BANK'S COPY

KEY FACT STATEMENT AND MOST IMPORTANT INFORMATION

I/ We refer to final application form No. RIB11150799 dated 2018-09-24 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 : ₹51.50000	Fixed ROI p.a (Monthly Reducing Balance): 12.99%
Tenure 60 Months	* Processing Fees(Non Refundable)% Amount ₹6016.0
Number if EMIs 60	*Penalty for Delayed Repayment : 24% p.a
	*Cheque Bounce Charges :₹ 400
**EMI Amount₹ 11715.0	*Auto Debit Bounce Charges :₹ 50
Salary Receipt Date:Day of each Month	*Repayment Mode Swap Charges: ₹ 500
EMI Start Date 10/11/2018	* Prepayment Charges: 5% of principal Outstanding #If others, please specify :
EMI Due Date. 10thDay of each Month 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
	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
Statement will be issued : On Request	Duplicate Prepayment / Preclosure Statement Charges :₹ 200
·	* Loan Cancellation Charges : ₹ 3000
	*Cheque Pick-up Charges: ₹100
Repayment Mode Direct debit	
Count of PDCs: As per tenure Chequ	e No. FromTo
 The security mandate collected would be sent to your be banked only in case of default in your loan repayme In case of ECS/NACH, one additional cheque require 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	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 licant
Please read carefully before signing	
I hereby confirm that I have received a copy of duly filled	d Key Fact Statement & Most Important Information as above.
Name of Applicant(s) .V	PRABU
Signature	
Date DD/MM/YYYY	
DSE/ DSA Name:	Location:
Signature: Phone No	Stamp

CUSTOMER'S COPY

KEY FACT STATEMENT AND MOST IMPORTANT INFORMATION

I/ We refer to final application form No. RIB11150799...dated. 2018-09-24..... 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 : §1 5000.0	Fixed ROI p.a (Monthly Reducing Balance):%
Tenure 60 Months	* Processing Fees(Non Refundable)% Amount ₹6016.0
Number if EMIs 60	*Penalty for Delayed Repayment : 24% p.a
**EMI Amount 1.1.7.1.5.0	*Cheque Bounce Charges :₹ 400
Salary Receipt Date:	*Auto Debit Bounce Charges : ₹ 50
EMI Start Date 10/11/20/18 × × ×	*Repayment Mode Swap Charges: ₹ 500 * Prepayment Charges: 5% of principal Outstanding
EMI Due Date 10th	#If others, please specify :
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
No. of Advance installments	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
Statement will be issued : On Request	Duplicate Prepayment / Preclosure Statement Charges :₹ 200
	* Loan Cancellation Charges : ₹ 3000
	*Cheque Pick-up Charges: ₹100
Repayment Mode Direct debit	
Count of PDCs: As per tenure Chequ	e No. FromTo
 The security mandate collected would be sent to your be banked only in case of default in your loan repayme ^ In case of ECS/NACH, one additional cheque require 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
shall be my/our responsibility to obtain the copy and read the	
ICICI Bank follows defined installment dates. Accounting EMI and surplus amount, if any, would be refunded to the appropriate to the appropri	reconciliation would be suitably depicted at the time of payment of last licant
Please read carefully before signing	
I hereby confirm that I have received a copy of duly filled	d Key Fact Statement & Most Important Information as above.
Name of Applicant(s) .V	PRABU
Signature	
Date DD/MM/YYYY	
DSE/ DSA Name:	Location:
	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 FORM

DATE: <u>24092018</u>	
FROM Customer Name : V PRABU 24,PONNAN THOPPU WD-7,AMM	IAPATAI(TP),THANJAVUR
TO ICICI Bank Limited.,,Limited, _THANJAVI	UR, City.
Ref: Account No.: 0 2 9 7 0 1 5 5 8 4 3	1
Dear Sir,	
I/We would like to inform you that we have tak Personal Loan from ICICI Bank Limited Car/ Ho Division. You are hereby authorised to debit th ICICI Bank LtdPDC account number 029701558 from ICICI Bank Limited Car/ Home/ Consumer Rs. 11715.0 p.m. (Rupees eleven thousan over the entire tenure of the loan w.e.f 10/11/20	me/ Consumer Durable/ Personal Loan le above mentioned account and credit 8431 on receiving instructions Durable/ Personal Loan Division for d seven hundred fifteen only)
We are requesting and hereby authorising ICIC Durable/ Personal Loan Division to forward this their authorised person(s) to signify their approagreement to give effect to the above.	s to you after affixing the signatures of
Thanking you, Yours truly,	
V PRABU Customer Name: (Account Holder/s)	
Accepted and Approved	Signature & full account 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.

