

### Application Form

I/we apply for the Facilities detailed below:

Purpose of the Loan:

1. Name of the Entity: M/s

2. Registered Address of the Entity:

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ PIN CODE: \_\_\_\_\_  
 STD CODE: \_\_\_\_\_ TEL NO.: \_\_\_\_\_ MOBILE NO.: \_\_\_\_\_  
 Email Address: .....

3. Operating Address of the Entity:

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ PIN CODE: \_\_\_\_\_  
 STD CODE: \_\_\_\_\_ TEL NO.: \_\_\_\_\_ MOBILE NO.: \_\_\_\_\_

Landmark: .....  
 Since when did operations start at this address?         Has the address changed in the last 3 years  Yes  No

Earlier Address: .....

Reason for change in address: .....

4. Business Premises:  Owned and encumbered  Owned & Free  Rented

5. Name of the Contact Person: Mr/Mrs/Miss

STD CODE: \_\_\_\_\_ TEL NO.: \_\_\_\_\_ MOBILE NO.: \_\_\_\_\_  
 Email Address (if any): ..... Designation: .....

6. Constitution:  Sole Proprietorship  Partnership  Private Ltd.  Public Ltd.

7. Nature of Business:  Manufacturing  Service  Retail Trade  Wholesale Trade

For Manufacturing / Processing Units	Please Select (✓)	For Service Units (Including Retail Trade)	Please Select (✓)
Investment in Plant & Machinery (Gross Block)		Office Equipment (Gross Block)	
Upto Rs. 10 lakh		Upto Rs. 4 lakh	
> 10 lakh and upto 25 lakh		> 4 lakh and upto 10 lakh	
> 25 lakh and upto 5 crore		> 10 lakh and upto 2 crore	
> 5 crore		> 2 crore	

Type of Industry: .....

Retail Trade .....

Products dealt with: .....

Wholesale Trade .....

i) Village Industry & Cottage Industry (Villages and small towns with population not exceeding 50000)  Yes  No

ii) Artisans  Yes  No

8. Details & Unit:

i) New Unit:  Yes  No

ii) Women Operated & / or Women Owned:  Yes  No

iii) Is the Chief Promoter from a Minority Community:  Yes  No

9. Date on which the Entity was established:

Number of Employees:.....

10. Any benefits availed under priority sector lending?  Yes  No

11. SSI Registration Number: .....

12. PAN: \_\_\_\_\_

13. Sales Tax No.: .....

Sales Tax registration date:

**14. Details of existing credit facilities enjoyed by the Entity from ICICI Bank**

Name of Facility	Sanctioned Amount (Rs.)	Present Outstanding (Rs.)	Loan Account No.	Security Offered

**15. Details fo associate/group entities (Rs. in lacs)**

Name of the Entity	Nature of Business	Net Sales	Net Profit	Net Worth

**16. Details of Bank A/c & Credit facility availed from Banks / Financial Institution**

Name of the Bank/ Financial Institutions	Nature of Facility	Sanctioned Amount	Present Outstanding	Security Offered

**17. Personal details of the Promoters of the Entity**

**1. Promoter**

Name: .....  
 Father's Name: .....  
 % share holding: .....  
 Marital Status:  Married  Unmarried  
 No. of Dependants: ..... Qualification: .....  
 Date of Birth:         STD Code: .....  
 Tel. No. : ..... Credit Card No.: .....  
 Business Experience (Years): .....  
 Res. Add: .....  
 .....  
 Owned  Rented Years in Current Residence: .....  
 Monthly Rent (if rented): Rs. ....  
 PAN / GIR No:                       
 Nationality: .....  
 Category:  SC  ST  MBS  OBC  General  
 Physically challenged  Retired armed forces personnel  
 Other: .....  
 Gender:  Male  Female Minority Community : Yes  No

