

BANK'S COPY

KEY FACT STATEMENT AND MOST IMPORTANT INFORMATION

I/ We refer to final application form No. **RIB14008392** dated **2019-04-02** submitted by me/ us to ICICI Bank Limited. I/ We have been provided the following information & have accordingly filled up the aforesaid.

Loan Details	Insta Personal Loan	Rates and Charges
Loan Amount : ₹	815000.0	Fixed ROI p.a (Monthly Reducing Balance): 12.75 %
Tenure 48 Months		* Processing Fees(Non Refundable) % Amount ₹ 5899.0
Number of EMIs 48		*Penalty for Delayed Repayment : 24% p.a
**EMI Amount ₹ 21763.0		*Cheque Bounce Charges : ₹ 400
Salary Receipt Date: Day of each Month		*Auto Debit Bounce Charges : ₹ 50
EMI Start Date 05/05/2019		*Repayment Mode Swap Charges: ₹ 500
EMI Due Date 5th Day of each Month		* Prepayment Charges: 5% of principal Outstanding #If others, please specify :
No. of Advance Installments.....		# 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 Principal Outstanding shall be applicable
Pre EMI Amount : ₹.....		Amortization Schedule Charges : ₹ 200
Pre EMI Cheque Number :		Statement of Account Charges : ₹ 200
Date on which Annual Outstanding Balance Statement will be issued : On Request		Prepayment / Preclosure Statement Charges : ₹ 100
		Duplicate No Objection Certificate/ No Dues Certificate Charges : ₹ 500/ ₹ 200
		Duplicate Prepayment / Preclosure Statement Charges : ₹ 200
		* Loan Cancellation Charges : ₹ 3000
		*Cheque Pick-up Charges: ₹ 100
Repayment Mode	Direct debit	
Name of Bank : ICICI BANK		
Count of PDCs:.....	As per tenure	Cheque No. From..... To.....
1. *Plus Applicable Taxes and other Statutory Levies if any. 2. The security mandate collected would be sent to your bank for registration. Please note that the security mandate shall be banked only in case of default in your loan repayment. 3. ^ In case of ECS/NACH, one additional cheque required towards payment of first EMI. 4. All cheques issued should be in favour of ICICI Bank Ltd. for Loan A/c of <full name of first applicant>. 5. **Instances where in Disbursement is delayed the EMI amount may change accordingly.		

I/We acknowledge that:

- ☐ I/We have applied for an insurance policy along with this facility [Tick if applicable]
- ☐ 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 form
- ☐ I/ We have submitted cheques as per the details mentioned above
- ☐ The sanction under the Facility, if and when sanctioned, shall be governed by the terms and conditions applicable there to and it shall be my/our responsibility to obtain the copy and read the same
- ☐ ICICI Bank follows defined installment dates. Accounting reconciliation would be suitably depicted at the time of payment of last EMI and surplus amount, if any, would be refunded to the applicant

Please read carefully before signing

I hereby confirm that I have received a copy of duly filled Key Fact Statement & Most Important Information as above.

Name of Applicant(s) **MOHD** **WASEEMUDDIN**

Signature

Date **DD / MM / YYYY**

DSE/ DSA Name:..... Location:.....

Signature:..... Phone No..... Stamp.....

