

A photograph of two business people shaking hands over a desk. The desk has a tablet, a pen, and some papers. The image is overlaid with a semi-transparent dark blue filter. The text 'ICICI HFC' is centered in white, bold, sans-serif font. Below it, the tagline 'A BORN HI PRESENTATION' is written in a smaller, white, sans-serif font. The background is a blurred office setting. There are yellow geometric shapes in the corners: a triangle in the top right and a larger triangle in the bottom left.

ICICI HFC

A BORN HI PRESENTATION

Home Loan

Food for thought form Previous Discussion

- **Ultimate Communication Goal-** Loan Mil Jana- Realisation of the loan
- **Problem statement-** Apprehension of the Loan
- **Direction for communication zone-** Jisko Koi loan nahi deta unko DHFL Home loan deta hai (Not directly)
- 650 Credit score and above
- Loan for the credit worthy
- **Communication for testing-** Your Home Loan Specialist- Many profiles, Many Geographies and Many properties

Key Takeaway-

- People less probable to get loan elsewhere will get it ICICI HFC
- Creditworthy and underprivileged
- We are the place people should realise is their best resort/ Last resort

Route One

Home Loan?

Samjho Mil Gaya!

Kya Home Loan Mujhe bhi Milega, **Samjho Mil Gaya**

Home loan Specialist ke Sath

- Har Profession Ke Liye
- Har Property Ke liye
- Har Location mein

ICICI HFC

Credit Yogi (Credit Worthy) hain par home loan nahi mil raha, **Samjho Mil Gaya**
Home loan Specialist ke Sath

- Har Profession Ke Liye
- Har Property Ke liye
- Har Location mein

ICICI HFC

Credit Worthy hain par home loan
nahi mil raha,

Samjho Mil Gaya!

Home loan Specialist ke Sath



Har Profession Ke Liye
Har Property Ke liye
Har Location mein

Credit Yogi, Par kagzat Nahin Home Loan Ke Liye ,**Samjho Mil Gaya**
Home loan Specialist ke Sath

- Har Profession Ke Liye
- Har Property Ke liye
- Har Location mein

ICICI HFC

Home Loan?
Samjho Mil Gaya!



**Har Profession Ke Liye
Har Property Ke liye
Har Location mein**

Home Loan?
Samjho Mil Gaya!



Har Profession Ke Liye
Har Property Ke liye
Har Location mein

Home Loan Milega

Mera Vishwas Hai

Home Loan Milega

Home Loan Specialist Ke Sath



Kya Home Loan Mujhe bhi Milega, **Samjho Mil Gaya**

Home loan Specialist ke Sath

- Kum Kajzat
- Cash income walo ke liye bhi

ICICI HFC

Route Two

Ab Home Loan Lena Aasan

Home Loan Specialist Ke Sath

Ab Ghar Lena Aasan

Home Loan Specialist Ke Sath



Cash income walo ke liye bhi



*72 Hours mein Pheli
home loan Manjuri*



*Kagzat ki kami ka
no tension*



Ab Home Loan Lena Aasan
Home Loan Specialist Ke Sath

Samjho Mil Gaya!

Kya Home Loan Mujhe bhi Milega, **Samjho Mil Gaya**

Home loan Specialist ke Sath

- 72 Hours mein Pheli home loan Manjuri
- Cash income walo ke liye bhi
- Kagzat ki kami ka no tension

ICICI HFC

Kya Home Loan
Mujhe bhi Milega,
Samjho Mil Gaya
Home loan Specialist ke Sath



***72 Hours mein Pheli
home loan Manjuri***



***Cash income
walo ke liye bhi***



***Kagzat ki kami ka
no tension***

Koi bhi ho Karobar, Home loan **samjho mil gaya**

Home loan Specialist ke Sath

- 72 Hours mein Pheli home loan Manjuri
- Cash income walo ke liye bhi
- Kagzat ki kami ka no tension

