

Details of the Co-Applicant(s) (non-individuals)

1. Name of Co-Applicant :

2. Nature: Partnership / HUF / Trust / Society / Private company / public company (please select)

Others: (please specify)

3. Principal Office / Regd. Office Address:

Pin: Landmark:

City: Tel: Fax:

4. Branch or Local Office Address:

Pin: Landmark:

City: Tel: Fax:

5. Address for communication: Address specified under 3 / 4 above (please select).

Contact person Name: Designation:

Tel: Fax:

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Note: In case any one or more of the Applicant(s) is/are a Partnership firm/company/society/trust/any association of persons (whether incorporated or not), then details as to the name, address, nationality and details of all the partners/directors/trustees/management is to be provided along with this Application Form on a separate letter head of the Applicant(s).

X

III

DETAILS OF THE FACILITY AND OTHER CHARGES

1. Commitment fee: Rs. ____/- or ____% of the undisbursed / undrawn amounts of the Facility plus applicable taxes and / or other statutory levies.
2. Cancellation charges / fees of Rs. ____ or ____% of the cancelled amount of the Facility plus applicable taxes and / or other statutory levies.
3. Cheque dishonour charges of Rs. _____ or such other amount as may be specified by ICICI Bank from time to time plus applicable taxes and other statutory levies.
4. Documents Retrieval Charges of Rs. ____/- plus applicable taxes and/or other statutory levies.
5. Prepayment Charges of Rs. ____/- / ____% of amount prepaid plus applicable taxes and/or other statutory levies.
6. Part Prepayment Fees of ____% of amount prepaid plus applicable taxes and / or other statutory levies.
7. Cheque / repayment mode swap charges: as may be informed by ICICI Bank to the Applicant(s).
8. Cheque re-presentation charges: Rs. _____.
9. Charges for missed due date: Rs. _____.

- Note:**
- (i) The charges / interest rate(s) specified in this Application Form and / or the other Transaction Documents in relation to the Facility are non-refundable in nature and the rates are changeable, at the discretion of ICICI Bank, from time to time. ICICI Bank shall endeavour to give notice of such changes.
 - (ii) The charges for missed due date shall be payable by the Applicant/s to ICICI Bank under the ECS method, Direct Debit method, the Salary Debit method and any other payment method selected by the Applicant/s (except the PDC method) for every instance that Instalment/s is/are not paid to/received by ICICI Bank in accordance with the repayment schedule specified above (irrespective of the reasons for such non-payment/non-receipt).
 - (iii) The cheque re-presentation charges shall be payable in each instance that any post-dated cheque is dishonoured (under any of the payment modes) and consequently represented OR in each instance that a post-dated cheque is presented when any Instalment/s is/are not received by ICICI Bank by/upon issue of debit instructions under the ECS method or Direct Debit method or any other payment method (other than the PDC method) selected by the Applicant/s for any reasons whatsoever.
 - (iv) Service tax and all other applicable taxes / statutory levies, if any, will be charged additionally.
 - (v) If the Applicant makes full Prepayment within one year of Part Prepayment, the full Prepayment fees shall be applicable on amount prepaid to foreclose the loan and on all amounts tendered by the Applicant towards Prepayment of the Facility during the last one year from the date of final Prepayment.

IV

DEFAULT / FURTHER INTEREST RATE

____% per annum plus applicable interest tax or other statutory levies.

V A

DETAILS OF THE PROPERTY(IES)

No.	Description	
1.		
2.		
3.		
4.		
4.		
6.		
7.		

V B

GUARANTEE

The Applicant/s shall procure and deliver to ICICI Bank as required before any disbursement by ICICI Bank / drawal under the Facility by the Applicant/s, irrevocable and unconditional joint and several guarantee/s from _____ (the "Guarantor") in favour of ICICI Bank / its security trustee for performance of obligations of the Applicant/s under the Transaction Documents in a form prescribed by ICICI Bank. The Applicant/s shall not pay any guarantee commission to the Guarantor.

