



***Product Manual for
ICICIdirect Business Partners***



Home Loans

Bundle of options to choose for your Dream Home from ICICI Direct. You can now avail a loan for your dream home. Loan would be offered basis your income. Your home loan eligibility can be further enhanced by including income of the co-applicant(s) of your Home Loan.

Home Loan eligibility is calculated after considering various factors including monthly income, fixed monthly obligation, current age, retirement age etc.

Loan to value up to

₹30 lakhs - 90% of the value

₹31 lakhs to <₹75 lakhs - 80% of the value

₹75 lakhs > - 75% of the value

Loan tenure of up to 30 years



Step up Loan Offer



Multiple Lending Partners



Dedicated Loan Experts

**Indicative Rate of interest is from 8% to 9%.*

Our Lending partners are

ICICI Bank, ICICI HFC, HFDC Ltd., Bank of Baroda, PNB HFC, TATA Housing Finance and TATA Capital.



Home Loan Top up

- You can now apply for Top-Up on your existing Home Loan and use the funds to fulfill a host of requirements such as home renovation, marriage expenses, business expansion, funding of your child's higher education or any other personal needs
- Instant Disbursal
- Tenure up to 20 Years
- You can now avail a loan of up to ₹25 lakhs with our pre-approved 24 Hour Top Up Loan within a day." It can go up to 100% of the value of your Home.

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Loan Against Property

Bundle of options to choose for **Loan Against Property** from ICICI direct for your personal or business needs. Both residential and commercial properties can be mortgaged for taking a loan against property and enjoy comfortable EMIs with long tenure of up to 15 years

Loan value up to

60% of Property Value for Residential Properties.
50% of Property Value for commercial Properties.

Loan Amount

₹10 lakh - ₹5 crore
(Can go to higher values above 10Cr to 50Cr.)

Age

Minimum: 25 Years - Maximum: 65 Years or retirement age whichever is earlier

Eligible Profiles

Salaried & Self-Employed

Tenure

Up to 15 Years

End Use

Business and Personal Utility

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Documents Checklist

Salaried Customers

Application form with photograph
 Identity and Residence proof
 Last 6 months bank statements
 Processing fee cheque

Businessmen - Professionals

Application form with photograph
 Identity and Residence proof
 Last 6 months bank statements
 Processing fee cheque

Income Documents

Latest Salary Slip

Form 16

Educational Qualifications
 Certificate and Proof of Business

Business Profile and Previous 3
 years Income Tax returns (self
 and business)

Statement of previous 2 years of
 loans availed

Previous 3 years Profit/Loss and
 Balance Sheet

Disclaimer: This is an indicative list only. Additional documents may be asked for on a case-to-case basis.

* Indicative Rate of interest is from 9.5% to 10.5%

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LRD (Loan against rent receivable)

WE at ICICI Direct have multiple lending partners to offer options to choose from. If you have a commercial property that you have rented out? Get quick and easy loan against rental receivables through us.

- Get up to 50% of the value of your commercial property as loan against rent receivables.
- Amount depends on net rentals, balance tenure of rental agreement & other factors.
- Property Type - Get loan against commercial property (Shop or office) leased to reputable establishments.
- Get doorstep service
- Enjoy minimal & simple documentation & speedy disbursement through leading lenders in the market.

Loan to Value

Up to 85% of the rent to be considered for EMI inclusive of all charges.

** Indicative Rate of interest is from 9.5% to 10.5%*

For more details contact your ICICIdirect Relationship Manager

Documents Checklist

Businessmen - Professionals

- Application form with photograph
- Identity and Residence proof
- Last 6 months' bank statements
- Processing fee cheque

Income Documents

- Educational Qualifications Certificate and Proof of Business
- Business Profile and Previous 3 years Income Tax returns (self and business)
- Statement of previous 2 years of loans availed
- Previous 3 years Profit/Loss and Balance Sheet

Property Documents

Leave & License agreement copy

12 months bank statement to which rentals are credited

Disclaimer: This is an indicative list only. Additional documents may be asked for on a case-to-case basis.

** Indicative Rate of interest is from 9.5% to 10.5%*

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Personal Loans

We can give personal Loans up to ₹20 lakhs to an individual. Interest rates starting from 11.25%. You can avail Personal Loans for tenure from 12 to 60 months.

Personal Loans can be taken for various purposes like Wedding Loans, Home Renovation, Holiday Loan, Fresher Funding, NRI Personal Loan & Top Up Loans.