**2. Promoter**

Name: .....  
 Father's Name: .....  
 % share holding: .....  
 Marital Status:  Married  Unmarried  
 No. of Dependants: ..... Qualification: .....  
 Date of Birth:         STD Code: .....  
 Tel. No. : ..... Credit Card No.: .....  
 Business Experience (Years): .....  
 Res. Add: .....  
 .....  
 Owned  Rented Years in Current Residence: .....  
 Monthly Rent (if rented): Rs. ....  
 PAN / GIR No:                       
 Nationality: .....  
 Category:  SC  ST  MBS  OBC  General  
 Physically challenged  Retired armed forces personnel  
 Other: .....  
 Gender:  Male  Female Minority Community : Yes  No

**3. Promoter**

Name: .....  
 Father's Name: .....  
 % share holding: .....  
 Marital Status:  Married  Unmarried  
 No. of Dependents: ..... Qualification: .....  
 Date of Birth:           STD Code: .....  
 Tel. No. : ..... Credit Card No.: .....  
 Business Experience (Years): .....  
 Res. Add: .....  
 Owned  Rented Years in Current Residence: .....  
 Monthly Rent (if rented): Rs. ....  
 PAN / GIR No:                       
 Nationality: .....  
 Category:  SC  ST  MBS  OBC  General  
 Physically challenged  Retired armed forces personnel  
 Other: .....  
 Gender:  Male  Female Minority Community : Yes  No

**4. Promoter**

Name: .....  
 Father's Name: .....  
 % share holding: .....  
 Marital Status:  Married  Unmarried  
 No. of Dependents: ..... Qualification: .....  
 Date of Birth:           STD Code: .....  
 Tel. No. : ..... Credit Card No.: .....  
 Business Experience (Years): .....  
 Res. Add: .....  
 Owned  Rented Years in Current Residence: .....  
 Monthly Rent (if rented): Rs. ....  
 PAN / GIR No:                       
 Nationality: .....  
 Category:  SC  ST  MBS  OBC  General  
 Physically challenged  Retired armed forces personnel  
 Other: .....  
 Gender:  Male  Female Minority Community : Yes  No

**18. Promoters' Loan details**

Name of Loan	Promoter's Name	Availed from	Sanctioned amount	Present Outstanding	Last installment date

**19. Trade Reference**

1. Name of Entity: .....  
 Contact Person: ..... Designation: .....  
 Type of Relationship [Supplier/Customer/Competitor]: .....  
 STD Code: ..... Tel. No: ..... Mobile No: .....  
 E-mail Address: .....  
 Address: .....  
 2. Name of Entity: .....  
 Contact Person: ..... Designation: .....  
 Type of Relationship [Supplier/Customer/Competitor]: .....  
 STD Code: ..... Tel. No: ..... Mobile No: .....  
 E-mail Address: .....  
 Address: .....  
 3. Name of Entity: .....  
 Contact Person: ..... Designation: .....  
 Type of Relationship [Supplier/Customer/Competitor]: .....  
 STD Code: ..... Tel. No: ..... Mobile No: .....  
 E-mail Address: .....  
 Address: .....  
 4. Name of Entity: .....  
 Contact Person: ..... Designation: .....  
 Type of Relationship [Supplier/Customer/Competitor]: .....  
 STD Code: ..... Tel. No: ..... Mobile No: .....  
 E-mail Address: .....  
 Address: .....

**Major Parameters used for assessing credit limits#**

Eligibility criteria of ICICI Bank	Past Track Record
Business Model	Business Vintage
Applicant (Manufacturer / Service provider)	Industry / Economic outlook
Regulatory and statutory provisions governing ICICI Bank	Any other reasons

#These are broad indicative parameters

\*Specific parameters used for assessign credit limits would vary from case to case.

**Confirmations/Declarations**

1. 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/We shall furnish such additional writings as may be required in connection with the financial assistance/s required by me/us. I/We understand that certain particulars given by us are required in view of the guidelines governing banking companies.

2. Except to the extent disclosed to ICICI Bank, I/we confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and/or any criminal proceedings have been initiated and/or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authority.

Details of any such proceedings/suits/recoveries/attachments as referred to above:-----

3. 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) or a relative/near relation (as specified by RBI) of a senior officer of ICICI Bank (as specified by RBI) is: the Applicants(s), or a partner of our concern, or a trustee, member, director, employee or our concern, or of our subsidiary, or our holding company, or a guantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.