X

DETAILS OF THE FACILITY BY WAY OF TRANCHES
(by way of one or more loan(s), each loan is referred to as tranche)

Tranche 1

1. **Amount of Tranche 1:** Not exceeding in the aggregate Rs. _____ at any time

2. **Interest on Tranche 1:**

- a. Fixed
- b. Adjustable Interest Rate
- c. Fixed for Three Years and then Floating
- d. Fixed with Money Market Condition

For a. or d. Fixed rate of interest / Fixed rate of interest with Money Market Condition:

- (i) The Applicant/s shall pay interest on the principal amount of the Facility outstanding from time to time monthly at ___ % per annum plus applicable interest tax or other statutory levy on the dates mentioned below.
- (ii) The Applicant/s shall pay PEMII at ___% per annum plus applicable interest tax or other statutory levy until commencement of the EMI. Such PEMII will be calculated from the date(s) of respective disbursement(s) and shall be payable on the dates mentioned below.

For b. Adjustable Interest Rate:

- (i) FRR = ___ % per annum as on the date of this Credit Facility Application Form.
- (ii) Until varied by ICICI Bank in terms of this Credit Facility Application Form, the Applicant/s will pay the Adjustable Rate of Interest = ___ % per annum (i.e. FRR ± margin of ___%) plus applicable interest tax or other statutory levies.
- (iii) The Applicant/s shall pay PEMII at ___% per annum until commencement of the EMI payable on the dates mentioned below plus applicable interest tax or other statutory levies.
- (iv) Reset Period: Month

For c. Fixed for Three Years and then Floating:

For the fixed period of three years interest shall be computed as under a. /d. above; once it becomes floating, interest shall be computed as under b above.

3. **Repayment schedule:**

- a. Term of repayment _____ months
- b. EMI Rs. _____/-

In case of Structured Repayment facility

EMI Rs. _____/- from _____ month to _____ month

EMI Rs. _____/- from _____ month to _____ month

EMI Rs. _____/- for the balance term of repayment

- c. Total Number of EMIs _____
- d. Date of Commencement of EMI _____
- e. Due date for payment of first EMI _____

Note: Provided, on delay or advancement, the date of commencement of EMI shall be the corresponding day (to the date specified above) of the month following the month in which disbursement will have been completed. In such a case, the Due Date of payment of first EMI shall be the corresponding day of the following month to the Due Date specified above.

- f. Subsequent EMIs shall be payable at the end of each respective month.
- g. EMI Under construction stage - EMI from First Disbursement
Yes No
 EMI based on Sanctioned Amount
 EMI based on Disbursed amount
- h. Money Saver: Yes No
- i. Three Year Fixed: Yes No

If yes, Fixed Interest Rate Period _____ months

4. **Purpose of the Tranche 1:**

Balance Transfer (Transfer of financial assistance/s from another housing finance company or bank to ICICI Bank)

Yes OR No

AND / OR

Facility shall be used for:

Home Loan

The purpose of the Facility is to purchase Property for residence or to construct residential units thereon.

Land Loan

The purpose of the Facility is to purchase land.

Office Premises

The purpose of the Facility is to purchase Property for commercial use or to construct commercial units thereon.

Home Equity

The purpose of the Facility is as stated by the Applicant in the Preliminary Credit Facility Application Form and End Use of Funds letter.

Home Improvement

The purpose of the Facility is to repair and / or renovate residential property.

Top Up

The purpose of this Facility is as stated by the Applicant in the Preliminary Credit Facility Application Form and End Use of Funds letter.

X

DETAILS OF THE FACILITY BY WAY OF TRANCHES
(by way of one or more loan(s), each loan is referred to as tranche)

Tranche 2

1. **Amount of Tranche 2:** Not exceeding in the aggregate Rs. _____ at any time

2. **Interest on Tranche 2:**

- a. Fixed
- b. Adjustable Interest Rate
- c. Fixed for Three Years and then Floating
- d. Fixed with Money Market Condition

For a. or d. **Fixed rate of interest / Fixed rate of interest with Money Market Condition:**

- (i) The Applicant/s shall pay interest on the principal amount of the Facility outstanding from time to time monthly at ___ % per annum plus applicable interest tax or other statutory levy on the dates mentioned below.
- (ii) The Applicant/s shall pay PEMII at ___% per annum plus applicable interest tax or other statutory levy until commencement of the EMI. Such PEMII will be calculated from the date(s) of respective disbursement(s) and shall be payable on the dates mentioned below.