KEY FACT STATEMENT AND MOST IMPORTANT INFORMATION

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

Loan Details	Rates and Charges
Loan Amount : <u>₹15000.0</u>	Fixed ROI p.a (Monthly Reducing Balance):.....% 12.75
Tenure <u>48</u> Months	* Processing Fees(Non Refundable).....% Amount <u>₹5899.0</u>
Number of EMIs <u>48</u>	*Penalty for Delayed Repayment : 24% p.a
**EMI Amount <u>₹21763.0</u>	*Cheque Bounce Charges : ₹ 400
Salary Receipt Date:Day of each Month	*Auto Debit Bounce Charges : ₹ 50
EMI Start Date <u>05/05/2019</u>	*Repayment Mode Swap Charges: ₹ 500
EMI Due Date <u>5th</u> Day of each Month	* Prepayment Charges: 5% of principal Outstanding #If others, please specify :.....
No. of Advance Installments.....	# 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 Principal Outstanding shall be applicable
Pre EMI Amount : ₹.....	Amortization Schedule Charges : ₹ 200
Pre EMI Cheque Number :	Statement of Account Charges : ₹ 200
Date on which Annual Outstanding Balance Statement will be issued : On Request	Prepayment / Preclosure Statement Charges : ₹ 100
	Duplicate No Objection Certificate/ No Dues Certificate Charges : ₹ 500/ ₹ 200
	Duplicate Prepayment / Preclosure Statement Charges : ₹ 200
	* Loan Cancellation Charges : ₹ 3000
	*Cheque Pick-up Charges: ₹ 100
Repayment Mode	Direct debit
Name of Bank : <u>ICICI BANK</u>	
Count of PDCs:..... <u>As per tenure</u> Cheque No. From.....To.....	
1. *Plus Applicable Taxes and other Statutory Levies if any. 2. The security mandate collected would be sent to your bank for registration. Please note that the security mandate shall be banked only in case of default in your loan repayment. 3. ^ In case of ECS/NACH, one additional cheque required towards payment of first EMI. 4. All cheques issued should be in favour of ICICI Bank Ltd. for Loan A/c of <full name of first applicant>. 5. **Instances where in Disbursement is delayed the EMI amount may change accordingly.	

I/We acknowledge that:

- ☐ I/We have applied for an insurance policy along with this facility [Tick if applicable]
- ☐ 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 form
- ☐ I/ We have submitted cheques as per the details mentioned above
- ☐ The sanction under the Facility, if and when sanctioned, shall be governed by the terms and conditions applicable there to and it shall be my/our responsibility to obtain the copy and read the same
- ☐ ICICI Bank follows defined installment dates. Accounting reconciliation would be suitably depicted at the time of payment of last EMI and surplus amount, if any, would be refunded to the applicant

Please read carefully before signing

I hereby confirm that I have received a copy of duly filled Key Fact Statement & Most Important Information as above.

Name of Applicant(s) MOHD WASEEMUDDIN

Signature

Date DD / MM / YYYY

DSE/ DSA Name:..... Location:.....

Signature:..... Phone No..... Stamp.....



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 FORMDATE: 02042019

FROM

Customer Name : MOHD WASEEMUDDIN
Customer Address : 1,8 1 21 133 ,G FLR,SURYA NAGAR COLONY ,
TOLICHOWKI,OPP SURYA NAGAR PLAY GROUND

TO

ICICI Bank Limited.,
_____, Limited, HYDERABAD _____, City.

Ref:Account No.:

0	5	9	8	0	1	5	3	4	0	2	7
---	---	---	---	---	---	---	---	---	---	---	---

Dear Sir,

I/We would like to inform you that we have taken a Car/ Home/ Consumer Durable/ Personal Loan from ICICI Bank Limited Car/ Home/ Consumer Durable/ Personal Loan Division. You are hereby authorised to debit the above mentioned account and credit ICICI Bank Ltd.-PDC account number 059801534027 on receiving instructions from ICICI Bank Limited Car/ Home/ Consumer Durable/ Personal Loan Division for Rs. 21763.0 p.m. (Rupees twenty one thousand seven hundred sixty three only) over the entire tenure of the loan w.e.f 05/05/2019 till 05/04/2023.

We are requesting and hereby authorising ICICI Bank Limited Car/ Home/ Consumer Durable/ Personal Loan Division to forward this to you after affixing the signatures of their authorised person(s) to signify their approval for the above instructions and agreement to give effect to the above.

Thanking you,
Yours truly,

MOHD WASEEMUDDIN

Customer Name :
(Account Holder/s)

Accepted and Approved

Authorised Signatory
ICICI Bank Limited

Signature & full account no. VERIFIED

ICICI Bank Ltd.