ICICI HFC

Gold Loan

ICICI HFC Gold Loan

- Avail loan form INR 10,000 to INR 10 Lacs

USP-

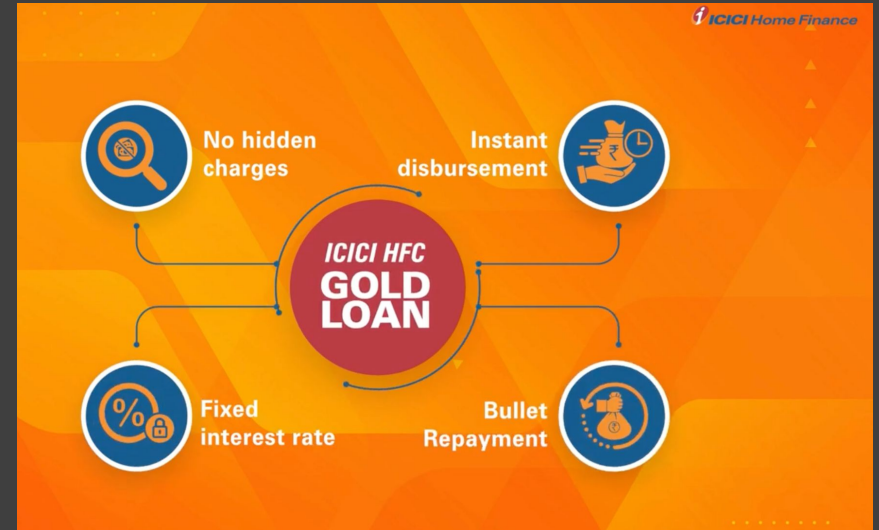
- Customers do not have to pay monthly EMI. Consumer can pay the entire loan with interest at the end of the tenure
- Other benefits include: Instant loan disbursement and fixed interest rate

TG

25 to 54 years with annual household income above INR 2.75 lakhs, does savings/investments in gold and is looking for short term loans to meet his emergency needs

ICICI HFC Gold Loan- Our Understanding

- Fixed interest rates
- No hidden charges
- Instant loan Disbursal
- Bullet Repayment- Pay loan plus interest at the end of tenure- Har Mahine mein EMI ki tension hi nahi



Competition Analysis

**DON'T
THINK TWICE,
YOUR DREAM
IS AT YOUR
DOORSTEP.**

**Doorstep Gold Loan App
from Manappuram**



*T&C Apply

Toll-free Number: 1800 420 2233



**SMART
SOLUTIONS
FOR A SAFER
TOMORROW!**

Get Instant Gold Loans
at Manappuram.



*T&C Apply

Toll-free Number: 1800 420 2233



**Unlock the true value
of Gold with us.**

Doorstep Gold Loans from
Manappuram

TOLL FREE 1800 420 2233



*T&C Apply

**YOUR DREAM
IS JUST
ONE CLICK
AWAY FROM
BECOMING
GOLDEN.**



*T&C Apply

Toll-free Number: 1800 420 2233



**EVEN ASSURED
CASH REWARDS**



Refer your friends to Manappuram Gold Loans and
get a chance to win exciting gifts

*T&C Apply

EMI

**Worried about paying
higher EMI?**

Get Gold Loans at lowest EMI
from Manappuram Finance

TOLL FREE NUMBER - 1800 420 2233



Transfer your Loan.
transform your life.

Takeover Gold Loans @ Lower Interest Rates

TOLL FREE NUMBER - 1800 420 2233



NOW TAKE
**GOLD
LOAN
WITHOUT
ANY
HASSLES!**

- > Quick loan disbursal
- > Minimal documentation
- > Safe custody for gold ornaments
- > In-house gold evaluation



TAKING
GOLD LOAN IS ~~A LENGTHY~~
PROCESS. **AN EASY**



Maximum loan value



Free insurance



24x7 online facility



No processing charges



**GET
MAXIMUM BENEFITS
FOR YOUR
GOLD LOAN**

Gold Loan

#SeedhiBaat

- ▶ Maximum Loan Amount
- ▶ Loan in 5 minutes
- ▶ 1% rate per month



*Conditions apply

Available in 2377 branches in India

Download the IIFL Loan App



रेफर करें और जीतें IIFL गोल्ड लोन के साथ

रिश्तों की चमक बढ़ाने का
यही है सुनहरा मौका

आपके अपनों को अगर पैसों की ज़रूरत हो
तो उन्हें **IIFL गोल्ड लोन** के लिए रेफर करें

आज ही ब्रांच मैनेजर से संपर्क करें

योजना 30 नवम्बर, 2020 तक



मेगा
लकी ड्रा



5000+ गिफ्ट्स

Facing financial crisis?
Best solution



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का अंग
एक परिवार एक बैंक

MAHABANK GOLD LOAN

ROI
7.35% p.a

Loan amount
₹ 3590/- per 22 Carat

Zero processing fees

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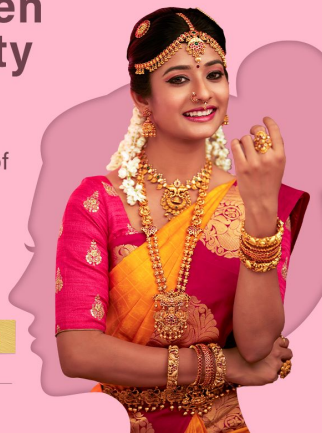


It's a golden opportunity

- No processing fee
- Concession in Rate of Interest by 10 bps

Women's Day
Special

IDBI Bank Gold Loan



Validity- March 2022 *T&C apply.