For b. Adjustable Interest Rate:

- (i) FRR = ___ % per annum as on the date of this Credit Facility Application Form.
- (ii) Until varied by ICICI Bank in terms of this Credit Facility Application Form, the Applicant/s will pay the Adjustable Rate of Interest = ___ % per annum (i.e. FRR ± margin of ___%) plus applicable interest tax or other statutory levies.
- (iii) The Applicant/s shall pay PEMII at ___% per annum until commencement of the EMI payable on the dates mentioned below plus applicable interest tax or other statutory levies.

(iv) Reset Period: Month

For c. **Fixed for Three Years and then Floating:**

For the fixed period of three years interest shall be computed as under a. /d. above; once it becomes floating, interest shall be computed as under b above.

3. **Repayment schedule:**

- a. Term of repayment _____ months
- b. EMI Rs. _____/-

In case of Structured Repayment facility

EMI Rs. _____/- from _____ month to _____ month

EMI Rs. _____/- from _____ month to _____ month

EMI Rs. _____/- for the balance term of repayment

- c. Total Number of EMIs _____
- d. Date of Commencement of EMI _____
- e. Due date for payment of first EMI _____

Note: Provided, on delay or advancement, the date of commencement of EMI shall be the corresponding day (to the date specified above) of the month following the month in which disbursement will have been completed. In such a case, the Due Date of payment of first EMI shall be the corresponding day of the following month to the Due Date specified above.

f. Subsequent EMIs shall be payable at the end of each respective month.

g. EMI Under construction stage - EMI from First Disbursement

Yes No

EMI based on Sanctioned Amount

EMI based on Disbursed amount

h. Money Saver: Yes No

i. Three Year Fixed: Yes No

If yes, Fixed Interest Rate Period _____ months

4. **Purpose of the Tranche 2:**

Balance Transfer (Transfer of financial assistance/s from another housing finance company or bank to ICICI Bank)

Yes OR No

AND / OR

Facility shall be used for:

Home Loan

The purpose of the Facility is to purchase Property for residence or to construct residential units thereon.

Land Loan

The purpose of the Facility is to purchase land.

Office Premises

The purpose of the Facility is to purchase Property for commercial use or to construct commercial units thereon.

Home Equity

The purpose of the Facility is as stated by the Applicant in the Preliminary Credit Facility Application Form and End Use of Funds letter.

Home Improvement

The purpose of the Facility is to repair and / or renovate residential property.

Top Up

The purpose of this Facility is as stated by the Applicant in the Preliminary Credit Facility Application Form and End Use of Funds letter.

1. **Purpose:** Applicant/s shall utilize the Overdraft Facilities for the purpose of _____.
2. **Account:** The Overdraft Facilities shall be drawn by the Applicant/s only through the Account.
3. **Limits:** Rs. _____ or so much thereof as may be reduced from time to time on each renewal date.
The Limits shall stand reduced by Rs. _____ on each renewal date.
4. **Validity Period and Renewal:**
 - a. **Validity Period:** 12 months from the date of this Application. The Validity Period shall upon renewal of the Limits mean validity period of such renewed Limits.
 - b. **Renewal:** On the expiry of the aforesaid validity period, ICICI Bank may, at the request of the Applicant/s and at its sole discretion and subject to the terms and conditions set out in the Standard Terms and other Facility documents and such conditions as may be then stipulated by ICICI Bank, renew the Overdraft Facilities for an additional period of 12 months, on a year to year basis, such that the original validity period and subsequent renewed period(s) do not exceed _____ years.
5. **Payment of other charges, fees and time of payment of such charges:**
 - a. **Non refundable processing fee:** Rs. _____ + Rs. _____ towards service tax and education cess thereon.
Note: The Applicant/s shall pay processing fee to ICICI Bank at the rate mentioned above irrespective of the Overdraft Facilities being cancelled or not being availed of. In the event of cancellation of the Overdraft Facilities, the processing fee in respect of the Overdraft Facilities or any other part thereof which has been cancelled shall cease to accrue on and from the date of receipt by ICICI Bank of request for cancellation from the Applicant/s.
 - b. **Non refundable Administrative fees:** Rs. _____ + Rs. _____ towards service tax and education cess thereon.
 - c. **Renewal fees:** Rs. _____ on each renewal date(s).
 - d. In the event of drawing beyond the amounts of the Limits / the outstanding amounts in respect of the Overdraft Facilities is greater than the Limits, the Applicant/s shall pay to ICICI Bank default / further interest @ _____ % p.a. over the Applicable Rate – ODF on such amounts.
 - e. Upon non payment of any monies in respect of the Facilities on the relevant Due Dates, the Applicant shall pay to ICICI Bank late payment charges as follows:
 1. Minimum Amount Rs. _____
 2. Maximum Amount Rs. _____
 3. _____ % of the outstanding amounts at any point of time.
6. **Interest:**