DETAILS OF FACILITY REQUIRED

Credit Facility Amount

815000.0

Tenure

48

Months

Purpose of Facility

☐ Education

☐ Travel

☐ Occasion in family

☐ Purchase of Household / Electronic goods

☐ Business use

☐ Office Renovation / Extension

☐ Home Renovation/ Extension

☐ Asset Purchase with Working Capital <=2 Lacs

☐ Working Capital

☐ Asset Purchase with Working Capital between 2 to 3 Lacs

☐ Others

☐ Loans to distressed poor to prepay their debt to informal sector against appropriate collateral or group security

OCCUPATIONAL DETAILS

Private Sector

☐ Public Sector

☐ Government Sector

☐

Occupation

☐ Salaried

☐ Self employed / Business

☐ Self employed professional

☐ Retired

☐ Housewife

☐ Student

☐ Other

If self employed professional

☐ Doctor

☐ CA/Cs

☐ Consultant

☐ Architect

☐ Lawyer

☐ Other

If self employed businessman/ constitution/ If Salaried

Type of company

Occupation name

☐ Pvt Ltd.

☐ Partnership

☐ Proprietor

☐ Public Ltd.

☐ Ltd. Liability co.

☐ Retailer

☐ PSU

☐ Govt.

☐ MNC

☐ Other

☐ Automobiles☐ Agriculture based☐ Banking☐ BPO☐ Capital goods☐ Telecom☐ IT☐ Retail☐ Real estates☐ Consumer Durables☐ FMCG☐ NBFC☐ Marketing / Adv☐ Pharma☐ Media☐ Other☐ Education☐ Electricity, gas & water supply☐ Health & Social work☐ Fishing☐ Mining & Quarrying☐ Transportation☐ Public Administrations/ Defence☐ Hospitality☐ Trader/ Distributor☐ Comm. Agent☐ Retailer☐ Other

Employer / Business Details

Designation

Exp. in Current job / Business

Yrs

Months

Total Exp in Job / Business

Yrs

Months

Emp ID

Previous Employer Name

Company/ Employers Name

COMPUTER SCIENCES CORPORATION (I) PVT LTD

Company/ Employers

Address

Landmark

City

PINCode

State

Country

Tel(O)

Mobile

Official e-mail ID

Office Ownership

Self Owned

Parental

Relatives

Rental

Pagadi

Others

BANK DETAILS

Primary Bank

A. Name of Bank

ICICI BANK LIMITED

Branch

A/c. No

059801534027

Account Type

☐ Saving

☐ Current

☐ OC/CC

If Overdraft, Limit:

No. of Years:

Secondary Bank

A. Name of Bank

Branch

A/c. No

Account Type

☐ Saving

☐ Current

☐ OD/CC

If Overdraft, Limit:

No. of Years:

PROOF OF IDENTITY (POI)

(Certified copy of any one of the following POI needs to be submitted)

☐ A- Passport Number

Expiry Date

☐ B- Voter ID Card

☐ C- PAN Card

☐ D- Driving Licence

Expiry Date

☐ E- UID (Aadhar)

☐ F- NREGA Job Card

☐ Z- Other (any document notified by government)

Identification Number

☐ S- Simplified Measures Account - Document Type code

Identification Number

PROOF OF ADDRESS (POA)

CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS

(Certified copy of any one of the following POA needs to be submitted)

Address Type

☐ Residential / Business

☐ Residential

☐ Business

Registered Office

☐ Unspecified

☐

Proof of Address

☐ Passport

☐ Driving licence

☐ UID (Aadhar)

☐ Voter Identity Card

☐ NREGA Job Card

☐ Other

☐ Simplified Measures account - Document Type code

Current address (correspondence /local address):

State/U T code :

ISO 3166 Country code:

Permanent address :

State/U.T code:

ISO 3166 Country code:

Overseas Address: ISO 3166 Country code:

KYC VERIFICATION CARRIED OUT BY

Emp. Name

Emp. Designation

Emp. Code

Emp. Branch

Date

e - KYC through OTP

☐

Employee Signature

References (Preferably friend/ colleague)

1. Name

Relationship

Address

E-mail ID

Phone

2. Name*

Relationship

Address

E-mail ID

Phone

AUTHORITY LETTER (*Compulsory one reference should be relative)

AUTHORITY LETTER FOR MY ICICI BANK NO.:

I Mr/ Ms

am authorizing ICICI Bank official to download the bank statement of my account number as captioned from

20

to

20

. I hereby declare that the downloaded bank statement can be used as address proof in accordance with your norms for know your customer (KYC). I hereby take full responsibility for the bank statement and authorize ICICI Bank to use the same for KYC/other assessment purposes.

Date:

Signature (Applicant)

Place:

INSURANCE INTENT DECLARATION

I/We hereby declare that I/ We would like to opt for insurance plan offered by insurance company in association with ICICI Bank. I/ We have carefully read and understood the contents of brochure. I/We have understood that the insurance premium shall be deducted from the loan amount sanctioned by ICICI Bank and I hereby authorize ICICI Bank to deduct the insurance premium from sanctioned loan amount and disburse only the remaining loan amount.

☐ I confirm that I am voluntarily participating in this programme and am aware that the loan is available without insurance as well

☐ Yes, I would like to receive a call to know about Life, Health and Home insurance plans from ICICI Lombard GIC Ltd./ ICICI Prudential LIC Ltd. I authorise ICICI Bank to share my contact details and exchange my account information for any promotional offer with respect to sale of insurance plans by ICICI Lombard/ ICICI Prudential

Dated:

Place:

Signature (Applicant)

Signature of Bank Official / Outsourced Executive

*Insurance is a subject matter of solicitation

Insurance is optional; Normal Personal Loan is also available without insurance.

Authorization Letter (non ICICI Bank Account)

Date:

:

Branch

:

To

:

Address

:

Bank Name

:

City

:

Pin code

:

Ref: My Saving/Current Account No.

Sub: Authorization Letter for validation of bank statement.

Sir/Madam,

I/We hereby authorize bearer of this letter to validate the enclosed statement of account and the credentials (Name of Account Holder, Account No. Type, signature etc.) furnished to ICICI Bank Ltd. regarding my/ our account in your branch.

Regards,

Signature of the account holder

Name of the account holder

Date:

Place:

Acknowledgment Receipt

To,

ICICI bank has received your application of Personal Loan of Rs

Please note that the processing of your application may take upto

days after receipt of the completed application form with requisite documents.

In case of queries, please contact:

Relationship Manager:

Number:

Sales Executive/DSA:

Number:

Email Id:

You may also email us at p1sales@icicibank.com or contact our customer care.

Authorised Official

My Savings Reward

Repayment of Personal loan EMI through Auto- Debit from an ICICI Bank Savings account would earn 10 reward points per Rs 1.00.000 disbursed under "My Savings Rewards" program. The reward points will be credited for first 12 months of the tenure of the facility, on every successful EMI payment. For more details on the program, please visit www.mysavingsrewards.com

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;

Execution/Signature/Affixation of thumb print by/of the Applicant and Co-Applicant

Signature (Applicant)

Name:..MOHD WASEEMUDDIN

Signature (Co-applicant 1)

Name:.....

Signature (Co-applicant 2)

Name:.....

In case of partnership / HUF / association of persons:
For and on behalf of and each of the following partners/ members of the firm /HUF/association:*

** Name

Signature

* Names of all partners/members to be specified.
** Signature by all the partners/members is required unless a letter of authority is executed by all partners/members in favour of the signatories.

In case of company/society/trust

for and on behalf of [.....]

Name of the Authorised signatory

Name of the Authorised signatory

Designation:

Designation:

Date: 2019-04-02

Place:.....

