Do not sign on blank post dated cheques (PDCs) for equated monthly installments (EMI). Always issue crossed cheques.
- 5 Register for ECS or Standing Instructions in your bank account. It is a convenient and safe option for repayment of your loan.
- 6 Keep sufficient balance in your account before the EMI due date, to avoid cheque bounce charges or late payment fees.
- 7 Check the rate of interest at which your loan is sanctioned
- 8 Pay your EMIs regularly to avoid negative repayment record.
- 9 Do not send any payment via cash/cheque.

ICICI BANK DIRECT DEBIT MANDATE FORM

DATE: <u>02042019</u>			
FROM Customer Name : Customer Address :	MOHD WASEEMUDDIN 1,8 1 21 133 ,G FLR,SURY/ TOLICHOWKI,OPP SURYA N/		
TO ICICI Bank Limited.,	, Limited, HYDERAB	AD City.	
Ref: Account No.: 0 5 9 8 0	1 5 3 4 0 2	7	
Personal Loan from ICI Division. You are herel ICICI Bank LtdPDC ac from ICICI Bank Limite Rs. 21763.0 p.m. over the entire tenure We are requesting and Durable/ Personal Loan their authorised personal agreement to give effect Thanking you, Yours truly,	rm you that we have tak ICI Bank Limited Car/ Ho by authorised to debit the count number 059801534 d Car/ Home/ Consumer (Rupees twenty one thou of the loan w.e.f 05/05/20 I hereby authorising ICIC in Division to forward this in(s) to signify their approact to the above.	me/ Consumer Durak e above mentioned a 027 on receivir Durable/ Personal Lousand seven hundred six 19 till 05 Cl Bank Limited Car/ Hos to you after affixing	ole/ Personal Loan account and credit ng instructions oan Division for ty three only) 6/04/2023
Customer Name: (Account Holder/s) Accepted and Approve	ed	Signature & full acc	ount no. VERIFIED
Authorised Signatory ICICI Bank Limited	_	ICICI Bank Ltd.	

END USE DECLARATION

I here by represent, warrant and confirm that the loan has been taken for 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 etc.

The facility either in part or full will not be used for investment in capital market, land acquisition, acquiring equity shares of Indian company/ies, buy back of shares of Indian company, funding of promoters contribution in the project or any other purpose, which is prohibited or any illegal activity.

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 tenure of loan, or that such change in purpose shall take place only with the prior written permission of ICICI bank

Cianatura (Applicant)	
	4

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 documents.		
		Signature(Applicant)
PRIORITY SECTOR CATE	GORY	
	Manufacturing unit with Investments in plant & machinery > upto 25 La Manufacturing unit with Investments in plant & machinery > upto 25 L Manufacturing unit with Investments in plant & machinery > upto 5 Cr.	akh to 5 Cr. to 10 Cr.
	Value o	f investments(₹) CC limit (₹)
Service enterprise : (Professional / Non Professional / SRTP / Trade / Retail Trade)	Service unit with investment in equipment upto ₹10 lakh Service unit with investment in equipment > ₹10 lakh to ₹2Cr Service unit with investment in equipment > ₹2Cr to ₹5Cr	alue of investments(₹)
application for financial assistance	this representation, declaration and confirmation that you have agreed to constude under the category of Priority Sector Advances. I shall indemnify the Bank to near that may arise on account of false/ incorrect declaration by me.	· · · · · · · · · · · · · · · · · · ·

DECLARATION

I/We have no objection to ICICI Bank Limited, its group companies, agents/representatives to provide me/us information on various products, offers and services provided by ICICI Bank Limited/its group companies through any mode (including without limitation through telephone calls/ SMSs/ emails) and authorize ICICI Bank Limited, its group companies, agents/ representatives for the above purpose. Please tick Yes or No, as acceptable. Yes No

COMMON DECLARATIONS

- 1. I / We declare that all the particulars and information and details given/filled in this application form are true, correct, complete and up-to-date in all respects and that I/We have not withheld any information whatsoever.