Gold Loan

Maximum funding*
against the value of your gold



To know more SMS GL to 5676788

Kotak Mahindra Bank Ltd

Conditions apply. *Gold to Silver ratio as prescribed by RBI from time to time. Except at the sole discretion of the Bank and subject to guidelines issued by RBI from time to time. Bank may engage the services of marketing agents for the purpose of sourcing loan assets. Available in select locations only. For location details visit www.kotak.com

English Text card 5'x7"



BUSINESS KE LIYE
PEHLE IDEA
GOLD LOAN KE LIYE
PEHLE SBI

SBI is India's Biggest Loan Provider, that's why - Pehle SBI.

GOLD LOAN @ **7.50%**

ZERO PROCESSING FEE &
INSTANT IN-PRINCIPLE
APPROVAL ON YOYO

For a call back, give a missed call on 7208933143 or SMS GOLD at 7208933143.
For more details, visit bank.sbi/yooyo.loan or call 1800 11 2211.



PERSONAL GOLD LOAN

7.75% p.a.
INTEREST RATE ON
PERSONAL GOLD LOAN.

100% HAPPINESS.

Avail today and end your cash-crop-challenges with quick turnaround time and one-time repayment option.

Repayment tenure up to 36 months

Demand loan and overdraft available

Available on yoyno

Reduced interest rate on Realty Gold Loan



PERSONAL GOLD LOAN

7.50% p.a.
INTEREST RATE

Fulfill your short-term credit needs with Gold Loan through YOYO SBI

Apply Now!



RELY ON YOUR GOLD IN TIMES OF NEED
SECURE AND EASY **GOLD LOAN**

1 **INTEREST RATE***
%

DISBURSAL IN JUST 45 MINUTES*

www.myfundbucket.com
info@myfundbucket.com

Toll free no : 1800-120-0288
Missed call no : 8767-200-288

Loan up to ~~75~~ 90%
of your gold value

Fulfill your needs on your own
with **HDFC Bank Gold Loan**

Lower
Interest Rates

Instant Disbursals



Apply Now

T&C Apply



Get
GOLD LOAN
IN 45 MINS

HDFC Bank Gold Loan is a safe and simple way for you to make the gold in your locker work for you. Use it to fulfill an immediate need for funds and enjoy competitive rates.

Features

- No Income Documents*
- Overdraft limit set in 1 day
- Anytime liquidity
- Interest only on Amount Utilized
- Minimal Documentation
- Disbursal in 45 Minutes

We built our future on our own
Thanks to **HDFC Bank Gold Loan**



- Minimal documentation
- Instant disbursal
- Term Loan and Overdraft available

Visit CSC Center

क्या वर्किंग कैपिटल के लिए आपको एमर्जेसी फंड्स की ज़रूरत है? गोल्ड लोन लीजिए।

अपने सोने के आभूषणों की एवज़ में
त्वरित और आसान लोन पाइए।



प्रमुख खूबियाँ



कोई ईएमआई नहीं*
अवधि के अंत में चुकाएं



त्वरित
वितरण*



सरल कागज़ी
कार्रवाई



आभूषणों की
सुरक्षा

गोल्ड लोन पाने के लिए, कृपया नजदीकी आईसीआईसीआई बैंक शाखा में पधारें

*कभी भी, या लोन अवधि के अंत में चुकाएं. #आभूषणों के मूल्यांकन के बाद, आईसीआईसीआई बैंक के नियम व शर्तें लागू.

तुरंत गोल्ड लोन.
कोई ईएमआई नहीं*

गोल्ड लोन



प्रति ग्राम अधिक दर

आकर्षक ब्याज दर

आपके सोने के आभूषणों की संपूर्ण सुरक्षा
लोन की अवधि के अंत में भुगतान*

गोल्ड लोन लेने के लिए, **84448 84448** पर मिसड कॉल दे

अधिक जानकारी के लिए कृपया हमारे शाखा एक्टिविटीव से संपर्क करें.

Bank and all other financial services are provided by ICICI Bank Limited. All other services are provided by ICICI Finance Ltd.

Need Cash urgently?
Get a Gold Loan.

Avail quick and easy loan
against your gold jewellery.