0:(A1:1)	
	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.		
event of deladit dilder the facility (documents.	Signature(Applicant)
PRIORITY SECTOR CATE	GORY	
	Manufacturing unit with Investments in plant & machinery > upto 25 Manufacturing unit with Investments in plant & machinery > upto 25 Manufacturing unit with Investments in plant & machinery > upto 5 C Value	Lakh to 5 Cr.
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	Value of investments(₹)
application for financial assistance	this representation, declaration and confirmation that you have agreed to core under the category of Priority Sector Advances. I shall indemnify the Bank to damage 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

- 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.
- 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.
- If 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.

PIUU	

Additional address City/ Town/ Village

Nearest Landmark

No. of Dependents

Residential status:

SPOUSE DETAILS

Name of company/ business

PREFERRED MAILING ADDRESS

Mobile No

Gross Income

Citizenship*

Name

Occupation

919884867302

IN-Indian

Salaried

Subscription for Statements by Email / Mobile Alerts

Details of Charges:		
Interest Rate*	12.99 % 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

172.16.18	.150	RIB11150799	2018-09-24	16:23:56	
Personal Loan Business Installment Doctor Program Please use CAPITAL LETTE For Bank Use Only	it Loan	PL 00 DST- RE INSTITU BRANCHES *Please selectoric perever Applicable • All f	ITIONAL B PB VB	JO(CASA)	Please Affix Recent Passport size Photograph (Self attested)
	New Update	DSE Name e LOP PSL Yes KYC Number	Employee No No CIN / SFA II Small	Ref.	2018-09-24 by* mp. id. of PB/VB/Salary)
	PRELIMIN	ARY CREDIT FACIL	LITY APPLICATION I	ROM	
PERSONAL DETAILS			Applicant	Co-applicant	Guarantor
Name Maiden Name(if any) Spouse Name Father's Name Mothers's Name Date of Birth Education: Customer Category: Religion: Residence Address		Professional Diploma SC ST Muslim Sikh	OBC N	raduate Un IBC Dth hristianity Bud	Surname J Tried Single Others Ider Graduate/ Matriculate There T
City/ Town/ Village Nearest Landmark Residence is: No, of years at about res Residence type: Permanent Address	Bunglow(B)	Rented Row House(R) DPPU WD-7,AMMA	State_TASTD CodeSTD CodeIf rented, monthlyFlat(F) .PATAI(TP),THANJA	TelOtherOther(O)AVUR	Pin 614402rent
Landmark City/ Town/ Village		District	StateSTD Codeocation Category: Rur.	Tel	Pin 614402

District

Resident Individual Non Resident Individual

Self-employed

STD Code

Other

Office(O)

UID No.

Foreign National

DOB DDMMYYY

Person of Indian Origin

Monthly Income

E-mail ID_

Alternate E-mail ID

P.A

Other (ISO 3166 Country Code)

House-wife

Residence (R)