Eligibility

- You must be at least 23 years to be eligible for a Personal Loan and the maximum age limit is 58 years.
- **You must have a minimum monthly income of ₹30,000 to be eligible for a Personal Loans.**
- Apart from the above criteria, we also assess your credit score and existing debts (loans) to determine your repayment capacity
- The documents required are KYC Documents + Income Documentation.
- Once your application is approved, the funds are credited to your account within three seconds.
- Our online services allow you to keep track of the application status and get any assistance you want 24x7.
- Minimum documents needed.
- The interest rate is fixed and it remains the same throughout the loan tenure.
- You need not provide any collateral or security.
- You can also avail pre-approved personal loans in 3 seconds.
- The benefits are applicable for select customers upon completion of online verification and acceptance of the final offer

For more details contact your ICICIdirect Relationship Manager



Credit Card

ICICI Bank Credit Cards offers a host of benefits, offers & features to cater to your needs.

Types of Credit Cards

Coral | Rubyx | Sapphire | Emerald | Platinum | MakeMyTrip ICICI Bank Credit Cards |
Intermiles ICICI Bank Credit Cards | HPCL Credit Cards

Now share the features of your ICICI Bank Credit Card with your family at no additional fee

With the **Supplementary Card** feature on ICICI Bank Credit Cards, you can share almost all the benefits of your Primary Card with your loved ones without a separate joining fee or annual fees*.

Your parents, child and your wife can avail a Supplementary Card, they are extremely handy for household expenses and shopping. You can apply for up to three Supplementary Cards against one Primary ICICI Bank Credit Card.

Benefits of Supplementary Cards

- Zero fees
- Shared credit limit
- As good as the Primary Card

Benefits

- Lifestyle Benefits
- Travel Benefits
- Rewards and Service
- Safety and Security

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Car Loans

ICICI Direct Offers Car Loans through ICICI Bank, finance 75% to 100% of on-road price of the car, with attractive interest rates and tenure up to 7 years. Turning your dream into reality is now easy. Own your favorite car that you have always dreamt with attractive features of ICICI Bank Car Loans

- Car Loans from 75% to 100% of on-road price of the car attractive interest rates tenure up to 7 years.
- Starting from 8.35% to 15.50% for New Cars. 10.2% to 17.51% for Used Cards. (The Annual Percentage Rate)

Car Loan

- Pre-Owned Used Car Loan.
- Loan against Car.
- Loan up to 80% of the valuation of car
- Maximum tenure of 60 months* (can go further depending on profile)
- KYC Documents + Income Documents + Other Documents for Self Employed
- Processing Fees from 3,500 to 8,500/-, Documentation and RC Collection charges extra

**Indicative rate of Interest is 9.5% on Car Loans*

For more details contact your ICICIdirect Relationship Manager



2 Wheeler Loans

ICICI Bank Instant Two-Wheeler Loan offers paperless and digital sanction letter from **80% to 100%** of the **On-Road price** of the bike of your choice at a competitive price.

Eligibility

Minimum Income of 20k

Range of Interest rates for Two wheeler loans

Quarter ended on December - 2019	Minimum	Maximum	Mean
Two Wheeler Loan	10.00%	26.15%	21.99%

Note:

- The range of interest rates provided above is with respect to loans to individuals disbursed during Quarter 3 - FY:2019-20.
- It includes fixed rate of interest and is based on factors such as customer relationship, asset segment, tenure of loan etc.
- It excludes subsidy and government schemes.
- Mean rate = Sum of rate of interest of all loan accounts / Number of all loan accounts.

Annual Percentage Rate

The Annual Percentage Rate (APR) is a method to compute annualized credit cost which includes interest rate and loan origination fee.

*Indicative Rate of interest starts from 10% and goes to 26% in certain cases

**Indicative Rate of interest starts from 10% and goes to 25% in certain cases.*

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GOLD LOANS

Instant Gold Loan

You can now walk-into any of our ICICI Bank branch offering Gold loans with your jewellery and you can avail gold loan for any value from ₹10,000 to ₹15 Lakhs instantly. With our simple and easy documentation process, the loan can be availed across the counter instantly.

This loan facility can be extended up to 1 Cr.

Safety

Your gold is absolutely safe with us. Your Gold is kept in Vault Safe in Strong Rooms of ICICI Bank giving you the guaranteed assurance of complete transparency and peace of mind. Your Gold is valued in your presence, sealed and kept in Vault Safe. Whenever you wish to get your Gold back it will be given back to you in exactly the same state as you submitted in the first place.

Loan to Value

75% of the value of GOLD

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Particulars	Twelve months product	Six months product
Processing Fees	1.0% of loan amount	1.0% of loan amount
	1%, If a/c is closed within 11 months	1%, If a/c is closed within 5 months
	NIL, If a/c is closed after 11 months	NIL, If a/c is closed after 5 months
Processing Fees	Gold OD - 1% of the facility amount, if the facility is prepaid within 11 months or post 30 days of auto-renewal.	NA
Documentation Charges*	₹199	
Renewal Fees	For loans: <ul style="list-style-type: none"> • Up to 50 thousand: ₹300 • Greater than 50 thousand up to 1 lakh: ₹350 • Greater than 1 lakh up to 2 lakh: ₹500 • Greater than 2 lakh : ₹1000 	
Stamp Duty and other statutory charges	As per Applicable laws of the State	

*Indicative Rate of Interest varies from 13% to 16%.

