

# PRELIMINARY APPLICATION FORM



## Home Loan Application

FIELDS WITH ★ (STAR) ARE COMPULSORY

PHOTO	PHOTO
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APPLICANT

CO-APPLICANT

### APPLICATION FORM FOR NON RESIDENT INDIANS

A completed and correctly filled form will help us in processing your application faster. An incomplete/incorrect application is liable to be rejected.

Date: DD   MM   YYYY

PERSONAL DETAILS

	★ APPLICANT	★ CO-APPLICANT
★ Name	<input type="checkbox"/> Mr./ <input type="checkbox"/> Ms./ <input type="checkbox"/> Dr. First Name _____ Middle Name _____ Last Name _____	<input type="checkbox"/> Mr./ <input type="checkbox"/> Ms./ <input type="checkbox"/> Dr. First Name _____ Middle Name _____ Last Name _____
★ Date of Birth	DD <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> YYYY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	DD <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> YYYY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
★ District of Birth	_____	_____
★ Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
★ Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____
★ No. of Dependents	Children _____ Others _____	Children _____ Others _____
★ Father's Name	_____	_____
★ Mother's Maiden Name	_____	_____
★ Spouse Name	_____	_____
★ Religion	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Neo Buddhist <input type="checkbox"/> Christian <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Sikh <input type="checkbox"/> Others _____	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Neo Buddhist <input type="checkbox"/> Christian <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Sikh <input type="checkbox"/> Others _____
★ Category	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> General	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> General
★ Status	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident
★ Domicile	<input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> Others _____	<input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> Others _____
★ Passport No.	_____	_____
★ PAN No.	_____	_____
Driving License No. (International)	_____	_____
★ Current Overseas Residential Address (Provide complete address without abbreviation)	_____	_____
★ Residence	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____
★ Period of Stay	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
★ Residential Address in India	_____	_____
★ Residence	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____
★ Period of Stay	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
★ Permanent Address in India	_____	_____
★ Residence	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Others Specify _____
★ Period of Stay	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
★ Qualifications	<input type="checkbox"/> Under-Graduate <input type="checkbox"/> Graduate Under-Graduate <input type="checkbox"/> Post-Graduate <input type="checkbox"/> Professional	<input type="checkbox"/> Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Post-Graduate
★ If Professional	<input type="checkbox"/> Doctor <input type="checkbox"/> CA <input type="checkbox"/> Engineer <input type="checkbox"/> Lawyer <input type="checkbox"/> MBA <input type="checkbox"/> Architect Others, Specify _____	<input type="checkbox"/> Doctor <input type="checkbox"/> CA <input type="checkbox"/> Engineer <input type="checkbox"/> Lawyer <input type="checkbox"/> MBA <input type="checkbox"/> Architect Others, Specify _____

**Details of Property to be purchased/constructed/extended (if finalised)**

Address \_\_\_\_\_ Purchased from: \_\_\_\_\_  
 \_\_\_\_\_  
 Builder  Society  Development Auth.  
 Resale  Self Construction  
 ★ Dist. \_\_\_\_\_ Pin. \_\_\_\_\_  
 ★ State \_\_\_\_\_  
 Construction Stage:  Ready  To commence  
 Nearest landmark \_\_\_\_\_  
 Under Construction:  Specify % \_\_\_\_\_  
 Is this project approved by ICICI Bank?  Yes  No  
 Land Area \_\_\_\_\_ Built-up Area \_\_\_\_\_  
 Do you propose to use this house for:  
 Settling down yourself  Settling family  
 Renting  Investment  
 Expected time of completion \_\_\_\_\_  
 If rented, expected rent ₹ \_\_\_\_\_ p.m.  
 Agreement will be in the name of \_\_\_\_\_  
 If property not selected, by when & where do you intend to finalise the property? \_\_\_\_\_

Name of Account Holder	Name of Bank	Branch	Type of A/c.			Account No.	Banking Since
			NRE	NRO	Others		
1.							
2.							
3.							