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

DETAILS OF FA	ACILITY REQUI	RED		
Credit Facility Amo	ount 51500	0.0 _{Tenure} 6 0	0 _{Months}	
Purpose of Facility			ily Purchase of Household / Electronic goods Business use	e
			ovation/ Extension Asset Purchase with Working Capital <=2 L	
			sing Capital between 2 to 3 Lacs Others	
			o informal sector against appropriate collateral or group security	
OCCUPATIONA			3 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	
OGGGI ATIONA				
	Private Sector Occupation	Public Sector Government Sector Salaried Self employed / Business S	self employed professional Retired Housewife Student Other_	
If self employed	•		onsultant Architect Lawyer Other	
ii seli employed			lic Ltd. Ltd. Liability co. Retailer PSU Govt. MNC Other_	_
If self employed	Type of company			_
businessman/ constitution/	Occupation	Automobiles Agriculture based Banking Real estates Consumer Durables FMCG	g	
If Salaried	name	Education Electricity, gas & water supply		
		Public Administrations/ Defence Hospitality		_
· -	_		essYrsMonthsTotal Exp in Job / BusinessYrsMon	nths
	•	Previous Employer I		_
Employers N	lame FAST S	REAM TECHNOLOGIES PVT L	TD	_
Company/ Emplo	oyers dress			_
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Land			But a	_
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	ail ID			_
Office Owne	rship Self Owned			
	iship seli owned	Parental Relatives Rental	Pagadi Others	
BANK DETA	·	Parental Relatives Rental Rental	Pagadi Others	
BANK DETA Primary Bank	ILS		Pagadi Others	
Primary Bank A. Name of Ba	ILS ank ICICI B	ANK LIMITED	Branch	
Primary Bank	ILS	ANK LIMITED	Branch Account Type Saving Current OC/C	
Primary Bank A. Name of Ba A/c. No	ILS Ank ICICI B 029701	ANK LIMITED	Branch Account Type Saving Current OC/O	
Primary Bank A. Name of Ba	ILS ICICI B 029701	ANK LIMITED	Branch Account Type Saving Current OC/C	
Primary Bank A. Name of Ba A/c. No Secondary Ba	ILS ICICI B 029701	ANK LIMITED 558431	Branch Account Type Saving Current OC/O	
Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba	ILS ICICI B 029701	ANK LIMITED 558431	Branch Account Type Saving Current OC/C	CC C
A. Name of Ba A/c. No Secondary Ba A. Name of Ba A/c. No	ILS Ank O29701 ank ank	ANK LIMITED 558431	Branch Account Type Saving Current OC/C If Overdraft, Limit: No. of Years: Branch Account Type Saving Current OD/C	CC C
Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba A/c. No PROOF OF IDE	ILS Cank ICICI B 029701 Cank Ank ICICI B 029701	ANK LIMITED 558431	Branch Account Type Saving Current OC/C If Overdraft, Limit: No. of Years: Branch Account Type Saving Current OD/C	CC C
Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba A/c. No PROOF OF IDE (Certified copy	ILS Ank ICICI B 029701 ank ank Ank OTHER THE INTERIOR OF ANY ONE OF ANY ONE OF ANY	ANK LIMITED 558431	Branch Account Type Saving Current OC/O If Overdraft, Limit: No. of Years: Branch Current OD/O If Overdraft, Limit: No. of Years:	CC C
Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba A/c. No PROOF OF IDE (Certified copy	ILS Ank ICICI B 029701 Ank Ank INTITY (POI) of any one of to ort Number	ANK LIMITED 558431 ne following POI needs to be submitted)	Branch Account Type Saving Current OC/O If Overdraft, Limit: No. of Years: Branch Current OD/O If Overdraft, Limit: No. of Years:	CC C
Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba A/c. No PROOF OF IDE (Certified copy) A- Passpo	ILS ank O29701 ank ank NTITY (POI) of any one of too ort Number D Card	ANK LIMITED 558431 ne following POI needs to be submitted) Expiry Date	Branch Account Type Saving Current OC/O If Overdraft, Limit: No. of Years: Branch Current OD/O If Overdraft, Limit: No. of Years:	CC C
Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba A/c. No PROOF OF IDE (Certified copy) A- Passpo B- Voter II C- PAN C D- Driving	ILS Ank ICICI B 029701 Ank Ank ENTITY (POI) Of any one of to ort Number D Card ard J Licence	ANK LIMITED 558431 ne following POI needs to be submitted) Expiry Date	Branch Account Type Saving Current OC/O If Overdraft, Limit: No. of Years: Branch Current OD/O If Overdraft, Limit: No. of Years:	CC C
Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba A/c. No PROOF OF IDE (Certified copy) A- Passpo B- Voter II C- PAN C D- Driving E- UID (A	ILS ank O29701 ank ank CNTITY (POI) of any one of too ort Number D Card ard J Licence adhar)	ANK LIMITED 558431 ne following POI needs to be submitted) Expiry Date	Branch Account Type Saving Current OC/O If Overdraft, Limit: No. of Years: Branch Current OD/O If Overdraft, Limit: No. of Years:	CC C
Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba A/c. No PROOF OF IDE (Certified copy) A- Passpo B- Voter II C- PAN C D- Driving E- UID (A	ILS Ank ICICI B 029701 Ank O29701 Ank O	ANK LIMITED 558431 ne following POI needs to be submitted) Expiry Date	Branch	CC C
Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba A/c. No PROOF OF IDE (Certified copy) A- Passpo B- Voter II C- PAN C D- Driving E- UID (A F- NREGA Z- Other	ILS Ank ICICI B 029701 Ank Ank INTITY (POI) Of any one of to ort Number D Card ard J Licence adhar) A Job Card (any document	ANK LIMITED 558431 ne following POI needs to be submitted) Expiry Date t notified by government)	Branch	CC C
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Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba A/c. No PROOF OF IDE (Certified copy) A- Passpo B- Voter II C- PAN C D- Driving E- UID (A F- NREG, Z- Other S- Simplif PROOF OF ADD CURRENT / (Certified copy Address Type	ILS Ank ICICI B 029701 Ank ank	ANK LIMITED 558431 The following POI needs to be submitted) Expiry Date The transfer of the submitted by government) Cocount - Document Type code COVERSEAS ADDRESS DETAILS The following POA needs to be submitted) Idential / Business Residential Sport Driving licence	Branch	CC C
Primary Bank A. Name of Ba A/c. No Secondary Ba A. Name of Ba A/c. No PROOF OF IDE (Certified copy) A- Passpo B- Voter II C- PAN C D- Driving E- UID (A F- NREG, Z- Other S- Simplif PROOF OF ADD CURRENT / (Certified copy Address Type Proof of Addre	ILS Ank O29701 A	ANK LIMITED 558431 The following POI needs to be submitted) Expiry Date The transfer of the submitted of	Branch	CC C