Details of any such relation as referred to above: \_\_\_\_\_

4. 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 re-organisation or the appointment of a receiver, administrator, administrative reveiver, trustee or similar officer or for my/our assets.

5. 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 / financial assistances and/or 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/representatives) liable for use/shring of this information.

6. I/we understand and acknowledge that ICICI Bank shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject me/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 my/our application.

7. I/we undertake to inform ICICI Bank regarding any charges whatsoever in my/our addresses, as specified herein above or memployment/profession and to promptly provide such further information that ICICI Bank (or its designated group companies or agents or representatives) may require.

8. I/we agree that ICICI Bank Ltd./its Group Companies reserves the right to retain the photographs and documents submitted with photo-card application and will not return those to the applicant.

9. I/we understand that Front end fee is leviable for the processing services provided for the credit assessment before its approval/sanction, hence it is non-refundable and I/we are agreeable to this.

10. I/we also authorise ICICI Bank to check references about me from any bank/persons

11. I/we hereby further confirm that, I/we have no objection on ICICI Bank Ltd getting credit guarantee cover from CGTMSE (applicable in case of CGTMSE proposals only)

12. The Applicant has/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 authorise ICICI Bank Limited, its group companies, agents / representatives for the above purpose. (Please tick Yes or No, as acceptable to the Applicant) -- Y/N :

13. I/we declare that: (i) I/we am/are competent and fully authorised to issue such declarations, confirmations, agreements and undertaking and submit this application form for the purposes of borrowing/availing of the requested facility, and to execute all other documents required by ICICI Bank for such purpose; (ii) all such letter(s) of authorities / power(s) of attorney, if any, executed by me/us in favour of any person/s and which is/are submitted to the Bank, is/are valid, subsisting and has/have not been revoked by me/us.

14. 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 terms and conditions set out under this Application Form, CAL, MFA and its schedules (collectively, the "Facility Terms"); (ii) All the terms and conditions set out in the Facility Terms shall govern and apply to the facility and all my/our obligations (as well as ICICI Bank's rights and remedies) in relation thereto, if the facility applied for by me/us herein is sanctioned and granted by ICICI Bank based on my/our application

Name:.....

Place: .....

(CLIENT'S SIGNATURE) (Please sign and place the rubber stamp of the organisation)

Date : 

D	D	M	M	Y	Y	Y	Y
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**For internal use only**

Name of Lead Generator	BDE Code		Signature	
Name of Lead Fulfiller	BDE Code		Signature	
Name of SM	Employee ID		Signature	
SFA ID/FCRM SR NO.				

**Applicable in case of Secured Loans**

**Please return this application form along with the following documents**

- Firm/Company profile
- List of 5 major suppliers & customers including contact & contact No.
- Constitution documents
- Audited financial statements of last 2 years along with IT return and tax audit report and schedules & notes accounts.
- Bank statement of the last 6 months.
- IT PAN card of concern (entity) and all Promoters/Directors/Partners
- Self certified Provisional Balance Sheet and P/L A/c of 20 \_\_\_\_
- Self certified Projected Balance Sheet and P/L A/c of 20 \_\_\_\_
- Proprietor's/Partner's/Directors personal ITR and Balance Sheet of last 1 year CA certified/signed by individual
- Current performance (P/L & Balance Sheet) from April .....till date
- VAT assessment order or sales tax registration certificate or shop & establishment or VAT return.
- Latest list of Directors (in case of ltd co.)
- Form no. 32 & shareholding pattern/annual return (in case of ltd co.)
- Partnership Registration certificate/Application of registration, occupancy certificate, tax receipts & sanction plan.
- Loan no. of ICICI Bank loans (if any)
- Latest 1 year audited financials of sister concern (if any)
- Agreement with principal (if any)-Applicable to distributors/sole selling agent/franchisee etc.
- Existing Banks sanctions letter (if applicable)
- Any other documents as required and deemed fit, verification from UDC issuing Bank
- Formalities for creation of charge on security
- Authority letter for execution of security
- Notarized Partnership Deed, Partnership Registration Letter ect. in case of Partnership Firm
- ROC Search Report with names of Directors
- Networth Certificate by Chartered Accountant
- End use letter
- Undertaking/declaration for conditions stipulated in CAL.
- List of Assets
- In case of Companies Board Resolution for acceptance of CAL, List of Directors, Form 32, Memorandum & Articles of Association, Form 8, Form 17 etc.
- In case of Corporate Guarantee, Balance sheet, Memorandum & Articles of Association, Board Resolution, Resolution u/s 372 (1) for acceptance for corporate guarantee, List of directors etc. of corporate guarantor
- In case of Corporate Guarantee by Partnership Deed, Balance Sheet, Partnership Deed, resolution for acceptance of Corporate Guarantee, List of Partners etc.
- Satisfactory conduct report from existing Bankers