Promotional Ads



Bank of Baroda

Sponsored

Apply online for gold loan in 3 easy steps.
Get Concessional ROI of up to 0.40%* for women.
T&C Apply*



bob
World

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Bank of Baroda

Gold Loan

is just a **click away!**

- ▶ **0% Processing Charges**
up to ₹3 Lakhs. Applicable on all variants in **Gold Loan**
- ▶ **Concessional ROI for women**

Limited period offer* *T&C Apply

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Apply Now



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Sponsored

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#LoanatHomeApp #SimpleGoldLoan #EasyGoldLoan
#GoldLoanApp #GoldLoanatHome #GoldLoanatDoorstep...



#MuthootAtHome

Muthoot Finance
Loan@Home

Gold Loan
**SIMPLE
QUICK
CONVENIENT**

Call now to get your Gold Loan delivered at Home!

1800 202 1212



Lowest Rate Per Gram



Doorstep Service



Superquick Loan Disbursal

घर का सोना देगा
मुश्किल घड़ी में साथ,

ICICI HFC गोल्ड लोन पर
मिले पैसा हाथों-हाथ!



तुरंत
लोन वितरण



फिक्ड
इंटेस्ट रेट



बुलेट रीपेमेंट: टर्म के अंत में
पूरा लोन इंटेस्ट के साथ चुकाएं

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**Need
money
urgently?**

Avail ICICI HFC Gold Loan



Instant loan
disbursement



No change in interest rate
throughout the loan term



Minimal
documentation



Attractive
interest rate



One time payment scheme
(Pay entire loan amount with interest at the end of term)

Apply Today!

T&C Apply

अब हर मुश्किल हो
सकती है आसान,

क्योंकि साथ है ICICI HFC गोल्ड लोन का.



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अपनी तुरंत पैसों की जरूरत
को करें अब आसानी से पूरा!

ICICI HFC गोल्ड लोन पर मंजूरी पाना है आसान.



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Key Primary Category Communication

- Full Fill your dreams/ Unlock the full potential of Gold
- Rely on Gold in uncertain times
- Hassle Free / Convenient
- True value of Gold

Functional Communication

- Instant Home loan/ Loan at doorstep
- Interest rate
- No processing charges
- Loan Disbursal time/ Instant disbursal
- Minimal Documentation
- Safety of Gold

Category Talking about how Gold helps one build their future/ how it helps one to overcome bad times/Financial situations

And hence there is not much of differentiation in the category

How to we take a different narrative to make our brand stand out

ICICI HFC Gold Loan has Bullet Repayment option

Which helps consumers to best utilize their Gold loan

Providing them the best opportunity to utilize idle Gold at home

Majburi Nahi Mauka Banao

Turn times of need into opportunities with ICICI HFC



Majburi Nahi
Mauka Banao

 **ICICI Home Finance**
GOLD LOAN

Majburi Nahi Mauka Hai



Bullet Repayment
Ke Sath



Ab EMI Ki Koi
Tension Nahi



Term Ke Anth Mein Chuakye
Pura Loan Aur Interest

Gold Loan. Ab Majburi Nahi, Mauka
Hai

ICICI HFC Ke Sath

Ab EMI Ki Koi Tension Nahi
Term Ke Anth Mein Chuakye Pura
Loan Aur Interest
Bullet Repayment Ke Sath

Chote Ki Padhai Aur Pita Ki Dawai



Mushkilon Ki Baarish Mei Phasa Tha Mei



Phir Jaagi Ek Umeed Ki Kiran





**Bullet Repayment
Ke Sath**



**Ab EMI Ki Koi
Tension Nahi**



**Term Ke Anth Mein
Chuakye Pura Karza**

Majburi Nahi
Mauka Hai



Carousel:

Slide 1: Chote Ki Padhai Aur Pita Ki Chikitsa

Slide 2: Mushkilon Ki Baarish Mei Phasa Tha
Mei

Slide 2: ICICI Home Finance Gold Loan Ne
Jagayi Umeed Ki Kiran

Slide 3: Bullet Repayment Ke Saath

Ab EMI Ki Koi Tension Nahi

Term Ke Anth Mein Chuakye Pura Karza

Slide 4:

Ab Majburi Nahi, Mauka Hai

ICICI HFC Gold Loan Ke Sath

Carousel:

Slide 1: ICICI HFC Gold Loan

Presenting Bullet Repayment

Slide 2: Ab EMI Ki Koi Tension Nahi

Slide 3: Term Ke Anth Mein Chuakye Pura

Karza

Slide 4:

ICICI HFC Gold Loan

Majburi Nahi, Mauka Hai



Ab EMI Ki Koi
Tension Nahi



Presenting

**Bullet Repayment
Scheme**



Term Ke Anth
Mein Chuakye
Pura Karza



Majburi Nahi
Mauka Hai

Gold loan. Ab Majburi nahi, Mauka hai (गोल्ड लोन | अब मज़बूरी नहीं मौका है)

ICICI HFC Ke sath (आईसीआईसीआई एच ऍफ़ सी के साथ)

Bullet Repayment ke sath (बुलेट रीपेमेंट के साथ)

Ab EMI Ka Koi Tension nahi (अब ईएमआई की कोई चिंता नहीं)

Term ke anth mein chuakye pura loan aur interest (लोन अवधि के अंत में चुकाइये सारा कर्जा)

Majburi Nahi Mauka Hai



Gold Loan. **Ab Majburi Nahi,
Mauka Hai**

ICICI HFC Ke Sath
Kyon Ki Ye De

Fixed Interest Rate

One Time Payment Scheme

Quick Loan Disbursal



**Fixed Interest
Rate**



**One Time Payment
Scheme**



**Quick Loan
Disbursal**

Gold loan. Ab Majburi nahi, Mauka hai (गोल्ड लोन | अब मज़बूरी नहीं मौका है)

ICICI HFC Ke sath (आईसीआईसीआई एएच ऍफ़ सी के साथ)

Kyuki Ye dey (क्यूंकि इससे मिले)

Fixed Interest Rate (फिक्स्ड इंटररेस्ट रेट) (स्थिर ब्याज दरें)

One Time Payment Scheme (सुविधाजनक चुकौती विकल्प)

Quick Loan Disbursal (तत्काल लोन प्राप्ति)

Majburi Nahi Mauka Hai

Gold Loan with ICICI HFC ke sath

Gold Loan. Ab Majburi Nahi,
Mauka Hai

ICICI HFC Ke Sath

Attractive Interest Rates

Minimal Documentation

No Hidden Charges



Attractive
Interest Rates



No Hidden
Charges



Minimal
Documentation



Gold loan. Ab Majburi nahi, Mauka hai (गोल्ड लोन | अब मज़बूरी नहीं मौका है)
ICICI HFC Ke sath (आईसीआईसीआई एएच ऍफ़ सी के साथ)

Attractive Interest rates (आकर्षित ब्याज दरें)

Minimal Documentation (न्यूनतम दस्तावेज)

No Hidden Charges (शून्य अप्रत्यक्ष शुल्क)

Gold loan. **Ab Majburi Nahi,
Mauka Hai**
ICICI HFC Ke Sath

Instant Loan Disbursement
Gold /Ornaments Safety
No Hidden Charges

Majburi Nahi Mauka Hai

Gold Loan with ICICI HFC ke sath



**Instant Loan
Disbursement**



**No Hidden
Charges**



**Gold / Ornaments
Safety**



Gold loan. Ab Majburi nahi, Mauka hai (गोल्ड लोन | अब मज़बूरी नहीं मौका है)
ICICI HFC Ke sath (आईसीआईसीआई एएच ऍफ़ सी के साथ)

Instant Loan Disbursement (तत्काल लोन प्राप्ति)

Gold /Ornaments Safety आपके सोने की सुरक्षा

No Hidden Charges (शून्य अप्रत्यक्ष शुल्क)

ICICI HFC Gold Loan has Bullet Repayment option

We understand the consumer needs and empathize with them and hence have options/Benefits that makes them

Gold Loan Jo Aap Ko Samjhe

ICICI HFC Banaye Gold Loan Ka Safar Aasan

Gold Loan

Jo Aap Ko Samjhe

 **ICICI Home Finance**
GOLD LOAN



Gold Loan

Jo Aap Ko Samjhe

 **ICICI Home Finance**
GOLD LOAN



Gold Loan

Jo Aap Ko Samjhe

ICICI HFC Gold loan.
Jo Aap Ko Samjhe

Ab EMI Ki Koi Tension Nahi
Term Ke Anth Mein Chuakye
Pura Loan Aur Interest
Bullet Repayment Ke Sath



Kyuki, Ab EMI Ki
Koi Tension Nahi



Avdhi Ke Anth Mein Chuakye
Pura Loan Aur Interest

ICICI HFC Gold loan. आईसीआईसीआई एएच ऍफ़ सी गोल्ड लोन
Jo Aap Ko Samjhe (जो आपको समझे)

Kyuki, Ab EMI Ka Koi Tension nahi (क्योंकि अब से ईएमआई की कोई चिंता नहीं)
Term ke anth mein chuakye pura loan aur interest (लोन अवधि के अंत में चुकाइये सारा कर्जा)

Gold Loan

Jo Aap Ko Samjhe

ICICI HFC Gold Loan.