Emp. Name	Emp. Desig	gnation										_	
Emp. Code	Emp. Bran	ich										_	
Date DDMMYYYY]	
e - KYC through OTP						nolou		'ian of					
References (Preferably friend/ colleague)					EII	іріоу	ee S	Signat	ure				
. Name					Dolo	tions	hin					,	
Address				 			- IIIP 					$\overline{1}$	
E-mail ID						Pho	ne L						立
. Name*				∐ R	Relati	onsh	ain_						
Address Address												\perp	
E-mail ID						Pho	one					\perp	
AUTHORITY LETTER (*Compulsory one reference should be	pe relative)												
NUTHORITY LETTER FOR MY ICICI BANK NO.:													
Mr/ Ms am authorizing I 20 to 20 I hereby declare that the downloaded bank stal	ICICI Bank official to de	lownload the	e bank sta	atement	of my	accoun	nt numl	per as c	aptione	d from			_
20_ to20 I hereby declare that the downloaded bank state tell responsibility for the bank statement and authorize ICICI Bank to use the same for K	itement can be used as YC/other assessment p	s address p purposes.	root in ac	cordanc	e with	your no	orms to	r know	your cu	istomer	(KYC).	. I hereb	ЭУ
ate: DDDMMMVYYYY]	
Place:											2		
HOUG					S	Signatu	ıre (A	pplicar	t)				
INSURANCE INTENT DECLARATION													
We hereby declare that I/ We would like to opt for insurance plan offered by insuran	ance company in asso	ociation wi	th ICICI	Bank. I	We h	ave ca	arefully	y read	and un	dersto	od the	conten	its of bi
We have understood that the insurance premium shall be deducted from the loan amou mount and disburse only the remaining loan amount.	int sanctioned by ICIC	CI Bank and	d I hereby	author	ize ICI	CI Ban	ik to de	educt th	e insur	ance p	remium	1 from s	sanction
I confirm that I am voluntarily participating in this programme and am	aware that the loa	an is avai	lable wi	thout i	nsura	ince a	as we	II					
Yes, I would like to receive a call to know about Life, Health and Home to share my contact details and exchange my account information for													
ated: D D M M Y Y Y	,								-			,	
ateu: B B M M L L L L L L L L L L L L L L L L		Place.											
3													
Signature (Applicant)						(Signa	ature o	of Bank	Offici	ial / Ou	utsourd	ced Ex	ecutive
Insurance is a subject matter of solicitation		Insura	nce is o	ptional	; Norn	nal Pe	ersona	al Loar	is als	o avai	ilable v	withou	t insura
					<-								
uthorization Letter (non ICICI Bank Account)													
le: :	Branch :	:											
nk Name :	:	:							D!				
My Saving/Current Account No. : Authorization Letter for validation of bank statement.	City :								Pin	code-			
Madam, e hereby authorize bearer of this letter to validate the enclosed statement of account and	d the credentials (Nam	ne of Accou	unt Holde	r, Accou	ınt No.	Type,	signat	ure etc) furnis	shed to	ICICI E	Bank Lt	d. regai
our account in your branch. lards,						,	Ü						Ü
nature of the account holderne of the account holder													
le: Ce:													
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cknowledgment Receipt	·												
cknowledgment Receipt													
Acknowledgment Receipt CI bank has received your application of Personal Loan of Rs		npleted ap	 oplication	n form	with re	equisi	te doo	cumen	ts.				
CI bank has received your application of Personal Loan of Rsase note that the processing of your application may take uptodays after case of queries, please contact:	r receipt of the com		 oplication	n form	with r	equisi	te doo	cumen	ts.				
CI bank has received your application of Personal Loan of Rsase note that the processing of your application may take uptodays after	r receipt of the com		pplication	n form	with r	equisi	te dod	cumen	ts.				