¹The Applicant/s shall pay to ICICI Bank interest on the Overdraft Facilities and all amounts shown as outstanding from time to time at the foot of the relevant Account monthly in each year on the _____ day of each calendar month at the rate of interest which shall be _____ % per annum ²over / below the sum of the ICICI Bank Benchmark Advance Rate and the Cash Credit Risk Premium prevailing on each day that such Overdraft Facilities remain outstanding (the "Applicable Rate - ODF"), plus applicable interest tax or other statutory levy, if any. As on date, the ICICI Bank Benchmark Advance Rate is _____ % per annum, the Cash Credit Risk Premium is _____ % per annum and the Applicable Rate – ODF is _____ % per annum.

OR

³The Applicant/s shall pay to ICICI Bank interest on the Overdraft Facilities and all amounts shown as outstanding from time to time at the foot of the relevant Account monthly in each year on the _____ day of each calendar month at the rate of _____ % per annum.
7. **Repayment:**

The Overdraft Facilities shall be repaid by the Applicant/s to ICICI Bank forthwith upon demand being made by ICICI Bank at any time together with all interest, costs, charges, expenses and monies whatsoever stipulated in, or payable under the Standard Terms and/or the other Facility Documents. Unless and until such demand is made, the Applicant/s shall, without any protest or demur and without any demand or notice from ICICI Bank, repay / pay to ICICI Bank:

 - a. on the _____ day of each month or on such date as may be specified by ICICI Bank from time to time with intimation to the Applicant/s (through a bill, if any), an amount which is equivalent to at least _____ % of the then outstanding amount of the Overdraft Facilities or available Limits, whichever is lower, as on the last day of the immediately preceding month plus all excess drawals made by the Applicant/s
 - b. on the expiry of each Validity Period, all outstanding amounts of the Overdraft Facilities together with all interest, costs, charges, expenses and monies whatsoever stipulated in, or payable under, the Standard Terms and /or the other Facility Documents.
8. **Other Terms and Conditions:**
 - a. The Applicant/s authorise ICICI Bank to debit the Account to the extent of the amounts required to be paid to the builder / vendor and disburse such amounts directly to the builder / vendor by debiting the Account.
 - b. **No interest will be paid to the Applicant/s by ICICI Bank in case of credit balance in the Account.**

¹ floating rate of interest

² delete whichever is not applicable

³ fixed rate of interest

DETAILS OF THE FACILITY IN THE NATURE OF REVOLVING CREDIT FACILITY

1. **Purpose of the Revolving Credit Facility:** The Applicant/s shall utilise the Revolving Credit Facility for the purpose of _____.
2. **Home Card Account:** The Revolving Credit Facility shall be availed by the Applicant only through the Home Card Account.
3. **Credit Limit:** The Revolving Credit Facility shall not exceed the credit limits of not exceeding in the aggregate Rs _____ mn. at any time.
4. **Charges:**