Post-dated cheques/Auto Debit/ECS from account  1  2  3

Have you or your spouse earlier applied to ICICI Bank for a Loan?  Yes  No  
 If yes, Loan Application No. \_\_\_\_\_  
 Are you an ICICI Bank Share holder?  Yes  No if yes, Folio No. \_\_\_\_\_  
 Are you an ICICI Bank Bond holder?  Yes  No if yes, Folio No. \_\_\_\_\_  
 Are you an ICICI Bank Account Holder?  Yes  No if yes, A/c. No. \_\_\_\_\_  
 Have you or your spouse given guarantees for any borrower of ICICI Bank?  Yes  No  
 If yes, Loan Application No. \_\_\_\_\_ Applicant's Name \_\_\_\_\_

I/We declare that all the particulars and information given in the application are true, correct, complete and upto date in all respects and I/We have not withheld any information. I/We agree and confirm that I/We have read the terms and conditions of the account facility, and the terms and conditions pertaining to usage of channels for access of the said account facility as put up on [www.icicibank.com](http://www.icicibank.com) and am/are aware of and will adhere to all the terms/conditions of opening/maintaining of the said account and usage of the channels with/by ICICI Bank Ltd., as may be in force from time to time.

I/We further declare and confirm that the credit facilities, if any, enjoyed by me/us with other banks has been disclosed hereinabove.

I/We further declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to-date in all respects and I/We have not withheld any information. I/We understand that certain particulars given by me/us are required by the operational guidelines governing banking companies. I/We agree and undertake to provide any further information that ICICI Bank Ltd./its Group Companies may require.

I/We agree and understand that ICICI Bank Ltd./its Group Companies reserve the right to reject any application without providing any reason. I/We agree and understand that ICICI Bank Ltd./its Group Companies reserve the right to retain the application forms, and the documents provided therewith, including photographs, and will not return the same to me/us.

I/We authorize ICICI Bank Ltd./its Group Companies or their agent to make references and enquiries with ICICI Bank Ltd./its Group companies consider necessary in respect of or in relation to information in this application/further applications. I/We agree and hereby authorise ICICI Bank Ltd./its Group Companies to exchange, share or part with all the information, data or documents relating to my/our application including but not limited to credit and repayment history or any default, if any, committed by me/us to other ICICI Group Companies/Banks/Financial Institutions/Credit Bureaus/Statutory Bodies/such other persons as ICICI Bank Ltd./its Group Companies may deem necessary or appropriate as may be required for use or processing of the said information/data by such person/s furnishing of the processed information/data/products thereof to other Banks/Financial Institutions/credit providers/users registered with such persons and shall not hold ICICI Bank Ltd./its Group Companies liable for use of this information.

I/We confirm that I/We have read the application form and acquainted myself/ourselves with the terms and conditions governing the loan facility as specified by ICICI Bank Ltd. I/We undertake to inform ICICI Bank Ltd./its Group Companies regarding change in my/our residence/employment. I/We agree that my/our credit facilities shall be governed by the rules of ICICI Bank Ltd./Group Companies, in force from time to time.

Except to the extent disclosed to ICICI Bank in this application, no director or a 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: a partner of mine/our concern, or a trustee, member, director, manager, employee of mine/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 if a disclosure contrary to the representations above has been made by me/us, ICICI Bank may provide such credit facilities only if permitted and if approved in the manner specified or required by the Reserve Bank of India from time to time.

