

**AFFIDAVIT CUM DECLARATION**  
**(On Rs 100 STAMP PAPER TO BE NOTORISED)**

I Shri. \_\_\_\_\_, S/O Shri-----  
---, aged----- adult Indian Inhabitant, resident of  
\_\_\_\_\_ ( complete address) and also at-----  
-- , do hereby state and declare on solemn affirmation as under :-

1. I say that I will be undergoing Probationary Officers (PO) Program at  
ICICI Manipal Academy, Bengaluru from ----- and  
as per terms and conditions I am likely to be employed with ICICI Bank on  
successful completion of the said PO program

2. I say that during the course of my PO program, on my request I will be  
availing Personal Loan/s facility from ICICI Bank Ltd as per following details:-

Personal loan of Rs.3,77,029/- (**Rupees three lakh seventy seven thousand  
twenty nine only**) to take care of the proportionate cost of training program  
and the cost of Tablet for educational purposes as per the following details:

- i. Rs.3,60,675/- (Loan amount of Rs.3,15,000/- Plus applicable Service  
Tax, which is presently at 14.5%)
  - ii. Rs.16,354/- (Cost of Tablet + Cover + SD Card + VAT)
- Total amount: Rs.3,77,029/-**

The aforesaid personal loan/s is being availed on the terms and conditions  
as mentioned in the preliminary credit application form duly accepted by me  
which I hereby once again **agree, confirm and acknowledge the amount due  
and payable by me along with** the terms and conditions with regard to the  
repayment and others without any default or delay.

3. I am aware that I am under obligation to repay the loan along with  
accrued interest till full repayment. In addition, I also say that with regard to  
said personal loan facility availed by me I am hereby depositing the following

below mentioned original documents of mine as a security towards the repayment of the said personal Loan to be retained with ICICI Bank Ltd till full repayment of the personal loan/s availed of by me as mentioned above and I say that I will claim re-possession of those original documents from the Bank only on full repayment of outstanding loan amount to the entire satisfaction of the Bank. The details are as under:-

(i)

(ii)

(iii)

I say that since I am yet to receive final degree certificate from the -----  
----- (Pl name the University/Institute, as the case may be) University, I am submitting now the provisional certificate issued to me and also undertake to submit original final certificate to the Bank immediately when it is issued by the University/Institute (as the case may be)

**(This clause be added in case any PO is yet to receive final degree certificate and got admitted based on Provisional certificate)**

4. I further hereby say that the above referred documents are original documents which are received by me from the respective Authorities, Universities, Boards, Institutes, as the case may be. I hereby confirm and declare that till the closure of my personal Loan with ICICI Bank Ltd, I shall not apply for duplicate of the above referred documents from the respective Authorities, Universities, Boards, Institutes, as the case may be, for the purpose of a new Job or for any other purpose what so ever.

5. I hereby authorize ICICI Bank Ltd to retain the above referred original documents till the personal loan amount availed by me is cleared in full and if I in any circumstances do not comply with the above declaration due to any reason whatsoever, I shall be liable for legal action as may be decided by the Bank

6. I also hereby authorize Bank to adjust the loan outstanding from out of my retrials ( Gratuity, leave encashment and any other Superannuation benefits as applicable) to the extant accumulated amount in those retrial funds available at the time of separation of my training program/ and or of my services with the ICICI Bank ,post completion of the PO training program, due to any reason whatsoever, in case such need arises. The shortfall amount if any shall be arranged by me before, I submit my claim on those original documents.

7. I say that I am swearing the said affidavit as the same is to be produced before the concerned authorities of ICICI Bank Ltd in support of the personal Loan facility being availed by me.

I say that whatever stated in this affidavit is true and correct **and without any pressure and the same is binding to me.**

Solemnly affirmed at ----- on )

this day of ----- , 201\_\_.

( Deponent )

Identified, Explained and Interpreted by me

Notary Public-----.

Before me,