Joining fees	Nil
Annual fees	Nil
Service charges	As specified in the tariff annexure to be sent to the Applicant/s ("Tariff Annexure")
Interest	Payable from the 51st day of drawal for Silver Home Cards and from the 53rd day of drawal for Gold Home Cards
Cash Advance, Late Payment Charges, Overlimit Charges, Return of Cheque, Outstation cheque processing fee, Non ICICI ATM access charges, Balance enquiry charges, Transaction fee – Dial a draft, Duplicate statement request (beyond 3 Months), Replacement card, Charge-slip request, Airline Tele-ticketing – Transaction fees, Railway Booking – Transaction fees, Railway Booking – surcharge, Fuel Surcharge, Services charges – Utility Bill Payment, Foreign Currency Transactions, and such other charges as may be specified by ICICI Bank from time to time	As specified in the Tariff Annexure

5. **Validity Period of the Home Card:** shall be as set out in the Home Card.
6. The Revolving Credit Facility shall be repaid by the Applicant/s to ICICI Bank forthwith upon demand being made by ICICI Bank at any time together with all interest, costs, charges, expenses and monies whatsoever stipulated in, or payable under, the Standard Terms and /or other Facility Documents. Unless and until such demand is made, the Applicant/s shall, without any protest or demur and without any demand or notice from ICICI Bank, repay / pay to ICICI Bank:
 - a. on the ___ day of each month or on such date as may be specified by ICICI Bank from time to time with intimation to the Applicant/s (through a bill, if any), an amount which is equivalent to at least 5% of the then outstanding amount of the Revolving Credit Facilities or available Limits, whichever is lower, as on the last day of the immediately preceding month plus all excess drawals made by the Applicant/s or Rs 100/- whichever is higher;
 - b. on the expiry of each Validity Period, all outstanding amounts of the Revolving Credit Facility together with all interest, costs, charges, expenses and monies whatsoever stipulated in, or payable under, the Standard Terms and /or other Facility Documents.
7. **Mode of repayment of the Revolving Credit Facility:**

Please select any one of the options mentioned below:

- by direct debit from the Applicant/s bank account with ICICI Bank ("Direct Debit method")
- direct payment by cash/cheque/draft in favour of ICICI Bank
- any other method _____ (please specify)

DETAILS OF THE FACILITY FOR PAYMENT OF EARNEST MONEY UNDER ALLOTMENT SCHEME TO DEVELOPMENT AUTHORITIES

1. **Amount of the Facility:** Not exceeding in the aggregate Rs _____ million.

2. **Interest payable:**

The Applicant/s shall pay interest on the principal amount of the Facility monthly at ___ % per annum plus applicable interest tax or other statutory levy. The Applicant/s confirms having paid to ICICI Bank an amount equivalent to interest for the Validity Period of the Facility upfront upon receipt of the sanction letter from ICICI Bank in the form of a Demand Draft made payable to Account No. _____ in ICICI Bank, _____ Branch.

OR

The Applicant/s shall pay interest on the principal amount of the Facility monthly at ___ % per annum plus applicable interest tax or other statutory levy on ___ of every month.

3. **Validity Period of the Facility:**

In the event of successful allotment:

The Allotment Period plus _____ months i.e the period specified by ICICI Bank within the permissible period for cancellation as notified by the Development Authority after allotment by the Development Authority or twelve months from the date of first disbursement of the Facility, whichever is earlier.

In the event of unsuccessful allotment:

The Allotment Period or twelve months from the date of first disbursement of the Facility, whichever is earlier.

4. **Purpose of the Facility:**

The Applicant/s shall utilize Facility towards the payment of earnest money required to be paid by the Applicant/s to the Development Authority for allotment of the Property by the Development Authority.

5. (a) Name of the Development Authority: _____

(b) Name of the Scheme of the Development Authority: _____

(c) Allotment Period: The period specified under the Scheme for allotment of a freehold residential plot (the "Property")

6. **Repayment:**

The Facility shall be repaid by the Applicant/s to ICICI Bank forthwith upon demand being made by ICICI Bank at any time together with all interest, costs, charges, expenses and monies whatsoever stipulated in, or payable under, the Standard Terms and /or other Facility Documents. Unless and until such demand is made, the Applicant/s shall, without any protest or demur and without any demand or notice from ICICI Bank, repay / pay to ICICI Bank on the expiry of the Validity Period, all outstanding amounts of the Facility together with all costs, charges, expenses and monies whatsoever stipulated in, or payable under, the Standard Terms and /or other Facility Documents.