 2. I hereby declare that the details furnished above are true and correct to the best of my
- knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misrepresenting. I am aware that I may be held liable for it.
- I hereby consent to receiving information from Central KYC Registry through SMSs / Email on the above registered number/ email address.

 I/ We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever and/or any criminal proceedingshave been initiated and/or are pending against me/us and that I/We have never been adjudicated insolvent by any
- court or other authority.

 No action nor other steps have been taken or legal proceedings started by or against me/ us in any court of law/other authorities for winding up, dissolution, administration or reorganization or for the appointment of a receiver, administrator, administrative receiver
- trustee or similar officer or for my/our assets.

 6. I / We declare that I/We have not made any payment in cash, bearer cheque or kind along with or in connection with this application to the executive collecting my/our application. I / We shall not hold ICICI Bank liable for any such payment made by us to the executive collecting this application.
- 7. I / We understand and confirm that the Application Form and all other documents submitted by me/us to ICICI Bank shall not be returned to me/us and ICICI Bank shall have the right to retain the same.

 I/We authorize ICICI Bank Limited (ICICI Bank) and all its group companies and their
- agents to exchange, share or part with all the information and details relating to my/our existing loans and/or repayment history to other ICICI group companies, banks, financial institutions, credit bureas, agencies, statutory bodies etc. as may be required or as they may deem fit and shall not hold ICICI Bank (or any of its group companies or its/ their/agents/ representatives) liable for use / sharing of this information.

 I/ We understand and acknowledge that ICICI Bank shall have the absolute discretion,
- without assigning any reasons (unless required by applicable law), to reject our application and that ICICI Bank shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me/us of such rejection, of our application.

 10. Except to the extent disclosed to ICICI Bank, no director or relative/near relation (as
- specified by RBI) of a director of a banking company (including ICICI Bank) or a relative/ near relation (as specified by RBI) of a senior officer of ICICI Bank (as specified by RBI) is: the Applicant(s), or a partner of our concern, or a trustee, member, director, manager, employee of our concern or of our subsidiary, or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.

PI00

Details of Charges:		
Interest Rate*	12.75 % per annum	
Processing Fee (Non refundable)*	Up to 2.25% of loan amount plus service tax	If others, please specify
Prepayment Charges*	5% of principal outstanding plus service tax	If others, please specify

172.16.22.202	RIB14008392	2019-04-02	22:26:17	
Personal Loan Business Installment Loan Doctor Program • Please use CAPITAL LETTERS only • Please Tick	PL 00 DST- RETA INSTITUTE BRANCHES *Please select:	ONAL PB VB .	TE DSA JO(CASA)	Please Affix Recent Passport size Photograph (Self attested)
For Bank Use Only	wilelevel Applicable All liel	us are manuatory		
SOL ID RM Name		Employee No		2019-04-02
DSA Name	DSE Name			f. by* Emp. id. of PB/VB/Salary)
Customer Code Surrogate Code Promo C	ode LOP		`	1 1 1 1 1 1

