

Apply for ICICI Bank Personal loan - Know everything about it!

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The ICICI bank is known for offering a wide variety of loans cater to the need of the customers. You can apply for a personal loan with ICICI bank for varied reasons. It is counted as one of the largest financial institutions in India, aiming to offer varied financial solutions to loan-seekers instantly. The loans can also be availed without pledging any security against the bank, hence, are also known as unsecured personal loans.

Here are the key highlights of ICICI Bank Personal loan:

- Get the loan at affordable and best interest rates
- The quick loan approval process
- Easy Documentation Process & 100% Transparency
- Get a maximum loan of up to Rs. 25 Lakhs
- Flexible Repayment options, ranging from 1 to 5 years
- Zero Hidden Charges and Low Processing Fee
- Fast disbursal with money in your account within 2 days.

Interest rate applicable on ICICI Bank Personal Loan

The ICICI Bank Personal Loan can be availed at an interest rate of 10.99% to 17.99% . It can change at any time. However, the rate of interest can vary with each customer depending on his/her credit score, repayment history and the internal policies of the bank.

Know about ICICI Bank personal loan eligibility

- The minimum age to apply for ICICI Bank personal is 23 years and the maximum is 60 years.
 - Must be having a good credit score of 750, or above
 - The minimum monthly income salary requirement is Rs 30,000 per month
 - The number of years of staying in current residence is 1 year
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- Must be in a stable job for at least 2 years

Here are the documents required to apply for ICICI Bank Personal loan

Identity Proof: Aadhar Card/Voter ID Card/Passport/Driving License

Address Proof: Aadhar Card/Passport/Telephone or Electricity Bill/Ration Card/Rental Agreement.

Bank Statement: Bank statement of last 3 months or bank passbook of 6 months

Salary Slip: Salary slip of the last 3 months with Form 16

The ICICI Bank has collaborated exclusively with IndiaLends, an online marketplace for offering financial assistance best suited for your needs. If you are seeking a Personal Loan from ICICI bank, you can simply fill up an online loan application form after checking your ICICI Bank Personal Loan Eligibility. After submission of your loan application at IndiaLends, you get ICICI Personal loan status check on the same platform.

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