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;
- $\hbox{(d)} \quad \text{decline in the profit after tax of the Borrower by more than fifteen \ percent};\\$
- (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;

n 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				
Name: Name: Name: Name: Name: Name: nase of partnership / HUF / association of persons: For and on behalf of and each of the following partners/ members of the firm /HUF/association:	Signature (Applicant)	Signature (Co	-applicant 1)	Signature (Co-applicant 2)
n 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				
"Name				Name:
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 [HUF/association:*	
**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 [
**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 [* Names of all partners/members to be s	pecified.		
Name of the Authorised signatory	** Signature by all the partners/members		y is executed by all part	ners/members in favour of the signatories.
Name of the Authorised signatory	• • •			
Designation:	for and on behalf of []	
Designation:				
Designation:				
Designation:	Name of the Authorised signatory		Name of the Authorise	ed signatory
Date: 2018-09-24 Place:	· · · · · · · · · · · · · · · · · · ·			
Date and details of the autority letters or resolutions, if any, authorising the borrowing and / or execution of this Application Form: 1. Date:	Date: 2018-09-24			
1. Date:	Place:			
2. Date:	Date and details of the autority letters or	resolutions, if any, authorising the bo	rrowing and / or executi	ion of this Application Form:
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 tou with you in connection with the same. DSE Signature DSE Name: DSA Name: SE Phone No: Location:	1. Date: P	assed/issued by:		
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 tou with you in connection with the same. DSE Signature DSE Name: DSA Name: SE Phone No: Location:		assed/issued by:		
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 tou with you in connection with the same. DSE Signature DSE Name: DSA Name: SE Phone No: Location:	2 For individuals / sole proprietors			
TEAR-AWAY ACKNOWLEDGMENT (to be given to/retained by the Applicant) 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 tou with you in connection with the same. DSE Signature DSA Name:	3 For individuals			
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DSE Signature DSE Name:DSA Name: Location:	3 For individuals	TEAR-AWAY ACKNO	OWLEDGMENT	∳ ⋖ Sr. No
SE Phone No: Location:	3 For individuals	TEAR-AWAY ACKNO (to be given to/retained	DWLEDGMENT by the Applicant)	
	This is to acknowledge receipt of your C	TEAR-AWAY ACKNO (to be given to/retained	DWLEDGMENT by the Applicant)	
DSA Stamp:	Dear Sir(s)/Madam: This is to acknowledge receipt of your C with you in connection with the same.	TEAR-AWAY ACKNO (to be given to/retained redit Facility Application Form and tha	DWLEDGMENT by the Applicant) ank you for the same. If	considered, our representative/s shall be in tou
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2018-09-24 16:23:56 172.16.18.150



Contact Person Name :. Designation:..