Jo Aap Ko Samjhe

Kyuki, Iss Mein Hai

Fixed Interest Rate

Quick Loan Disbursal

No Hidden Charges/ No

Processing Fees



**Fixed Interest
Rate**



**Quick Loan
Disbursal**



**No Hidden Charges/
No Processing Fees**

ICICI HFC Gold Loan. (आईसीआईसीआई एच ऍफ़ सी गोल्ड लोन)

Jo Aap Ko Samjhe (जो आपको समझे)

Kyuki, ismein mein hai (क्यूंकि इसमें मिले)

Fixed Interest Rate (स्थिर ब्याज दरें)

Quick Loan Disbursal (तत्काल लोन प्राप्ति)

No hidden charges/ No Processing Fees (शून्य अप्रत्यक्ष शुल्क)

Gold Loan

Jo Aap Ko Samjhe



ICICI HFC Gold loan.
Jo Aap Ko Samjhe

Minimal Documentation
One Time Payment scheme
Quick Loan Disbursement



Minimal
Documentation



Quick Loan
Disbursement



One Time Payment
scheme

ICICI HFC Gold loan. (आईसीआईसीआई एएच ऍफ़ सी गोल्ड लोन)

Jo Aap Ko Samjhe (जो आपको समझे)

Minimal Documentation (न्यूनतम दस्तावेज)

One Time Payment scheme (सुविधाजनक चुकौती विकल्प)

Quick Loan Disbursement (तत्काल लोन प्राप्ति)

Frame 1:

Karna chahte ho kuch bade ki
shuruaat ?

(Wedding) (Education) (Business
Expansion)

Frame 2:

Aap ki ungliyon par hai jawab

(Mobile screen with Gold Home
page)

Frame 3:

Apply. Granted (green tick)

Frame 4:

Fixed Interest Rate

One Time Payment Scheme

No Hidden Charges



K a



Topic:Gold /Ornaments Safety

आपके सोने की सुरक्षा

Copy:

Aap Ka Sona, Hamari Zimmedari

Bottom copy:

Minimal Documentation (न्यूनतम
दस्तावेज)

One Time Payment scheme (
सुविधाजनक चुकौती विकल्प)

Quick Loan Disbursement (तत्काल
लोन प्राप्ति)



Copy:

ICICI HFC Gold Loan

Har waqt ka saathi (clock ticking
around)

(Education) (Wedding) (Appliances)
(Vehicle)

Bottom copy:

Attractive Interest rates (आकर्षित ब्याज
दरें)

Minimal Documentation (न्यूनतम
दस्तावेज)

No Hidden Charges (शुन्य अप्रत्यक्ष शुल्क)



Topic: Minimal Documentation (न्यूनतम दस्तावेज)

Copy: न्यूनतम दस्तावेज

क्योंकि हम हैं गोल्ड लोन जो आपको समझे

उत्पाद लाभ (Bottom copy)

(तत्काल लोन प्राप्ति) (सुविधाजनक चुकौती विकल्प) (स्थिर ब्याज दरें)

न्यूनतम दस्तावेज

क्योंकि हम हैं
गोल्ड लोन जो
आपको समझे



तत्काल लोन
प्राप्ति



सुविधाजनक
चुकौती विकल्प



स्थिर
ब्याज दरें



Topic:
ICICI Gold Loan

Copy:
Sona Hai Toh Sahi Hai
Majburi Nhi Mauka Banao
<Show a relieved/distressed man>

Bottom copy:
Product Features:
Fixed Interest Rate
Quick Loan Disbursal
No Hidden Charges

 **ICICI Home Finance**

**GOLD
LOAN**

**Sona Hai
Toh Sahi Hai**

*Majburi Nhi
Mauka Banao*



**Fixed
Interest Rate**



**Quick Loan
Disbursal**



**No Hidden
Charges**

Copy:

ICICI HFC Gold Loan Ke Saath
Repay With One Time Payment
Scheme

Gold Loan Jo Aap Ko Samjhe

Apply Now (CTA Button)

Product Features :

Fixed Interest Rate

Quick Loan Disbursal

No Hidden Charges

Repay With One Time Payment Scheme

Gold Loan Jo Aap
Ko Samjhe

[Apply Now](#)



Fixed
Interest Rate



Quick Loan
Disbursal



No Hidden
Charges

Copy:

Gold Loan Paana Kahin Nahi Isse Aasan

Majburi Nahi Mauka

Banao

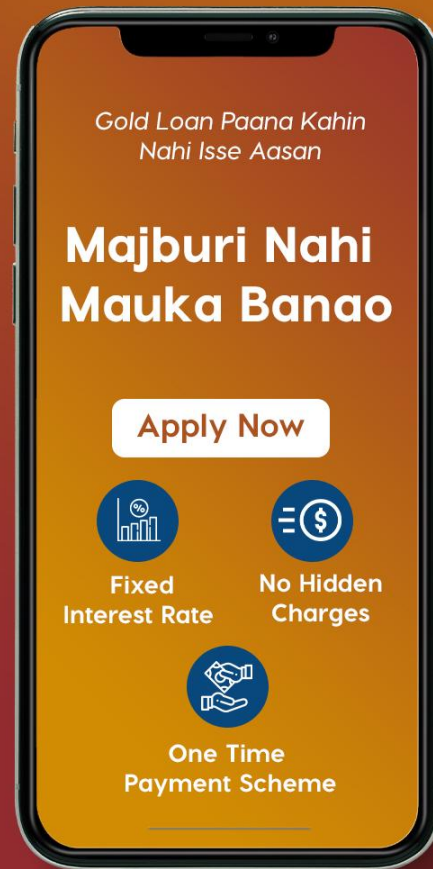
Apply Now (CTA)

Icons:

Fixed Interest Rate

One Time Payment Scheme

No Hidden Charges



Frame 1:

Badhana Chahte Ho Apna Vyavsay?

Frame 2:

Aapaat Chikitsa Mei Agar Lage Punji

Frame 3:

Aapke Har Waqt Ka Saathi

Frame 4:

Majburi Nahi Mauka Banao

Frame 5:

ICICI HFC Gold Loan Ke Saath

Apply Now

B



Topic:

Copy:

Gold Loan Jo Aap Ko Samjhe

<Show 4 benefits as in reference >


Attractive Interest rates

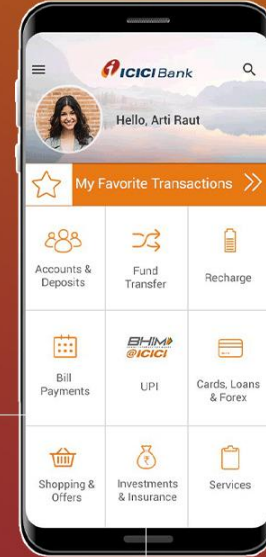
Minimal Documentation

No Hidden Charges

Gold Loan Jo Aap Ko Samjhe


Attractive
Interest rates


No Hidden
Charges




Minimal
Documentation

3 x 3 Grid

1,3,7 & 9 - Consumer Story

4 & 6 - Benefits

2,5 & 8 - Tagline

Copy:

2 - Gold Loan

5 - Majburi Nahi

8 - Mauka Banao

4 -

Product Features :

Fixed Interest Rate

Quick Loan Disbursal

No Hidden Charges

Copy :





6 -

Product Features :

Bullet Repayment Policy

Minimal Documentation

Attractive Interest Rates





<p>ICICI Home Finance GOLD LOAN</p> <p>Auto khareedna har din mushkil hota jaa raha tha</p> 	<p>ICICI Home Finance GOLD LOAN</p> <p>GOLD LOAN</p>	<p>ICICI Home Finance GOLD LOAN</p> <p>Naya Sheher. Hazar Kharche.</p> 
<p>ICICI Home Finance GOLD LOAN</p> <ul style="list-style-type: none"> Bullet Repayment Policy Minimal Documentation Attractive Interest Rates 	<p>ICICI Home Finance GOLD LOAN</p> <p>Majburi Nahi</p>	<p>ICICI Home Finance GOLD LOAN</p> <ul style="list-style-type: none"> Fixed Interest Rate Quick Loan Disbursal No Hidden Charges
<p>ICICI Home Finance GOLD LOAN</p> <p>Mere Karzon Ka Bhar Badhta Jaa Rha Tha</p> 	<p>ICICI Home Finance GOLD LOAN</p> <p>Mauka Hai</p>	<p>ICICI Home Finance GOLD LOAN</p> <p>Chote Ki Padhai Aur Pita Ki Dawai</p> 

Instagram

icicibank

777 posts 309K followers 0 following

ICICI Bank
Financial service
The official handle of ICICI Bank, India's leading private sector bank.
bit.ly/3cl8L7
Followed by shahru.dhin_