7. **Other additional Terms and Conditions:**

- a. The Facility shall be disbursed either directly to the Applicant/s or to Development Authority in one lumpsum and / or in such other manner as may be decided solely by ICICI Bank. The decision of ICICI Bank in this regard shall be final, conclusive and binding on the Applicant/s. The Applicant/s shall acknowledge the receipt, in the form required by ICICI Bank, of the amount so disbursed.
- b. The Applicant/s shall furnish to ICICI Bank undertakings and indemnify ICICI Bank in form, substance and manner satisfactory to ICICI Bank that (i) in the event the Applicant has not been allotted the plot by the Development Authority and a refund is made of the earnest money to the Applicant by Development Authority, the Applicant/s shall forthwith repay the moneys to ICICI Bank and (ii) in the event the Applicant has been allotted the Property by the Development Authority, as specified by the Development Authority, to the Applicant/s, the Applicant/s shall forthwith intimate ICICI Bank of the same and shall not thereafter sell / contract to sell the plot allotted to the Applicant/s to any person / cancel the allotment of the plot with Development Authority without prior written permission of ICICI Bank.
- c. In the event of default in payment by the Applicant on allotment of the Property, the Applicant authorises ICICI Bank to cancel the allotment of the Property and recover the amount of the Facility from the Development Authority. Notwithstanding anything contained herein, it shall be the obligation of the Applicant at all times, until the payment of the Applicant's Dues in full, to repay the Facility.
- d. The Applicant/s shall duly and punctually comply with all the terms and conditions of application for allotment as set out by Development Authority.
- e. The Applicant/s shall not be allowed to make more than one application whether in name of the family members, including his / her spouse and dependent family members under the said Scheme of the Development Authority. The Applicant/s shall submit an undertaking that he/she has not made any other application under the Scheme. However if the Development Authority allows for one application per applicant under each of its scheme category the Applicant/s can make one application for each of such scheme category as per the terms and conditions of the Development Authority.
- f. The Applicant/s represents that the Facility so availed is for the purpose of purchase of the Property and in the event of allotment of the said Property by the Development Authority to the Applicant/s, the Applicant/s confirms that he shall construct a house on the said Property within such period as may be laid down by ICICI Bank.

