

KEY FACT STATEMENT AND MOST IMPORTANT INFORMATION

I/We refer to final application form No EP005484432 dated 20-APR-2024 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 : 200000	Fixed ROI p.a (Monthly Reducing Balance):13.0 %
Tenure : 48 Months	* Processing Fees(Non Refundable) Amount 3068.00
	*Penal charges : 5 % p.a.
**EMI Amount: 5395.0	*Cheque Bounce Charges : 500
Salary Receipt Date : NA Day of each Month	*Repayment Mode Swap Charges : 500
EMI Start Date : 05-Jun-2024	* Loan Cancellation Charges : 3000
EMI Due Date : 5th Day of each Month	*Cheque Pick-up Charges : 150
Date on which Annual Outstanding Balance Statement will be issued: On Request	*Charges for EMI paid in Cash : 100
	* Prepayment Charges : 3 % + GST of the outstanding amount
	*Non-Maintenance of Mode of Payment (NMMP Charges) : 800 (Charges levied on monthly basis if loan repayment mode is inactive / irregular)
Repayment Mode : NACH	
Name of Bank : STATE BANK OF INDIA	<input checked="" type="checkbox"/> ECS/ NACH ^A <input type="checkbox"/> PDC (1 PDC for each month)
Count of PDCs : NA Cheque No. From NA To NA	
<ol style="list-style-type: none">*Plus Applicable Taxes and other Statutory Levies if any.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.^ In case of ECS/NACH, one additional cheque required towards payment of first EMI.All cheques issued should be in favour of ICICI Bank Ltd. for Loan A/c of <full name of first applicant>.Instances wherein Disbursement is delayed the EMI amount may change accordingly as the EMI amount varies basis the gap between disbursement date and the first EMI date.Part Prepayment facility is not available in Personal Loan.Pre-payment charge as 3% + GST (Pre-closure charge not applicable, if min. 12 EMIs are paid).Cooling off/look-up period i.e. 15 days from the date of disbursement during which the borrower shall not be charged any penalty on prepayment of loan if the disbursement amount is unutilised.	

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

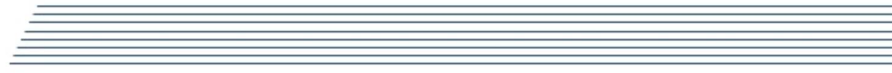
ICICI Bank follows defined installment dates. Accounting reconciliation would be suitably depicted at the time of payment of last EMI and surplus amount, if any, would be refunded to the applicant

Please read carefully before signing

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

Name of Applicant(s): MRS SONAL SINGH

Signature/e-signature by/of the Applicant:



Amortisation schedule:

LAN Number	: LPJNB00049751900	Loan Amount	: ₹ 200,000.00
Location	: MAHARAJGANJ	No. Of advance EMI	: 0
Name	: MRS SONAL SINGH	Tennure (Months)	: 48
Address	: DISTRICT COURT, MAHARAJGANJ MUKHYALAYA ROAD DISTRICT COURT-GORAKHPUR, 273303 UTTAR PRADESH	Installment	: ₹ 5,395.00
		Start Date	: 05-Jun-2024
		Repayment Mode	: ECS
		Rate of Interest (%)	: 13.00
		Principal Amount (less) Adv. EMIs: ₹ 200000.00	