Customer Code Surrogate Code Promo Code LOP	. id. of PB/VB/Salary)
Application Type* New Update KYC Number (Mandatory for Account Type* Normal Simplified (for low risk customers) Small PRELIMINARY CREDIT FACILITY APPLICATION FROM PERSONAL DETAILS Applicant Co-applicant	
PRELIMINARY CREDIT FACILITY APPLICATION FROM PERSONAL DETAILS Applicant Co-applicant	
PRELIMINARY CREDIT FACILITY APPLICATION FROM PERSONAL DETAILS Applicant Co-applicant	KYC update request)
PERSONAL DETAILS Applicant Co-applicant	
Prefix First Name Middle Name	Guarantor
	Surname
lame MOHD WASEEN	MUDDIN
Maiden Name(if any)	
pouse Name	
rather's Name	
Inthers's Name	
Date of Birth 17051992 Y Y Y Gender: Male Female Transgender Marital status Marrie	ed Single Othe
	er Graduate/ Matriculate
sustomer Category: General SC ST OBC MBC Other	
teligion:	
esidence Address 1,8 1 21 133 ,G FER,SURYA NAGAR COLONY , TOLICHOWKI,OPP SURYA NAGA	
TOLICHOWKI,OPP SURYA NAGAR PLAY GROUND	
ity/ Town/ Village District State TELANGANA	Pin 500008
earest Landmark STD Code Tel	
desidence is: Self-owned Rented Company provided Other	
o, of years at about residence: If rented, monthly	rent
Residence type : Bunglow(B) Row House(R) Flat(F) Other(O)	
ermanent Address 1-5-73 PHULONG STREET	
District State	Pin 503001
andmark STD Code Tel	
ity/ Town/ Village Location Category: Rural Semi-urban	Urban Met
dditional address	
ity/ Town/ Village District State	_ Pin
earest Landmark STD Code Tel	
obile No 918978010715	
o. of DependentsAlternate E-mail ID	
Citizenship*	
esidential status: Resident Individual Non Resident Individual Person of Indian Origin	Foreign National
POUSE DETAILS	
lame DOB	D D M M Y Y Y Y
Occupation Salaried Self-employed House-wife Other	
lame of company/ business Monthly Income	
REFERRED MAILING ADDRESS	
Subscription for Statements by Email / Mobile Alerts Residence (R) Office(O)	

^{*(}Subject to change as per bank's discretion from time to time)

DETAILS OF FA	CILITY REQUI	RED	
Credit Facility Amo	ount 81500	00.0 Tenure 4 8 _{Months}	
Purpose of Facility		cation Travel Occasion in family Purchase of Household / Electronic goods Bus	riness use
r dipose oi i aciiity		te Renovation / Extension Home Renovation/ Extension Asset Purchase with Working Capi	
		king Capital Asset Purchase with Working Capital between 2 to 3 Lacs Others	
		ns to distressed poor to prepay their debt to informal sector against appropriate collateral or group se	
		is to distressed poor to prepay their debt to informal sector against appropriate collateral or group se	curity
OCCUPATIONA	L DETAILS		
	Private Sector	Public Sector Government Sector	
	Occupation	Salaried Self employed / Business Self employed professional Retired Housewife Student	Other
If self employed	orofessional	Doctor CA/CS Consultant Architect Lawyer Other	
If self employed	Type of company	Pvt Ltd. Partnership Proprietor Public Ltd. Ltd. Liability co. Retailer PSU Govt. MNC	Other
businessman/	Occupation	Automobiles Agriculture based Banking BPO Capital goods Telecom IT	Retail
constitution/ If Salaried	name	Real estates Consumer Durables FMCG NBFC Marketing / Adv Pharma Media Education Electricity, gas & water supply Health & Social work Fishing Mining & Quarrying Transp	Other
ii Salai leu		Public Administrations/ Defence Hospitality Trader/ Distributor Comm. Agent Retailer Other_	
Employer / Busir	ness Details Desig	gnationExp. in Current job / BusinessYrsMonthsTotal Exp in Job / Business'	Yrs Months
		Previous Employer Name	
		ITER SCIENCES CORPORATION (I) PVT LTD	
	lress		
Land	mark		
	City	PINCode	
:	State	Country	
Te	el(O)	Mobile 918978010715	
Official e-ma			
Office Owner	rship Self Owned		
Office Owner	Silp Sell Owned	Parental Relatives Rental Pagadi Others	
BANK DETA	r	ratenal regau Oners	
BANK DETA	ILS		
BANK DETA Primary Bank A. Name of Ba	ILS Ink ICICI B	BANK LIMITED Branch	
BANK DETA	ILS Ink ICICI B		OC/CC
BANK DETA Primary Bank A. Name of Ba A/c. No Secondary Ba	ILS ICICI B 059801	BANK LIMITED Branch	OC/CC
BANK DETA Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba	ILS ICICI B 059801	BANK LIMITED Branch	OC/CC
BANK DETA Primary Bank A. Name of Ba A/c. No Secondary Ba	ILS ICICI B 059801	BANK LIMITED Branch Saving Current If Overdraft, Limit: Branch Account Type Saving Current Account Type Saving Current	OC/CC :: OD/CC
BANK DETA Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba	ILS ICICI B 059801	BANK LIMITED Branch Account Type Saving Current If Overdraft, Limit: Branch Account Type Saving Current Account Type Saving Current	OC/CC
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PROOF OF IDE (Certified copy A- Passpo B- Voter II C- PAN C D- Driving E- UID (A- F- NREG/ Z- Other S- Simplif CURRENT / I (Certified copy Address Type	ILS Ink O59801 I	Branch Account Type	OC/CC
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Emp. Code Emp. Branch	Emp. Name		Emp. Desi	gnation			
Deale							
Employee Signature References (Protorably friend' colleague) Name Relationship Address A	·		Emp. Bran	ch			
References (Preferably friend/ colleague) Name Marine Marin	Date DDDMM	YYYY					
Relationship Address Mame Address Mame Relationship Phone AUTHORITY LETTER FOR IV ICICI BANK NO: an authoring ICICI Bank (folial is download the existence of the sound as address proof in accordance with you norm bir know you authoring ICICI Bank (folial is download the bank attended and all folia in Icici Bank to see the state for NCOffice severement paymone. Signature (Applicant) NSURANCE INTENT DECLARATION We have due file to opt for immuners plan offered by insurance company in accordations with you norm bir know you authorised the contines of the lower work and understood the contines of the lower work and the lower	e - KYC through OTP				Emplo	ovee Signature	
Address Phone Phon	References (Preferable	y friend/ colleague)				, ,	
Marker Mail ID MUTHORITY LETTER (*Compulsion) one inferience about the reliable of the bank statement of any account number as captioned from the bank statement of the use of the state	Name				Relation	nshin	
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AUTHORITY LETTER OR MY ICICI BANK NO:	Address						
ITHORITYLETTER FOR MY ICICI BANK NO: Max	mail ID				P	hone	
am authorizing ICICI Bank official to downloads the bank statement of my account number as captioned from	AUTHORITY LETTER	(*Compulsory one reference sho	uld be relative)				
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SCHEDULE I / The Standard Terms shall stand modified as follows:

Clause 30 stands modified as follows;

The Bank reserves the unconditional right to cancel the Limits advanced/ to be advanced under the $Transaction \ Documents \ (either fully or partially) \ without \ giving \ any \ prior \ notice \ to \ the \ Borrower, on \ the$ occurrence of any one or more of the following:

- (i) in case the Limits/part of the Limits are not utilised by the Borrower; or
- (ii) in case of Deterioration in the Creditworthiness of the Borrower in any manner whatsoever; or
- (iii) in case of non-compliance of the terms and conditions of the Transaction Documents.

For the purpose of this clause, Deterioration in the Creditworthiness shall mean and include without limitation, the following events:

- (a) downgrade of the rating of the Borrower by a Credit Rating Agency;
- (b) inclusion of the Borrower and/or any of its Directors in the Reserve Bank of India's willful defaulters list;
- (c) closure of a significant portion of the Borrower's operating capacity;
- (d) decline in the profit after tax of the Borrower by more than fifteen percent;
- (e) any adverse comment from the Auditor; and any other reason/ event in the opinion of the Bank constituting or which may constitute Deterioration in the Creditworthiness;

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Cignoture (Applicant)			
Signature (Applicant)	Signature (Co-applicant 1)	Signature (Co-applicant 2)
Name: MOHD WASEEMUDDIN			Name:
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For and on behalf of and each of the following		n /HUF/association:*	
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* Names of all partners/members to be s			
** Signature by all the partners/members In case of company/society/trust	s is required unless a letter of author	ority is executed by all part	ners/members in favour of the signatories.
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Contact Person Name :..