Yes  No

Applicant's Signature \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_

**For office use only**

★ Loan Identification :  Individual  Public sector  Public Ltd.  Pvt. Ltd.  Bank  Partnership firm  
 Trust  Central Govt.  State Govt.  Others \_\_\_\_\_  
 ★ Type :  Rural  Semi Rural  Urban  Metropolitan  
 ★ Collateral security taken :  Yes  No (if yes) \_\_\_\_\_  
 ★ Guarantee taken from Govt./Bank : Yes \_\_\_\_\_ No (if yes) \_\_\_\_\_

	APPLICANT	CO-APPLICANT
Occupation	<input type="checkbox"/> <b>Salaried</b> <input type="checkbox"/> Multinational <input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Govt./ Public Sector <input type="checkbox"/> Pvt. Ltd. Co. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Other _____ <input type="checkbox"/> <b>Self-employed</b> <input type="checkbox"/> Manufacturing <input type="checkbox"/> Trading <input type="checkbox"/> Services Others _____ <input type="checkbox"/> Retired <input type="checkbox"/> Others Specify _____ Current Amount      Source	<input type="checkbox"/> <b>Salaried</b> <input type="checkbox"/> Multinational <input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Govt./ Public Sector <input type="checkbox"/> Pvt. Ltd. Co. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Other _____ <input type="checkbox"/> <b>Self Employed</b> <input type="checkbox"/> Manufacturing <input type="checkbox"/> Trading <input type="checkbox"/> Services Others _____ <input type="checkbox"/> Retired <input type="checkbox"/> Others Specify _____ Current Amount      Source
Monthly Income	_____	_____
Other Monthly Income	_____	_____
Employers Name	_____	_____
Employer/Business	_____	_____
Address	_____	_____
(For NRI Applicant Specify Overseas Address)	City _____ State _____ Country _____ Pin. _____ STD Code _____ ISD Code _____ Tel. _____ Fax. _____ E-mail (Work) _____	City _____ State _____ Country _____ Pin. _____ STD Code _____ ISD Code _____ Tel. _____ Fax. _____ Email (Work) _____
No. of years in present occupation/company	_____ Yrs. _____ Mths.	_____ Yrs. _____ Mths.
Age of Retirement	_____ Yrs. Employee No. _____	_____ Yrs. Employee No. _____
Designation	_____	_____
Department	_____	_____
No. of years in service abroad	_____	_____

Past employment details of the last five years.

	Country	Name of company	Designation	No. of Yrs.	Annual Salary (in _____)
Applicant	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
Co-Applicant	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____

Mail my correspondence at...

Appl. Overseas Resi. Add.     Appl.'s Resi. Add. in India     Appl.'s Permanent Add. in India  
 Co-Appl. Overseas Resi. Add.     Co-Appl.'s Resi. Add. in India     Co-Appl.'s Permanent Add. in India     POA Add.

Intimation on E-mail  Yes     NO

	Power of Attorney in India	NRI Guarantor
Name	Last Name _____ First Name _____ Middle Name _____ Age _____	Last Name _____ First Name _____ Middle Name _____ Age _____
Address	_____ _____ _____ Pin. _____ Tel. _____ Fax. _____ Mobile No.: _____ E-mail _____	_____ _____ _____ Pin. _____ Tel. _____ Fax. _____ Mobile No.: _____ E-mail _____

Reference Name	_____	_____
Reference Address in India	_____	_____
	_____	_____
	Pin. _____	Pin. _____
Tel. (O) _____ (R). _____		Tel. (O) _____ (R). _____
Fax _____		Fax _____
Mobile No.: _____		Mobile No.: _____

At least one reference has to be a relative

#### Loan Requested

Amount Requested (₹): \_\_\_\_\_ Term: \_\_\_\_\_ years Type of Rate:  Fixed  Variable  
 Type of Loan:  Home  Home Improvement  Land  Office Premises  
 Home Equity Residential  Others \_\_\_\_\_  
 Monthly Expenditure (₹): \_\_\_\_\_ Preferred EMI amount (₹): \_\_\_\_\_ p.m.