Date and details of the authority letters or resolutions, if any, authorising the borrowing and / or execution of this Application Form:
1. Date:..... Passed/issued by:
2. Date:..... Passed/issued by:
2 For individuals / sole proprietors
3 For individuals

TEAR-AWAY ACKNOWLEDGMENT
(to be given to/retained by the Applicant)

Sr. No. _____

Dear Sir(s)/Madam:
This is to acknowledge receipt of your Credit Facility Application Form and thank you for the same. If considered, our representative/s shall be in touch with you in connection with the same.

DSE Signature _____ DSE Name: _____ DSA Name: _____
SE Phone No: _____ Location: _____
DSA Stamp: _____

[1] For individuals/sole proprietors



☐ DST-RETAIL
BRANCHES

☐ DST- ALTERNATE
PB

☐ DSA
VB

☐ INSTITUTIONAL
JO (CASA)

*Please select: MUDRA
NON MUDRA

☐
☐

For Bank Use Only

☒ * Personal Loan
☐ Business Installment Loan
☐ Doctor Program

Facility Application No.: RIB1400839
Date: 02042019

CREDIT FACILITY APPLICATION FORM
(To be Filled by applicant only)

I. INTRODUCTION

- ICICI Bank Limited ("ICICI Bank") – Branch / Office address:
- All applicants and co-applicants [collectively, "the Applicant(s)", which expression shall, as the subject or context may admit or require, mean any or each of the Applicant/s]- whether individuals, proprietary concerns, partnerships, Hindu Joint Family, societies, trusts or private/public companies or any other bodies or associations (whether incorporated or not), who wish to either avail of financial assistance detailed below (the "Facility") from ICICI Bank for any purpose specified below in this Application Form (the "Purpose") are required to fully fill-in and submit this Application Form (and along with all other necessary details and documents) to ICICI Bank for applying for the same.
- ICICI Bank shall be entitled at its sole and absolute discretion to reject/approve any Application Form submitted by the Applicant(s).
- Upon consideration of the Application Form and all other additional documents necessary or required for consideration of the Application Form, submitted by the Applicant(s), and if the same is to the satisfaction of ICICI Bank, ICICI Bank shall disburse the requested Facility to the Applicant(s).
- The Applicant(s)'s request for the Facility vide this Application Form, and the sanction of the same by ICICI Bank and/or disbursement of the Facility, shall be subject to and governed by "ICICI Bank Limited's (All-India) Standard Terms & Conditions Governing Unsecured Loans (Regular and Pre-Qualified Loans)" registered on Registered on April 15, 2009 with the Sub-Registrar-VII, New Delhi/Delhi vide Registration No. 266 in additional Book No.4 Vol No. 1,402 on page 165 to 173 (hereinafter referred to as the "Standard Terms"), a copy of which has been handed over to the Applicant, as well as the terms and conditions specified/referred to herein.
- All capitalised terms used but not specifically defined in this Application Form shall have the respective meanings ascribed to them under the Standard Terms.

IIA Details of the Applicant(s) (for individuals/sole proprietary concerns)

Name of Applicant : MOHD WASEEMUDDIN

Father's Name:.....

Residence Address : 1,8 1 21 133, G FLR,SURYA NAGAR COLONY , TOLICHOWKI,OPP SURYA NAGAR PLAY GROUND

Pin: 500008

Landmark:.....

STD Code:.....

Tel.:.....

Fax:.....

Mobile: 918978010715

E-mail ID : iammdwaseem@gmail.com

If self employed, Name of proprietary concern / firm:

Office Address: Same as stated above OR :

Pin:.....

Landmark:.....

STD Code:.....

Tel.:.....

Fax:.....

Mobile:.....

E-mail ID :

Address for communication

☐ Residence

☐ Office

address as stated above (please select)

IIB Details of the Applicant(s) (non-individuals)

Name of Applicant :

Father's Name:.....