DECLARATIONS BY THE APPLICANT AND CO-APPLICANT

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.
2. In addition to the representations, declarations, warranties and confirmations given by me/us in this Application Form, I/we do hereby represent, warrant, make and confirm to ICICI Bank each of the representations, declarations, warranties and confirmations set out in the Standard Terms (as defined below) and do hereby further represent, warrant and confirm to ICICI Bank that each of such representations, declarations, warranties and confirmations are, true, correct, valid and subsisting in every respect as of the date of this Application Form, and all such representations, declarations, warranties and agreements shall survive the execution and delivery of this Application Form, the provision of the Facility pursuant to this Application Form and the repayment/payment in full of the Facility and all monies in respect thereof.
3. I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or properties and/or any criminal proceedings have been initiated and/or are impending against me/us and that I/we have never been adjudicated insolvent by any court or other authority. I/we have not taken any action and no other steps have been taken or legal proceedings started by or against me/us in any court of law / other authorities for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for my/our assets.
4. I/We confirm that I/we shall not use the Facility (or any part thereof) for any improper/illegal/unlawful/ speculative/ capital market related activities and shall apply the Facility (or any part thereof) only for the limited purposes specified herein.
5. I/We undertake to inform ICICI Bank regarding any changes whatsoever in my/our addresses as specified hereinabove or my employment/profession and to promptly provide such further information that ICICI Bank (or its designated group companies or agents or representatives) may require.
6. I/We authorize ICICI Bank and all its group companies and their agents to exchange, share or part with all the information relating to my/our loan details and 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) liable for use/sharing of this information.
7. I/We have fully read and understood the Standard Terms copy of which has been provided to me/us.
8. 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 Standard Terms and the terms and conditions set out under this Application Form (collectively, the **"Loan Terms"**) as well as the other Transaction Documents; (ii) All the terms and conditions set out in the Loan 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. I/We have fully understood and acknowledge the consequences of an Event of Default, as well as ICICI Bank's rights and remedies thereupon, as set out under the Loan Terms.
9. I/We undertake and confirm that I/we shall ensure that the guarantor(s), if any, observe all the covenants, terms, conditions, restrictions and prohibitions of the guarantee/s and I/We agree that any violation of the same by the guarantor(s) shall constitute an event of default under the Facility and ICICI Bank shall be at liberty to recall the Facility and enforce the rights and remedies available to it.
10. I/We confirm that all details and terms (including the amount of the Facility, interest rate, bounce charges, cheque representation charges, further interest, prepayment charges, number and amount of each instalment, number and amount of the advance instalments, etc.) have been filled-in in this Application Form prior to submission of the same to ICICI Bank and that there are no blanks. I/we confirm that all charges with respect of cheque bouncing, cheque re-presentation, swap charges, etc. as mentioned hereinabove shall be borne by me/us with out any demur or delay. I/We acknowledge and confirm that I/we have perused, understood and agreed to ICICI Bank's method of calculating the Instalments.
11. I/We understand and acknowledge that the Facility if provided by ICICI Bank, based on this Application Form submitted by me/us, is a commercial transaction and I/we waive any defence under usury or other laws relating to the charging of the interest.
12. I/We understand and acknowledge that ICICI Bank shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject our application and not disburse the Facility 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/non-disbursement or any delay in notifying me/us of such rejection/non-disbursement.
13. I/We declare that I/we am/are competent and fully authorised to issue such declarations, confirmations, agreements and undertakings 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.
14. I/We acknowledge and confirm that all the Loan Terms shall be fully and completely binding on (and strictly complied with by) me/us in the event of this Application Form being accepted by ICICI Bank and/or the Facility (or any part thereof) applied for by me/us being disbursed by ICICI Bank without any requirement of any further/specific confirmation from ICICI Bank to me/us of such disbursement and that, in such event, the Loan Terms shall take effect and be binding with effect from the date of this Application Form
15. I/We shall bear all interest tax as may be levied from time to time under the Interest Tax Act, 1974 and all other imposts, duties and taxes of any description/nature whatsoever as may be levied from time to time by the Government or any other authority pertaining to, or in connection with, the Facility, interest and any other monies in connection with the Application Form and the Facility and also deliver to ICICI Bank evidence satisfactory to ICICI Bank (including all relevant tax receipts in originals) that the payment of such dues have been duly paid to the appropriate authority within 20 days of the payment being made.
16. This Application Form has been duly and validly executed by me/us or on my/our behalf and when accepted/acted upon by ICICI Bank would constitute legal and valid obligations that are binding on and enforceable against me/us in accordance with the Loan Terms hereof. I/We confirm that the initials on this Application Form are made by me/us and the validity of such initials shall not be disputed by me/us.

Execution/Signature/Affixation of thumb print by/of the Applicant and Co-Applicant

Signature of the Applicant:

Name:

Signature of the Co-applicant:

Name:

In case of partnership/ HUF/ association of persons: For and on behalf of [_____] and each of the following partners/members of the firm/HUF/association

* _____.

****Name**

Signature

[*Names of all partners/members to be specified.

**Signature by all the Partners/members is required unless a letter of authority is executed by all partners/members in favour of the signatories]

In case of company/society/ trust:

For and on behalf of [_____]

x _____

x _____

Name of the Authorised Signatory:

Name of the Authorised Signatory:

Designation: _____

Designation: _____

Date: _____

Place: _____

Date and details of the authority letters or resolutions, if any, authorising the borrowing and/or execution of this Application Form:

1. Date: _____

passed/issued by: _____

2. Date: _____

passed/issued by: _____

TEAR-AWAY ACKNOWLEDGEMENT

(to be given to/retained by the Applicant)

Facility Application No. _____

Dear Sir(s)/Madam:

This is to acknowledge receipt of your 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.

DSE Signature _____

DSE Name: _____

DSA Name: _____

DSA Stamp: _____