Deduction of monthly installment by  Post-dated Cheques  Auto Debit  ECS

#### Loan Details

Purpose of Loan	Estimate of required funds (₹)	Estimate of sources of funds (₹)
Purchase <input type="checkbox"/>	Total Purchase Cost _____	Loan Requested _____
Construction <input type="checkbox"/>	Construction Cost _____	Own Construction _____
Extension <input type="checkbox"/>	Incidental Cost _____	- Amount already spend _____
Purchase + Construction/Extension <input type="checkbox"/>	Other Amenities _____	<b>Source</b> _____
Improvement <input type="checkbox"/>	Total (A): _____	- Investments (FD/NSC/Shares) _____
Others (please specify) _____		- Provident Fund _____
		(refundable/non-refundable)
		Personal Loans _____
		Source _____
		- Loan from Employer _____
		- Others _____
		Total (B): _____

Note: Total (A) (requirements of funds) should equal total (B) (sources of funds)

I/We agree and confirm that I/We have not availed any other loan from any other source for purchase/construction of a dwelling unit ("Purpose") and in the event this facility is granted to me/us by ICICI Bank, the same shall be utilized only for the Purpose defined hereinabove. Neither me/of us, nor any of my/our family members own any other dwelling units in any other location whatsoever.

For the Purpose of this declaration the term family shall mean and include the Applicant / Co-Applicant, his/her spouse and his/her dependent children respectively.

Please confirm whether applicable or not:  YES  NO

Assets	Denote Currency _____		Liabilities				
	Applicant	Co-Applicant	Applicant	Source	EMI	Loan	Bal. Months
Savings In Bank			House	_____	_____	_____	_____
NRE	_____	_____	Car	_____	_____	_____	_____
NRO	_____	_____	Bank	_____	_____	_____	_____
Others	_____	_____	Others	_____	_____	_____	_____
Other Properties	_____	_____	<b>Co-Applicant</b>				
Shares and Securities	_____	_____	House	_____	_____	_____	_____
Other Assets:	_____	_____	Car	_____	_____	_____	_____
	_____	_____	Bank	_____	_____	_____	_____
	_____	_____	Other	_____	_____	_____	_____

Do you have a credit card? if yes,	Applicant	Co-Applicant
	Card No. _____	Card No. _____
	Issuing Bank _____	Issuing Bank _____
	Type of Card _____	Type of Card _____

REFEREES  
DETAILS

LOAN  
REQUESTED

MODE OF  
RE-PAYMENT

LOAN  
DETAILS

PRIORITY SECTOR  
DECLARATION

FINANCIAL  
DETAILS

CREDIT CARD  
DETAILS

## Process

### Phase I - The Sanction Process\*

Normally it would take 4-7 working days for the sanction process from the date of receipt of all documents at ICICI Bank.

#### You Call Us

Our representative visits you and explains the Loan product

You provide us with income and personal documents as listed overleaf

Our representative visits you to confirm some details

Documents are credit appraised and decision taken on the sanction of the loan

Our offer letter along with a list of legal documents required is delivered to you

### Phase II - The Disbursement Process\*

Normally it would take 4-7 working days for the disbursement process from the date of receipt of all documents at ICICI Bank

#### When you need a disbursement you call us

Our representative visits your POA holder in India and collects Legal Documents, Loan Agreements and PDC's

An ICICI Bank lawyer vets legal documents

An ICICI Bank Site Engineer visits the property to verify stage of construction

Disbursement cheque is prepared

The Disbursement cheque is delivered to your POA in India

### For more details please contact:

#### International Toll Free Number

	USA : 1866 ICICI 4U (24 hours)
UK	: 08081314151 (0830 - 2230 hours GMT)
Singapore	: 800 ICICI 4 U (24 hours)

#### India Contact Number

Ahmedabad	: 8109890
Bangalore	: 51131877
Chandigarh	: 5055700
Chennai	: 52088000
Coimbatore	: 535800
Delhi	: 51718000 (Mobile) 9818178000
Hyderabad	: 23128000
Indore	: 5022005
Kolkata	: 9831378000
Mumbai	: 28307777
Pune	: 2610333

#### Regions North & East

Asansol	: 254311/312
Punjab	: 9815558000
Bhubaneshwar	: 1600333499
Dehradun	: 650373/654487
Durgapur	: 555232 / 2167
Haryana	: 9813080200
Hooghly	: 683-6344/6950
Jaipur	: 5116722
Jamshedpur/Udaipur	: 9828024222
Kanpur	: 317338/9839075533/310396
Kota	: 360770 / 362459
Lucknow	: 2294577