Nature

☐ Partnership

☐ HUF

☐ Trust

☐ Society

☐ Private Company

☐ Public Company

(Please tick 3)

☐ Others (Please Speciy)

Principal Office/Regd. Office Address :

Pin:.....

Landmark:.....

STD Code:.....

Tel.:.....

Fax:.....

Mobile:.....

Branch or Local Office Address :

Pin:.....

Landmark:.....

STD Code:.....

Tel.:.....

Fax:.....

Mobile:.....

Address for comunication

☐ Principal /Registered. Office Address

☐ Branch or Local Office Address above (please select)

Contact Person Name :

Designation:.....

Tel.:.....

Fax:.....

Mobile:.....

(Pls. sign here)
1

(Pls. sign here)
2

IIC Details of the Co-Applicant(s)/Guarantor(s) (for individuals/sole proprietary concerns)

Name of 1st Applicant /third party Guarantor :.....

Residence Address :.....

Pin:..... Landmark:.....

STD Code:..... Tel.:..... Fax.:..... Mobile:.....

E-mail ID :.....

Name of 2nd Applicant /third party Guarantor :.....

Residence Address :.....

Pin:..... Landmark:.....

STD Code:..... Tel.:..... Fax.:..... Mobile:.....

E-mail ID :.....

IID Details of the Co-Applicant(s)/Guarantor(s) (*non-individuals*)

Name of 1st /2nd Co-Applicant /third party Guarantor :.....

Nature ☐ Partnership ☐ HUF ☐ Trust ☐ Society ☐ Private Company ☐ Public Company (Please tick 3)

☐ Others (Please Specify)

Principal Office/Regd. Office Address :.....

Pin:..... Landmark:.....

STD Code:..... Tel.:..... Fax.:..... Mobile:.....

Branch or Local Office Address :.....

Pin:..... Landmark:.....

STD Code:..... Tel.:..... Fax.:..... Mobile:.....

Address for communication ☐ Principal /Registered. Office Address ☐ Branch or Local Office Address above (please select)

Contact person Name :.....

Designation:..... Tel.:..... Fax.:..... Mobile:.....

Note: In case any one or more of the Applicant(s)/Guarantors is/are a Partnership firm/ company / society / trust/ any association of persons (whether incorporated or not), then details as to the name, address, nationality and details of all the partners/directors/ trustees/management is to be provided along with this Application Form on a separate letter head of the Applicant(s)/Guarantors.

III DETAILS OF THE FACILITY AND OTHER CHARGES

Facility in the nature of : Rupee Loan

Facility amount: Not exceeding ` 815000.0 In Words eight hundred fifteen thousandonly.

Rate of Interest: 12.75 % per annum In Words twelve point seventy fiveonly.

(plus applicable interest tax or other statutory levies) payable on the date(s) specified in Section below in relation to repayment of the Facility.

Tenure: 48 five thousand eight hundred ninety nine

Processing fee:Rs 5899.0 In Words.....only.

(Plus applicable taxes or other statutory levies, if any.)

Note:The processing fee is one time fee and is collected by ICICI bank for the purpose of appraising the application for the facility and the same is independent of the outcome/ result of such appraisal.

Purpose of the Facility:

Facility is to be disbursed to :

Name: MOHD WASEEMUDDINAmount: 815000.0

Disbursement Mode:

Direct credit to a/c no. 059801534027.....

Bank Branch

IFSC MICR

☐ Payment through Cheque Other Charges:

Note: Fees/charges paid by deducting the Facility, then ICICI Bank shall disburse an amount reduced by the amount of fees/charges; however, the Applicant shall be liable for the entire Facility amount.

Repayment

Amount of each Installment: ` 21763.0 In Words twenty one thousand seven hundred sixty threeonly.

No. of Installments 48 Due date(s) : 5th day of each successive month.

Advance EMI count

First Due Date: 05/05/2019 Last Due Date: 05/04/2023

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

Please 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.)

Note:

- (i) 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 such changes.
- (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-receipt).
- (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.