O ICICI Bank	
	DST-RETAIL DST- ALTERNATE DSA INSTITUTIONAL BRANCHES PB VB JO (CASA) *Please select: MUDRA NON MUDRA For Bank Use Only
* Personal Loan	IDITIDI11111EI017101
Business Installment Loan	Facility Application No.: $[R I B 1 1 1 5 0 7 9]$
☐ Doctor Program	Date: 24092018
	Y APPLICATION FORM by applicant only)
I. INTRODUCTION	
each of the Applicant/s]- whether individuals, proprietary concerns, any other bodies or associations (whether incorporated or not), whether incorporated or not), who is the contract of the	ich expression shall, as the subject or context may admit or require, mean any or partnerships, Hindu Joint Family, societies, trusts or private/public companies or no wish to either avail of financial assistance detailed below (the "Facility") from no (the "Purpose") are required to fully fill-in and submit this Application Form (and stor applying for the same.
submitted by the Applicant(s), and if the same is to the satisfaction of The Applicant(s)'s request for the Facility vide this Application Form shall be subject to and governed by "ICICI Bank Limited's (All-India Qualified Loans)" registered on Registered on April 15, 2009 with th No.4 Vol No. 1,402 on page 165 to 173 (hereinafter referred to as the well as the terms and conditions specified/referred to herein.	hal documents necessary or required for consideration of the Application Form, f ICICI Bank, ICICI Bank shall disburse the requested Facility to the Applicant(s). In, and the sanction of the same by ICICI Bank and/or disbursement of the Facility, a) Standard Terms & Conditions Governing Unsecured Loans (Regular and Pree Sub-Registrar-VII, New Delhi/Delhi vide Registration No. 266 in additional Book the "Standard Terms"), a copy of which has been handed over to the Applicant, as
Standard Terms.	olication Form shall have the respective meanings ascribed to them under the
IIA Details of the Applicant(s) (for individuals/sole	
Name of Applicant : V PRABU	Father's Name:
Pin: 614402 Landmark:	u(11 /),11 // WO/W OTC
STD Code: Tel:	040004007200
E-mail ID: PRABU.106@GMAIL.COM	I da.
STD Code: Tel.: E-mail ID :	
	e 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 P Others (Please Speciy)	Private Company Public Company (Please tick 3)
Principal Office/Regd. Office Address :	
STD Code: Tel.:	<u> </u>
Branch or Local Office Address :	
Pin:Landmark:	
STD Code: Tel.:	Fax.: Mobile.:
Address for comunication Principal /Registed. Office	e Address Branch or Local Office Address above (please select)

Mobile.:

Residence Address : Pin:			
STD Code:		Fax.:	
E-mail ID :			
Name of 2 nd Applicant /third party G	uarantor :		
Pin:	Landmark:		
STD Code:	Tel.:	Fax.:	Mobile.:
E-mail ID :			
IID Details of the Co-App	licant(s)/Guarantor(s) (no	on-individuals)	
Name of 1 st /2 nd Co-Applicant /thir	d party Guarantor :		
	. ,	Private Company Public Company	
	ecify)		,
	• /		
Pin:			
STD Code:		Fax.:	
		1 dA	
Pin:			
STD Code:	Tel.:	Fax.:	Mobile:
Address for communication	Dringing! /Degisted	Office Address Branch or Local Offic	a Address above (please soleet)
Address for communication	i iliopai/itegisted.	Dialicii di Local Ollic	e Address above (please select)
incorporated or not), then details a along with this Application Form on	as to the name, address, national a separate letter head of the Appli	ity and details of all the partners/directors/ cant(s)/Guarantors.	rustees/management is to be provi
	ND OTHER CHARGES		
III DETAILS OF THE FACILITY A			
Facility in the nature of : Rupee	Loan	on house during the sure and	
Facility in the nature of : Rupee Facility amount: Not exceeding `	515000.0 In Words five	re hundred fifteen thousand	
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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 Installmen	ivioge of	ie of paymen	: / repaymen	t of the	Installmen
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Plea	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.)

Note:

- In 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.
- 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.
- 2. 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.
- 3. 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.
- 4. 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.
- b. 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.
- 7. 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.
- 8. 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.