#### Region South

Andhra Pradesh (excluding Hyderabad)	: 9849578000
Karnataka (excluding Bangalore)	: 9845578000
Kerala	: 9895478000
Tamil Nadu (excluding Chennai)	: 9894478000

#### Region West

Maharashtra	: 9890478000
Gujarat	: 9898278000
M. P.	: 9893208000
Chattisgarh	: 98932 08000

#### E-mail

[nriinfo@icicibank.com](mailto:nriinfo@icicibank.com)

### **Document Checklist**

Self attested copies of the following documents are to be submitted with the application form:

***KYC Documents:***

- Photograph of each applicant
- Copy of Valid Passport copy
- Copy of Valid visa copy
- Cheque/Draft for fees (as per applicable rate)

***Financial Document:***

***Salaried Individuals:***

- Tax return copies for the last 3 years
- Last 6 months pay slips
- Last 3 months bank statement clearly reflecting salary credit
- Copy of Current Appointment Letter OR Copy of Salary Certificate clearly mentioning the date of Joining, current salary earned and designation held in the co.
- Copy of Previous employment letters In case the no. of years in current employment is less than 2)

***Self-employed individuals:***

- Copy of Incorporation of Business
- Balance sheets and Profit & Loss Accounts Of the business/profession and individual Income Tax Returns for last three years
- Memorandum/Articles of Association for companies, Partnership Deed for firms and a brief profiles, of your company/firm
- Banker's letter for account continuity for last one year
- Office address proof for self-employed individual
- Qualification certificate for self-employed Professionals
- Copy of last 3 months bank statements in the name of business/Profession & Individual name
- In case of existing loans, Repayment track record/loan enclosure letter as applicable

**Documents required to get the loan disbursed:**

As per the "Procedures & Drafts" booklet for the locations in which the property is located. Our representative shall make the same available to you.

Additional documents may be required as per the nature of the application. Please provide the same to our representative when requested.

**For office use only**

Received application form No. \_\_\_\_\_ with all required pre-sanction of documents

Received processing fee

Chq. No. : \_\_\_\_\_

Date : \_\_\_\_\_

Amount : \_\_\_\_\_

Drawn on (Bank & Branch) : \_\_\_\_\_

Rep's initials : \_\_\_\_\_

Date : \_\_\_\_\_

**For information Call:**

**Note:** All cheques issued should be crossed and drawn favouring 'ICICI Bank Ltd.'

Description of Charges	Home Loans
Loan Processing Charges / Renewal Charges	Home Loans: 0.5% processing /admin fee or ₹ 2000/- whichever is higher. Loan OD against Property or Office Premises. Loans: 1% of loan amount or ₹ 2,000/- whichever is higher. Fees are non-refundable.
Prepayment Charges	2% on the principal outstanding on full prepayment
Solvency Certificate	NA
Charges for late payment (loans)	Home Loans: 2% per month. Home OD: 1.5% of the outstanding amount subject to minimum of ₹ 500/- & Maximum of ₹ 5000/-
Charges for changing from fixed to floating rates of interest	1.75% on principal outstanding
Charges for changing from floating to fixed rates of interest	1.75% on principal outstanding
Charges for changing from floating to floating rates of interest with change in margin	1.75% on principal outstanding
Cheque Swap Charges	₹ 500/-
Document Retrieval Charges	₹ 500/-
Cheque bounce charges	₹ 200/-
Charges for Amortisation Schedule	₹ 100/- (Inclusive of Service Tax)
Charges for Statement of Account	₹ 100/- (Inclusive of Service Tax)
Charges for Foreclosure Statement	₹ 100/- (Inclusive of Service Tax)
Charges for Duplicate No Objection Certificate/ No Due Certificate	₹ 100/- (Inclusive of Service Tax)
Charges for Revalidation of No Objection Certificate	₹ 100/- (Inclusive of Service Tax)