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LOAN APPLICATION FORM
About You
Ref No:
Member num

LAS

ICICI Direct offer LAS facility from multiple lenders - ICICI Bank, Aditya Birla capital and Bajaj Capital. If you have shares lying in your demat account and yet worrying about meeting your expenses? You can now avail of **Loan Against Shares (LAS)** from the comfort of your home under the Insta LAS facility!

Loan Against Securities

Instant liquidity at your disposal

Loan based on the value of your securities

Pledge your securities in favour of the lender, get an overdraft facility of up to a certain value.

- Mutual Fund units
- Fixed Maturity plans (FMP)
- Demat shares
- Exchange Traded Funds
- Insurance Policies
- Savings Bonds

For more details contact your ICICIdirect Relationship Manager

Eligibility

Demat Shares

- Only Individuals can apply. [Hindu Undivided Families (HUFs), Companies, Partnerships, Sole Proprietors are specifically excluded.]
- Loans are granted only against the list of approved scripts, as determined by ICICI Bank.

Mutual Fund Units

- For Equity oriented funds - Only Individuals can apply. [Hindu Undivided Families (HUFs), Companies, Partnerships, Sole Proprietors are specifically excluded.]
- For Debt Funds/FMP/ETF - Individuals, Hindu Undivided Families (HUFs), Companies, Partnerships and Sole Proprietors can apply.
- Loans are granted only against the list of approved Mutual Funds/ schemes, as determined by ICICI Bank.

Life Insurance Policies

- For life insurance policies, Individuals, Companies, Partnerships, Sole proprietorships, Hindu Undivided families (HUFs) can apply.
- Loans are granted only against the list of approved insurance policies, as determined by ICICI Bank.

GOI Bonds

- Individuals and Hindu Undivided Families (HUFs) can apply.

For all of the above

- The applicant should be between 21 and 75 years of age.
- The applicant should be a subscriber to a telephone (landline) either at residence or office

Loan Amount

Shares

- You are given a drawing power up to 50% of the value of the shares.
- Since the market price of the scrips keep fluctuating, the scrips are revalued weekly (every Friday), or more frequently if required, and the drawing power is revised accordingly. If the new drawing power is less than the outstanding in the current account, you would be required to put in the difference amount or pledge more shares to regularize the account. On the other hand, if the drawing power rises, the limit available to you also automatically increases.
- Minimum loan amount is ₹50000.
- Maximum loan amount is ₹20 lakh.
- The loan is applicable for a year and renewable at the end of each year.

Mutual Funds

- 50% lending on the NAV.
- Minimum loan amount is ₹50000.
- Maximum loan amount is ₹20 lakh.

Life Insurance Policies

- Minimum Loan amount is ₹50000
- Maximum loan amount is ₹5 Crore

Bonds

- Minimum Loan amount is ₹50000
- Maximum loan amount is ₹5 Crore

Disbursement

- Disbursement will be by way of a credit limit set in your current account.

**Rate of interest is a spread of 200bps over MCLR (presently 7.75%)-Banks lend only up to 20lakhs in a single account for equity holding. For Debt holding it can go up to 100 cr.*

For NBFC its 10% to 12%, this is for any value of Loan.

For more details contact your ICICIdirect Relationship Manager



Business Loans

ICICI Bank Business Loans are tailor made loans that lets you choose the option most convenient and suitable for your business. Our Business Loan Expert will assist you in identifying the appropriate loans for your business, based on your needs, your credit rating, industry norms and the impact on your balance sheet.

Key Features

- Quick processing and disbursement of loans
- Loan documentation at your location for ease and flexibility
- Attractive interest rates and commission charges
- Easy switch-over of banking limits
- Hassle-free renewals with minimum documentation

Facilities Offered

- Cash Credit/ Overdraft for working capital requirement
- Export credit such as pre and post-shipment limits
- Term loans for purchase of commercial assets and business expansion
- Letters of Credit - Inland & Foreign
- Bank guarantees for performance and financial obligations

Our Business Loan Expert will assist you in identifying the appropriate loans for your business, based on your needs, your credit rating, industry norms and the impact on your balance sheet. You can rely on us to get the best for your business.

