

KEY FACT STATEMENT AND MOST IMPORTANT INFORMATION

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 & have accordingly filled up the aforesaid.

Loan Details	Rates and Charges
Loan Amount : ₹	Floating ROI p.a (Monthly Reducing Balance):.....%
Tenure : Months	* Processing Fees(Non Refundable).....% Amount
Number of EMIs	*Penalty for Delayed Repayment : 24% PA of overdue (2% per month)+GST
**EMI Amount ₹	*Cheque Bounce Charges : ₹ 500 +GST
Salary Receipt Date:..... Day of each Month	*Auto Debit Bounce Charges : ₹ 50+GST
EMI Start Date <u> D D / MM / Y Y Y Y </u>	*Repayment Mode Swap Charges: ₹ 500(per transaction)+GST
EMI Due Date.....Day of each Month	* Prepayment Charges:..... of principal Outstanding # 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% of Principal Outstanding shall be applicable
No. of Advance Installments.....	Amortization Schedule Charges : ₹ 200 per schedule + GST
Moratorium Period <input type="checkbox"/> <input type="checkbox"/>	Statement of Account Charges : ₹ 200 per schedule + GST
Pre EMI Amount : ₹.....	Prepayment / Preclosure Statement Charges : ₹ 100 +GST
Pre EMI Cheque Number :	Duplicate No Objection Certificate/ No Dues Certificate
No. of Pre-EMI: <input type="checkbox"/> <input type="checkbox"/> Margin Money.....%	Charges : 500/- per NOC plus GST/ ₹ 200/- per NDC + GST
Security Offered:.....	Duplicate Prepayment / Preclosure Statement Charges : 200+GST
Date on which Annual Outstanding Balance Statement will be issued: <u> D D / MM / Y Y Y Y </u> On Request	* Loan Cancellation Charges : ₹ 3000+GST
Repayment Mode	EMI Bounce Charges: ₹ 400+GST
<input type="checkbox"/> Direct Debit Mandate	*Cheque Pick-up Charges: ₹ 100
<input type="checkbox"/> ECS/ NACH [^]	CERSAI fee ₹ 50 for LA<5 lacs, Rs 100 for LA> 5 lacs
<input type="checkbox"/> PDC (1 PDC for each month)	Document Retrieval Charges ₹ 500/-
	Schedule Adjustment charges: ₹ 1500+GST
Name of Bank :.....	
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

Date D D / MM / Y Y Y Y

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

Name of Applicant(s)

Signature

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

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

KEY FACT STATEMENT AND MOST IMPORTANT INFORMATION

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 & have accordingly filled up the aforesaid.

Loan Details	Rates and Charges
Loan Amount : ₹	Floating ROI p.a (Monthly Reducing Balance):.....%
Tenure : Months	* Processing Fees(Non Refundable).....% Amount
Number of EMIs	*Penalty for Delayed Repayment : 24% PA of overdue (2% per month)+GST
**EMI Amount ₹	*Cheque Bounce Charges : ₹ 500 +GST
Salary Receipt Date:..... Day of each Month	*Auto Debit Bounce Charges : ₹ 50+GST
EMI Start Date <u> D D / MM / Y Y Y Y </u>	*Repayment Mode Swap Charges: ₹ 500(per transaction)+GST
EMI Due Date.....Day of each Month	* Prepayment Charges:..... of principal Outstanding # 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% of Principal Outstanding shall be applicable
No. of Advance Installments.....	Amortization Schedule Charges : ₹ 200 per schedule + GST
Moratorium Period <input type="checkbox"/> <input type="checkbox"/>	Statement of Account Charges : ₹ 200 per schedule + GST
Pre EMI Amount : ₹.....	Prepayment / Preclosure Statement Charges : ₹ 100 +GST
Pre EMI Cheque Number :	Duplicate No Objection Certificate/ No Dues Certificate
No. of Pre-EMI: <input type="checkbox"/> <input type="checkbox"/> Margin Money.....%	Charges : 500/- per NOC plus GST/ ₹ 200/- per NDC + GST
Security Offered:.....	Duplicate Prepayment / Preclosure Statement Charges : 200+GST
Date on which Annual Outstanding Balance Statement will be issued: <u> D D / MM / Y Y Y Y </u> On Request	* Loan Cancellation Charges : ₹ 3000+GST
Repayment Mode	EMI Bounce Charges: ₹ 400+GST
<input type="checkbox"/> Direct Debit Mandate	*Cheque Pick-up Charges: ₹ 100
<input type="checkbox"/> ECS/ NACH^	CERSAI fee ₹ 50 for LA<5 lacs, Rs 100 for LA> 5 lacs
<input type="checkbox"/> PDC (1 PDC for each month)	Document Retrieval Charges ₹ 500/-
	Schedule Adjustment charges: ₹ 1500+GST
Name of Bank :.....	
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

Date D D / MM / Y Y Y Y

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

Name of Applicant(s)

Signature

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



9 tips to remember before taking a Education 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.