

MOST IMPORTANT TERMS & CONDITIONS BANK'S COPY

Please read carefully before signing
ACKNOWLEDGEMENT FORM

I/We refer to final application form No. dated submitted by me / us to ICICI Bank Limited. I/We have been provided the following information and have accordingly filled up the aforesaid application form:

Facility Amount Not Exceeding	(in words)
Interest Rate* % p.a.	(in words)
Processing Fee (Non refundable)	Up to 2.25% of Loan Amount Plus Service Tax	If Others Please Specify
Prepayment Charges#	The lower of the two amounts given below: 1) 5% of principal outstanding (Facility + Service Tax) or 2) Interest outstanding for the unexpired period of the loan.	If Others Please Specify
Charges for late payment	2% per month	
Cheque Bounce Charges	` 400, (Plus applicable taxes or other statutory levies, if any.)	
Repayment mode swap charges	` 500	

#The Applicant(s) shall intimate ICICI Bank fourteen (14) days in advance in the event the Applicant(s) is/are desirous of making prepayment of the Facility. However, the Applicant(s) shall not be entitled to exercise the right of prepayment before the expiry of six (6) months from the disbursement of the Facility by ICICI Bank to the Applicant(s). Provided however, the abovementioned shall not be applicable in the event any changes are carried out in the Standard Terms governing the Facility and the same is not acceptable to the Applicant(s), as a result of which the Applicant(s) wishes to terminate the Facility by making prepayment of the outstanding amount of the facility prior to the expiry of the aforementioned period of six (6) months.

PDCs and SPDCs table should be provided only as per the table given below.

Tenure	Direct Debit Mandate/ECS mode		PDCs
	SPDCs		
	ICICI BANK	Other Banks	
12 Months	2	2	12
24 Months	4	5	24
36 Months	6	5	36
48 Months	8	5	48
60 Months	10	5	60
72 Months	12	5	72
84 Months	14	5	84

Example :

- Submit 4 SPDC & 24 PDC for a 24-month tenor loan when opting for PDC mode of repayment.
- Submit 5 SPDC for a 60-month tenor when opting for ECS or Direct debit mode of repayment.

I/We acknowledge that:

- I/We have applied for a credit card along with this facility [Tick if applicable]
- 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 above matrix.
- The sanction under the Facility, if and when sanctioned, shall be governed by the terms and conditions applicable thereto and it shall be my/our responsibility to obtain the copy and read the same.

Name of the Applicant(s) :

Signature(s) :

Date

DSE / DSA Signature	:	DSE / DSA Name	:
DSE / DSA Phone No.	:	Location	:
DSE / DSA Stamp	:		

This is to acknowledge receipt of your Preliminary 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. [The application will be disposed of within a period of _____ days] (applicable only for loan up to ` 2 Lacs strike off if not applicable.)

I/We Acknowledge the receipt of the most important terms & conditions.

EDUCATION LOAN ANNEXURE

Repayment of the Facility

Tranche 1:

Amount of the Facility : ` In Words only

Interest Rate - Adjustable/Floating interest rate* :

Due date for payment of first Monthly Installment (MI) [D][D][M][M][Y][Y][Y][Y]

Subsequent MIs shall be payable at of each month.

MI during course period + moratorium period: ` In Words only for the tenure of

..... months(Pre-MI)each commencing from the day of

Two Thousand and and ending on the day of, Two Thousand and

..... and MI after course period/moratorium ` (Rupees

only) for the tenure beginning from months to months each commencing

from the day of Two thousand and and

ending on the day of, Two Thousand and

Tranche 2

Amount of the Facility : ` In Words only

Interest Rate - Adjustable/Floating interest rate* :

Due date for payment of first Monthly Installment (MI) [D][D][M][M][Y][Y][Y][Y]

Subsequent MIs shall be payable at of each month.

MI during course period + moratorium period: ` In Words only for the tenure of

..... months(Pre-MI)each commencing from the day of

Two Thousand and and ending on the day of, Two Thousand and

..... and MI after course period/moratorium ` (Rupees

only) for the tenure beginning from .. months to months each commencing

from the day of Two thousand and and

ending on the day of, Two Thousand and

Tranche 3

Amount of the Facility : ` In Words only

Interest Rate - Adjustable/Floating interest rate* :

Due date for payment of first Monthly Installment (MI) [D][D][M][M][Y][Y][Y][Y]

Subsequent MIs shall be payable at of each month.

MI during course period + moratorium period : ` In Words only for the tenure of

..... months(Pre-MI)each commencing from the day of

Two Thousand and and ending on the day of, Two Thousand and

..... and MI after course period/moratorium Rs. (Rupees

only) for the tenure beginning from months to months each commencing

from the day of Two thousand and and

ending on the day of, Two Thousand and

Note : * The MI shall be calculated on the basis of monthly rests and ICICI Bank shall be entitled to vary / modify the MI (either by way of increase of the amount of one or more Installment/s, or otherwise) in the event of changes to the interest rate on the Facility.

EXECUTION / SIGNATURE / AFFIXATION OF THE THUMB PRINT BY / OF THE APPLICANT AND CO-APPLICANT

Signature of the Applicant :

[Signature box for Applicant]

Signature of the Co-applicant:

[Signature box for Co-applicant]

Name : Name:

Date :

Place :

MOST IMPORTANT TERMS & CONDITIONS CUSTOMER'S COPY

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Date

DSE / DSA Signature :	DSE / DSA Name :
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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 form 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 instalments (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.