Important Document Required: Last 2 year audited financials, Vintage of business and annual Business Turnover

***Minimum Loan Amount:** ₹50 Lakhs

For more details, contact Mortgages Team in your CITY

**Indicative rate of interest would be 9.5% to 12%*

For more details contact your ICICIdirect Relationship Manager



SME Loans

Avail Loans like Cash Credit / Overdraft for meeting working capital finance requirement.
Export Credit to provide Pre-Shipment & Post Shipment finance. Letter of Credit to facilitate trade.
Bank Guarantees for meeting performance and financial obligations.
Term Loan for purchase of commercial assets & business expansion needs

Eligibility

Sole Proprietorship Firms, Partnership Firms, Private limited Companies, Public limited Companies

Important Document Required: Last 2 year audited financials, Vintage of business and annual Business Turnover

***Minimum Loan Amount:** ₹2 Crore and Above

**Indicative rate of interest would be 9.5% to 12%*

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Forex

If you are travelling overseas, you can avail our forex products & services which will give you a right mix of ease of use and safety. We also offer a convenient and secure way to transfer your money overseas to your friends and family through our online remittance services. So sit back and relax, because now you can buy Forex or send money instantly

Retail Outward Remittances

- Wire Transfer
- USD, GBP, EUR, AUD, CAD, AED, JPY, CHF, SGD, HKD, SAR, DKK, NOK, QAR, NZD, SEK
- Foreign Currency DD
- USD, GBP, EUR, AUD, CAD and SGD

Branch Network

- Products can be availed through more than 3000 plus category B branches
- Online touch points
- Remittances(wire transfer) can be initiated through RIB
- Travel Card can be availed, loaded, refunded through RIB and iMobile

For more details contact your ICICIdirect Relationship Manager

Distribution support

- Dedicated support team on ground
- 7 Forex Regional Heads
- 38 Forex Regional Head Sales
- 295 Forex Relationship Managers

Branch Network

- Products can be availed through more than 3000 plus category B branches
- Online touch points
- Remittances(wire transfer) can be initiated through RIB
- Travel Card can be availed, loaded, refunded through RIB and iMobile

Limit and Regulations

Liberalized Remittance Scheme(LRS)

Under this scheme resident Indians are permitted to remit upto USD 2,50,000 per financial year for all current and capital account transactions. Eg.:

- Current account transactions include purposes such as education, employment, emigration, maintenance of close relatives, medical treatment etc
- Capital account transactions include purposes such as gift, donation, investment in foreign securities, acquisition of property, opening of foreign currency account etc.

Common purposes for which customers require Forex are:

Personal Travel , Education, Maintenance, Gift , Donation, Medical treatment, investment etc

Transactions availed by customers for above mentioned purposes irrespective of mode of product fall under the purview of LRS.



Travel Card

- One card can be loaded with 15 major global currencies - USD, EUR, GBP, CAD, AUD, CHF, JPY, SGD, AED, SEK, ZAR, SAR, THB, NZD and HKD
- Facility of remote reload through ICICI Bank Internet Banking or iMobile app

Ease of Usage

- Load your Travel Card and use it for making purchases at various merchant outlets and for making payments towards online transactions
- Superior security through 3D Secure and CHIP & PIN technology
- Buy/Reload/Refund Online* through Internet Banking or iMobile app
- 24*7 online service through 'Self Care Portal' login
- Exciting offers and discounts at your favourite destination
- Free Replacement Card in the kit
- Wallet to Wallet Transfer on Multicurrency Travel Card
- Duty Free shopping at Indian airports
- Free Comprehensive Travel Insurance

Currency Notes

- Currency notes in various denominations can be carried by customers travelling overseas to meet small expenses
- Offered in 14 currencies USD, EUR, GBP, AUD, CAD, CHF, JPY, AED, SGD, HKD, QAR, SAR, THB and KWD

Benefits

- Transfer money across the world through Wire Transfer or Foreign Currency Demand Draft
- Simple, reliable and quick way to send money outside India
- Offered in 21 currencies: USD, EUR, GBP, AUD, CAD, SGD, JPY, CHF, SEK, DKK, NOK, AED, HKD, QAR, SAR, NZD, ZAR, OMR, THB, PLN and BHD

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ICICI Securities Ltd. (I-Sec). Registered office of I-Sec is at ICICI Securities Ltd. - ICICI Centre, H. T. Parekh Marg, Churchgate, Mumbai - 400020, India, Tel No : 022 - 2288 2460, 022 - 2288 2470. The contents herein above shall not be considered as an invitation or persuasion to trade or invest. I-Sec and affiliates accept no liabilities for any loss or damage of any kind arising out of any actions taken in reliance thereon. ICICI Securities Ltd. acts as a referral agent to ICICI Bank Ltd. and ICICI Home Finance Company Limited and other merchants/ NBFCs for personal finance, various type of loans, credit card etc. Please note, all these services are subjective to fulfilment of eligibility criteria, terms and conditions etc.