**Post sanction Formalities**

- Duly signed Credit Arrangement Letter(CAL) that has the terms and conditions of the sanction.
- Execution of Master Facility agreement & Deed of Hypothecation for affixing common seal
- Execution of Personal/Corporate Guarantee (if applicable)
- Undated Security Cheque (UDC) along with declaration and signature

**Note: The above documents prescribed above are indicative and any additional documents may be prescribed at the time of sanction based on proper credit assessment, which shall be required for the disbursement of the facility.**

Time frame for Disposal of Loan Application Form is as below :(from the date of receipt, provided your application is complete in all respects and is accompanied by documents as per 'check list' provided)

Up to 5 lakh	within 2 weeks
Above 5 lakh and up to 25 lakh	within 4 weeks
Above 25 lakh	within 8 weeks

**Applicable in case of CGTMSE Backed Loan**

**Please return this application form along with the following documents**

- Firm/Company profile
- List of 2 major suppliers & customers including contact & contact No.
- Constitution documents
- Audited financial statements of last 2 years along with IT return and tax audit report and schedules & notes accounts.
- Bank statement of the last 6 months.
- IT PAN card of concern (entity) and all Promoters/Directors/Partners
- Self certified Provisional Balance Sheet and P/L A/c of 20 \_\_\_\_
- Self certified Projected Balance Sheet and P/L A/c of 20 \_\_\_\_
- Proprietor's/Partner's/Directors personal ITR and Balance Sheet of last 1 year CA certified/signed by individual
- Current performance (P/L & Balance Sheet) from April .....till date
- VAT assessment order or sales tax registration certificate or shop & establishment or VAT return.
- Latest list of Directors (in case of ltd co.)
- Form no. 32 & shareholding pattern/annual return (in case of ltd co.)
- Partnership Registration certificate/Application of registration.
- Loan no. of ICICI Bank loans (if any)
- Latest 1 year audited financials of sister concern (if case of CGTMSE proposals)
- Self declaration of borrower for certifying original investment in plant & machinery/equipment (for units enjoying fund based exposure within Rs. 50 Lacs.)
- Existing Banks sanctions letter (if applicable)
- Any other documents as required and deemed fit, verification from UDC issuing Bank
- Formalities for creation of charge on security, if applicable
- Authority letter for execution of security, if applicable
- Notarized Partnership Deed, Partnership Registration Letter ect. in case of Partnership Firm
- ROC Search Report with names of Directors
- Networth Certificate by Chartered Accountant
- End use letter
- Undertaking/declaration for conditions stipulated in CAL.
- List of Assets
- In case of Companies Board Resolution for acceptance of CAL, List of Directors, Form 32, Memorandum & Articles of Association, Form 8, Form 17 etc.
- In case of Corporate Guarantee, Balance sheet, Memorandum & Articles of Association, Board Resolution, Resolution u/s 372 (1) for acceptance for corporate guarantee, List of directors etc. of corporate guarantor
- In case of Corporate Guarantee by Partnership Deed, Balance Sheet, Partnership Deed, resolution for acceptance of Corporate Guarantee, List of Partners etc.
- Satisfactory conduct report from existing Bankers

**Post sanction Formalities**

- Duly signed Credit Arrangement Letter(CAL) that has the terms and conditions of the sanction.
- Execution of Master Facility agreement
- Deed of Hypothecation (applicable in case of CGTME backed loans)
- Execution of Personal/Corporate Guarantee (if applicable)
- Undated Security Cheque (UDC) along with declaration and signature

