

ICICI BANK CUSTOMER EDUCATION SERIES

A TIMES BUSINESS ASSOCIATE COMMUNICATION

Safety Tips for Home Loan Customers



- When applying for a loan, keep all your documents along with photocopies ready and avoid giving the original documents to the executive before the loan is sanctioned. Remember to sign every page of the photocopied document before you attach it to the application.
- Check all the filled-in details with care before finally handing over your application to the bank's authorised representative. Do not sign any blank document.
- Ask the bank executive for proof of his identity before handing over your payments to him in cash or by cheque.
- If you issue any cheques for charges or fees, remember to issue them in favour of your bank only.
- If you do not receive a revert regarding acceptance or rejection of your loan in the time specified, contact the bank through Customer Care or the branch.
- If the property is under construction, choose a builder of good repute and consult your bank officer to check the track record of the builder, quality of construction, etc.
- If you decide not to avail of the loan after submission of the documents, inform the bank immediately.

Discuss your loan requirement with the bank's authorised representative only.
Do not deal with strangers who approach you directly.



We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at www.icicibank.com or send us an SMS to 53030. Please include your full name, address and phone number. Your comments may be edited for clarity and space.

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