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l.	INTRODUCTION				
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IIB	Details of the Applicant(s) (non-individuals)			
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Princi	ipal Office/Regd. Office Address :				
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IIC Details of the Co-Applica	ant(s)/Guarantor(s) (for in	dividuals/sole proprietary	concerns)
Name of 1st Applicant /third party Gu	uarantor :		
Pin:			
STD Code:	Tel.:	Fax.:	Mobile.:
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STD Code:			Mobile.:
Pin:			
STD Code:	. Tel.:	Fax.:	Mobile.:
Address for communication	Principal /Registed. 0	Office Address Branch or Lo	cal Office Address above (please select)
Contact person Name :			
Designation:		Fax.:	
II DETAILS OF THE FACILITY AN	D OTHER CHARGES		
Facility in the nature of : Rupee Lo	oan	ht hundrad fiftaan thausand	
Facility amount: Not exceeding	15000.0 In Words	velve point seventy five	only.
			only. v in relation to repayment of the Facility.
			• •
Tenure: 48 Processing fee:Rs_5899.0I	_{n Words} five thousand (eight hundred ninety	nine only.
(Plus applicable taxes or other statu	tory levies, if any.)		
Note:The processing fee is one time			he application for the
facility and the same is independent Purpose of the Facility:	of the outcome/ result of such a	ppraisai.	
Facility is to be disbursed to :			
Name: MOHD WASEEMUDDIN		Amount: 815000.0	
Disbursement Mode:			
Direct credit to a/c no. 0 5 9 8	0 1 5 3 4 0 2 7		
Bank		Branch	
IFSC		MICR	
Payment through Cheque		Other Charges:	
Note: Fees/charges paid by deductin the Applicant shall be liable for the en		all disburse an amount reduced by	the amount of fees/charges; however,
Repayment			
, ,	'63 0 two	nty one thousand seven hun-	dred sixty three
			dred sixty threeonly.
No. of Installments .48		day of each successive n	nonth.
Advance EMI count			
First Due Date: 05/05/2019	Last Due Date: U0/U4/2023		

Note: The Facility and applicable interest shall be payable/repayable by the Applicant(s) to ICICI Bank as per the aforementioned schedule notwithstanding the date(s) of disbursement by ICICI Bank to the person(s) as mentioned above.

Mode of payment / repayment of the Installments

	se select any one of the options mentioned below:	
		by post-dated cheques ("PDC" method)
		by the Electronic Clearing System (Debit Clearing), as notified by the RBI ("ECS method")
		by direct debit from the applicant/s' bank account with ICICI Bank ("Direct Debit method/ Reduction against Salary")
		by deduction from the applicant/s' salary ("Salary Debit method")
		Direct payment by cash / cheque / draft in favour of ICICI Bank
		any other method (please specify)

Details of post-dated cheques submitted to and in favour "ICICI Bank Ltd. for Loan A/c of <name of first applicant>"

S.No.	Cheque No.	Date	Amount

Prepayment charges

Prepayment charges: 5 % of the then outstanding amount of the Facility, or any other rate as stipulated by ICICI Bank from time to time. GST and all other applicable taxes / statutory levies, if any, will be charged additionally.

Charges per EMI Bounce

Repayment Mode Swap Charges

Penal interest (applicable on payment defaults)

Cheque Pick -up Charges

- 400, (Plus applicable taxes or other statutory levies, if any.)
- 500, (Plus applicable taxes or other statutory levies, if any.)
- 24% p.a. plus applicable taxes or other statutory levies, if any.
- 100, (Plus applicable taxes or other statutory levies, if any.)