Instl No.	Installment Date	Instl. Amount (₹)	Principal (₹)	Interest (₹)	Closing Principal (₹)
1	05-Jun-2024	5395.00	2145.00	3250.00	197855.00
2	05-Jul-2024	5395.00	3252.00	2143.00	194603.00
3	05-Aug-2024	5395.00	3287.00	2108.00	191316.00
4	05-Sep-2024	5395.00	3322.00	2073.00	187994.00
5	05-Oct-2024	5395.00	3358.00	2037.00	184636.00
6	05-Nov-2024	5395.00	3395.00	2000.00	181241.00
7	05-Dec-2024	5395.00	3432.00	1963.00	177809.00
8	05-Jan-2025	5395.00	3469.00	1926.00	174340.00
9	05-Feb-2025	5395.00	3506.00	1889.00	170834.00
10	05-Mar-2025	5395.00	3544.00	1851.00	167290.00
11	05-Apr-2025	5395.00	3583.00	1812.00	163707.00
12	05-May-2025	5395.00	3622.00	1773.00	160085.00
13	05-Jun-2025	5395.00	3661.00	1734.00	156424.00
14	05-Jul-2025	5395.00	3700.00	1695.00	152724.00
15	05-Aug-2025	5395.00	3740.00	1655.00	148984.00
16	05-Sep-2025	5395.00	3781.00	1614.00	145203.00
17	05-Oct-2025	5395.00	3822.00	1573.00	141381.00
18	05-Nov-2025	5395.00	3863.00	1532.00	137518.00
19	05-Dec-2025	5395.00	3905.00	1490.00	133613.00
20	05-Jan-2026	5395.00	3948.00	1447.00	129665.00
21	05-Feb-2026	5395.00	3990.00	1405.00	125675.00
22	05-Mar-2026	5395.00	4034.00	1361.00	121641.00
23	05-Apr-2026	5395.00	4077.00	1318.00	117564.00
24	05-May-2026	5395.00	4121.00	1274.00	113443.00
25	05-Jun-2026	5395.00	4166.00	1229.00	109277.00
26	05-Jul-2026	5395.00	4211.00	1184.00	105066.00
27	05-Aug-2026	5395.00	4257.00	1138.00	100809.00
28	05-Sep-2026	5395.00	4303.00	1092.00	96506.00
29	05-Oct-2026	5395.00	4350.00	1045.00	92156.00
30	05-Nov-2026	5395.00	4397.00	998.00	87759.00
31	05-Dec-2026	5395.00	4444.00	951.00	83315.00
32	05-Jan-2027	5395.00	4492.00	903.00	78823.00
33	05-Feb-2027	5395.00	4541.00	854.00	74282.00
34	05-Mar-2027	5395.00	4590.00	805.00	69692.00
35	05-Apr-2027	5395.00	4640.00	755.00	65052.00
36	05-May-2027	5395.00	4690.00	705.00	60362.00
37	05-Jun-2027	5395.00	4741.00	654.00	55621.00
38	05-Jul-2027	5395.00	4792.00	603.00	50829.00
39	05-Aug-2027	5395.00	4844.00	551.00	45985.00
40	05-Sep-2027	5395.00	4897.00	498.00	41088.00
41	05-Oct-2027	5395.00	4950.00	445.00	36138.00
42	05-Nov-2027	5395.00	5004.00	391.00	31134.00
43	05-Dec-2027	5395.00	5058.00	337.00	26076.00
44	05-Jan-2028	5395.00	5113.00	282.00	20963.00
45	05-Feb-2028	5395.00	5168.00	227.00	15795.00
46	05-Mar-2028	5395.00	5224.00	171.00	10571.00
47	05-Apr-2028	5395.00	5280.00	115.00	5291.00
48	05-May-2028	5348.00	5291.00	57.00	0.00
	TOTAL	258913.00	200000.00	58913.00	

++++ End Statement +++++

Account

Transaction

Spend Analysis

 You can now filter Account Statement for a particular period. (Max upto 150 transactions)

Search...



Transactions Details



22 Apr 2024

+ ₹ 1,96,932.00

TRANSFER FROM

4698166044309 -

NEFT*ICIC0000186*CMS41052

73817*ICICI BANK LTD RAOG



AD-ICICIT

Dear Customer, the Application number for your **ICICI** Bank Personal Loan of **Rs200000** is EP005484432. Visit <https://acl.cc/8xLNoVeR> to complete the Video KYC or DIY process. This page is best viewed in Chrome or Safari.



AD-ICICIT

Dear Customer, the Application number for your New **ICICI** Bank Car Loan of Rs [800000.00](#) is MAR72UH1EJA. Visit <https://acl.cc/Gnv49JRp> to complete the process. This page is best viewed in Chrome or Safari.