**Note: The above documents prescribed above are indicative and any additional documents may be prescribed at the time of sanction based on proper credit assessment, which shall be required for the disbursement of the facility.**

Time frame for Disposal of Loan Application Form is as below :(from the date of receipt, provided your application is complete in all respects and is accompanied by documents as per 'check list' provided)

Up to 5 lakh	within 2 weeks
Above 5 lakh and up to 25 lakh	within 4 weeks
Above 25 lakh	within 8 weeks

**Interest rate, Front-end Fees & other charges-Secured Loan**

i) **Rate of Interest:** Interest rates on business loans are linked to ICICI Bank Base Rate (I-BASE). The maximum interest rate and commission applicable for the product are as under:

Facility/Product	:	Particulars
Fund Based credit facility	:	Interest rate : I-BASE <sup>#</sup> + 12.5% p.a.
Non Fund based credit facility	:	Commission : 2% p.a

Final applicable rate is decided based on various other parameters and will be communicated in the Credit Arrangement Letter (CAL).

<sup>#</sup>I-BASE at the time of limit set-up will be applicable. Please refer www.icicibank.com for the latest I-BASE

ii) **Front-end Fees:** A non-refundable processing fee of 2% (plus applicable service taxes) on limit/loan sanctioned. The applicable Front-end Fees will be mentioned in the Credit Arrangement Letter (CAL).

iii) **Other Charges:** Other charges such as stamp duty, Title search report charges, valuation charges etc, as applicable, are payable on actual basis.

Aggregation of above charges will give "all-in-cost" on the credit facility availed. Please refer to www.icicibank.com for further information.

**ICICI Bank Limited**

Please acknowledge receipt.

Customer Signature :

**Acknowledgement**

Dear Sir/Madam,

Thank you. We have received your Credit Appraisal Application No.

dated

Our representatives will be in touch with you on the matter

RE/DSA Signature : ..... RE/DSA Name : .....

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

Location : ..... Date :

**Interest rate, Front-end Fees & other charges-CGTMSE backed/Unsecured Loan**

i) **Rate of Interest:** Interest rates on business loans are linked to ICICI Bank Base Rate (I-BASE). The maximum interest rate and commission applicable for the product are as under:

Facility/Product	:	Particulars
Fund Based credit facility	:	Interest rate : I-BASE <sup>#</sup> + 12.5% p.a.
Non Fund based credit facility	:	Commission : 2% p.a

Final applicable rate is decided based on various other parameters and will be communicated in the Credit Arrangement Letter (CAL).

<sup>#</sup>I-BASE at the time of limit set-up will be applicable. Please refer www.icicibank.com for the latest I-BASE

ii) **Front-end Fees:** A non-refundable processing fee of 2% (plus applicable service taxes) on limit/loan sanctioned. The applicable Front-end Fees will be mentioned in the Credit Arrangement Letter (CAL).

iii) **Other Charges:** Other charges such as stamp duty, Title search report charges, valuation charges etc, as applicable, are payable on actual basis.

(\*) **Guarantee Fee:** A non-refundable one time guarantee fee of 1.00% in the case of credit facility up to Rs. 5 lakh and 1.5% in the case in the case of credit facility above Rs. 5 lakh (0.75% in case of credit facility sanctioned to units in North Eastern Region including Sikkim) which will be payable to Credit Guarantee Trust for Small & Micro Enterprises (CGTMSE).

(\*\*) **Annual Service fee:** A non-refundable annual service fee of 0.75% in case of credit facility above Rs 5 lakh (0.50% in case of credit facility up to Rs 5 lakh) which will be payable to Credit Guarantee Trust of Small & Micro Enterprises (CGTMSE).

Aggregation of above charges will give "all-in-cost" on the credit facility availed. Please refer to www.icicibank.com for further information.

**ICICI Bank Limited**

Please acknowledge receipt.

Date : .....

Customer Signature :

**Acknowledgement**

Dear Sir/Madam,

Thank you. We have received your Credit Appraisal Application No.

dated

Our representatives will be in touch with you on the matter

RE/DSA Signature : ..... RE/DSA Name : .....

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

Location : ..... Date :