- The charges / interest rate(s) specified in this Application Form and / or the other Transaction Documents in relation to the Facility are non-refundable in nature and the rates are changeable, at the discretion of ICICI Bank, from time to time. ICICI Bank shall endeavour to give notice of
- (ii) The charges for missed due date shall be payable by the Applicant/s to ICICI Bank under the ECS method, Direct Debit method, the Salary Debit method and any other payment method selected by the Applicant/s (except the PDC method) for every instance that Instalment/s is/are not paid to/received by ICICI Bank in accordance with the repayment schedule specified above (irrespective of the reasons for such non-payment/non-
- (iii) The cheque re-presentation charges shall be payable in each instance that any post-dated cheque is dishonoured (under any of the payment modes) and consequently represented OR in each instance that a post-dated cheque is presented when any Instalment/s is/are not received by ICICI Bank by/upon issue of debit instructions under the ECS method or Direct Debit method or any other payment method (other than the PDC
- method) selected by the Applicant/s for any reasons whatsoever.
 (iv) GST and all other applicable taxes / statutory levies, if any, will be charged additionally.

DECLARATIONS BY THE APPLICANT(S)

- I/We declare that all the particulars and information and details given/filled in this Application Form are true, correct, complete and up-to-date in all respects and that I/We have not withheld any information whatsoever.
- In addition to the representations, declarations, warranties and confirmations given by me/us in this Application Form, I/we do hereby represent, warrant, make and confirm to ICICI Bank each of the representations declarations warranties and confirmations set out in the Standard Terms (as defined below) and do hereby further represent, warrant and confirm to ICICI Bank that each of such representations, declarations, warranties and confirmations are, true, correct, valid and subsisting in every respect as of the date of this Application Form, and all such representations declarations, warranties and agreements shall survive the execution and delivery of this Application Form, the provision of the Facility pursuant to this Application Form and the repayment/payment in full of the Facility and all monies in respect thereof.
- I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or properties and/or any criminal proceedings have been initiated and/or are impending against me/us and that I/we have never been adjudicated insolvent by any court or other authority. I/we have not taken any action and no other steps have been taken or legal proceedings started by or against me/us in any court of law / other authorities for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for my/our assets.
- I/We confirm that I/we shall not use the Facility (or any part thereof) for any improper/illegal/unlawful/ speculative/ capital market related activities and shall apply the Facility (or any part thereof) only for the limited purposes specified herein. The Applicant shall use the proceeds of the Facility for the Purpose and shall, if the Bank so desires, furnish a certificate and/or such other valid proofs (including without limitation valid invoices, bills, receipts, acknowledgments, etc.) to the satisfaction of the Bank, in the format and manner acceptable to the Bank, affirming that the Facility has been

- utilized for the Purpose. If for any reason the Borrower finds itself unable to comply with this condition, it shall immediately inform ICICI Bank in writing of the same and the reasons there for and shall, unless otherwise agreed to by ICICI Bank, repay forthwith the outstanding balance of the Facility together with interest and all other monies payable in respect thereof.
- Except to the extent disclosed to ICICI Bank no director or a relative/near relation (as specified by RBI) of a director of a banking company (including ICICI Bank), including directors of Scheduled Cooperative Bank, directors of subsidiaries/trustees of mutual funds/venture capital funds set up by the financing bank or other banks (including ICICI Bank) or a relative/near relation (as specified by RBI) of a senior officer of ICICI Bank (as specified by RBI) is: a partner of our concern, or a trustee, member, director, manager, employee of our concern, or of our subsidiary, or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.
- I/We undertake to inform ICICI Bank regarding any changes whatsoever in my/our addresses as specified here in above or my employment/profession and to promptly provide such further information that ICICI Bank (or its designated group companies or agents or representatives) may require.
- I/We authorize ICICI Bank and all its group companies and their agents to exchange, share or part with all the information relating to my/our loan details and repayment history to other ICICI Bank group companies, banks, financial institutions, credit bureaus, agencies, statutory bodies etc. as may be required or as they may deem fit and shall not hold ICICI Bank (or any of its group companies or its/their agents) liable for use/sharing of this information.
- I/We have fully read and understood the Standard Terms copy of which has been provided to me/us.
- I /We acknowledge and agree that the grant of the Facility by ICICI Bank to me / us shall be subject to compliance by me / us of the Standard Terms and the terms and conditions set out under this Application.



