Comparison of ICICI Bank and Competition on Pricing

Sr No.	Category	Competition – NBFC / Private Banks	ICICI
1	**Adhoc ROI Increase**	ROI is Increased for existing loans in adhoc manner since their cost of fund is high	ROI change is purely basis Repo rate change, Spread is never increased for existing loans
2	**Life Insurance Cross -sell**	Mandatory Insurance Upto 10% of the entire loan amount	Doesn't sell insurance
3	**Monthly Compounding**	Monthly Compounding during Moratorium Period in PSI	Morat in principal payment and no compounding in principal amount.
4	**Processing Fee**	0.8% to 1.50% excluding GST with no capping on Sanctioned Loan Amount	0.75% and Maximum cap of Rs. 30,000 for premium and premium select institutes
5	**Unsecured Loan amount**	Unsecured Loan Amount upto 50 - 75 Lakh	Unsecured Loan Amount Upto 1 Crore