

**End Use Letter Format**  
**(A) Format for end use letter from the customer HEL**

(Date)

Dear Sirs,

Sub: Application for Loan Facility for Ancillary Purpose.

I, \_\_\_\_\_ refer to the Application No. \_\_\_\_\_ dated \_\_\_\_\_ submitted by me to ICICI Bank Limited for availing of a Loan Facility (the Facility) from ICICI Bank.

The said Facility is for the purpose of:

- Education
- Business
- Marriage
- Purchase / Improvement of property
- Medical treatment
- Agricultural Activities
- Allied Activities

Specify: \_\_\_\_\_

Other personal need

If for other personal need, specify: \_\_\_\_\_.

I also declare that funds under the facility will not be used towards purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds, etc.

I hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and also agree and undertake to utilize the Facility only for the above mentioned purpose and that the Facility shall not be used for any illegal and / or antisocial and / or speculative purposes including but not limited to participation in stock markets / IPOs / land purchase.

I further agree, confirm and undertake that the purpose of use of funds under the Facility shall not be changed in any manner during the tenor of the Facility; or that such change in purpose shall take place only with the prior written permission of ICICI Bank.

I hereby agree and confirm that the Income Tax benefits for a housing loan under the provisions of Income Tax Act, 1961 will not be available to me in respect of the Facility for the ancillary purpose(s).

I agree that any breach or default in complying with all or any of the aforesaid undertaking(s) will constitute an event of default under the Transaction Documents.

Thanking you,  
Yours sincerely,

Applicant

Co-applicant

**(B) Format for end use Letter from the customer for Top Up**

(Date)

Dear Sirs,

Sub: Application for Loan Facility for Ancillary Purpose.

I, \_\_\_\_\_ refer to the Application No. \_\_\_\_\_ dated \_\_\_\_\_ submitted by me to ICICI Bank Limited , hereinafter referred to as " ICICI Bank" (which expression shall unless it be repugnant to the subject or context thereof, include its successors and assigns) for availing of a Loan Facility (the Facility)from ICICI Bank.

The said Facility is for the purpose of:

- Education
- Business
- Marriage
- Purchase / Improvement of property
- Medical treatment
- Agricultural Activities
- Allied Activities

Specify: \_\_\_\_\_

Other personal need

If for other personal need, specify: \_\_\_\_\_.

I also declare that funds under the facility will not be used towards purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds, etc.

I hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and also agree and undertake to utilize the loan only for the above mentioned purpose and that the loan shall not be used for any illegal and / or antisocial and / or speculative purposes including but not limited to participation in stock markets / IPOs / land purchase.

I further agree, confirm and undertake that the purpose of use of funds under the Facility shall not be changed in any manner during the tenor of the Facility; or that such change in purpose shall take place only with the prior written permission of ICICI Bank.

I hereby agree and confirm that the Income Tax benefits for a housing loan under the provisions of Income Tax Act, 1961 will not be available to me in respect of the Facility for the ancillary purpose(s).

I agree that any breach or default in complying with all or any of the aforesaid undertaking(s) will constitute an event of default under the Transaction Documents.

Thanking you,  
Yours sincerely,

Applicant

Co-applicant