<p>ICICI Home Finance GOLD LOAN</p> <p>Auto khareedna har din mushkil hota jaa raha tha</p> 	<p>ICICI Home Finance GOLD LOAN</p> <p>GOLD LOAN</p>	<p>ICICI Home Finance GOLD LOAN</p> <p>Naya Sheher. Hazar Kharche.</p> 
<p>ICICI Home Finance GOLD LOAN</p> <ul style="list-style-type: none"> Fixed Interest Rate Quick Loan Disbursal No Hidden Charges 	<p>ICICI Home Finance GOLD LOAN</p> <p>Majburi Nahi</p>	<p>ICICI Home Finance GOLD LOAN</p> <ul style="list-style-type: none"> Bullet Repayment Policy Minimal Documentation Attractive Interest Rates
<p>ICICI Home Finance GOLD LOAN</p> <p>Mere Karzon Ka Bhar Badhta Jaa Rha Tha</p> 	<p>ICICI Home Finance GOLD LOAN</p> <p>Mauka Hai</p>	<p>ICICI Home Finance GOLD LOAN</p> <p>Chote Ki Padhai Aur Pita Ki Dawai</p> 

Fixed Deposit

Fixed Deposit- Recapping the brief

Investments as low as ₹ 10,000 and can get ROI upto 6.90%.

FD benefits:

1. High returns
2. Safe deposits (highest credit rating from the country's most reliable credit-ranking agencies)
3. Easy withdrawal
4. Quick and easy (It is simple to open an ICICI HFC Fixed Deposit as the process starts online and also consumers can walk into any of ICICI HFC branches (135+)

Target Audience: Above 18+ years with annual household income above INR 2.75 lakhs, uses savings products, govt. schemes and reads online content about personal finance &

Competition Content Analysis

paytm payments
bank

Earn up to 5.5% Interest on Fixed Deposits*



paytm payments
bank

▲ 5.5% Interest Rate
Fixed Deposits

- ✓ Start as low as ₹100
- ✓ Redeem it without any charges, anytime



*FD with partner bank



ICICI Bank for Business

Sponsored

Looking for a safe investment option with guaranteed returns?

Invest online in Corporate Fixed Deposit with ICICI Bank and

- ✓ Get attractive interest rates on your investment
- ✓ Choose to avail interest Monthly, Quarterly, or Yearly
- ✓ Grow your business with the interest earned...



ICICI Bank

Avail interest
Monthly

JAN

T&C apply



Bajaj Finserv

Sponsored

Get high returns with Bajaj Finance Fixed deposit up to 7.75%* p.a.

BAJAJ FINANCE LIMITED

Returns as high as
7.60% 7.75%* p.a.

Book your Bajaj Finance
Fixed Deposit today



BAJAJ
FINSERV

**T&C apply

CUSTOMER-LOGIN.BAJAJFINSERV.IN

Log in to My Account and invest in a Fixed Deposit with just a few clicks

Skip branch visits. Log in to My Account and invest an FD in an instant. Invest online with higher interest rates on Fixed Deposit up L..

Apply Now



"Ensure security of your money with Fixed Deposit!"

- Interest rate of 5.30% (limited period offer)
- No savings account required
- Open it instantly*

Enjoy a higher rate of interest at 5.30%* p.a.

Minimum tenure of Fixed Deposit: 15 months

Book Now!



DIGITAL BANKING.A:
Ensure security of your money...

Book Now

Book a Fixed Deposit with only Pan + Aadhaar on Axis Bank's Website.

Digital | Convenient | Simple

Book Now!



DIGITAL BANKING.A:
Interest rate of 5.30% (limited...

Book Now



Invest in the future of your Loved Ones and make their future safe and secure with Fixed Deposits from Utkarsh Small Finance Bank Ltd.

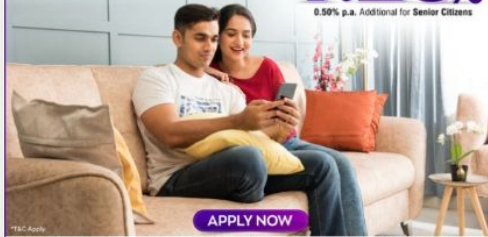
Fixed Deposit

Invest Today for a Secured Future.



Fixed Deposit Interest Rates Start At

7.25%
0.50% p.a. Additional for Senior Citizens



APPLY NOW

*T&C Apply

www.utkarsh.bank | Toll Free: 1800-180-6878 / 1800-123-9878

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Enjoy extra income with competitive interest rates.

Sign up



- *Ensure security of your money with Fixed Deposit!
- Interest rate of 5.30% (limited period offer)
- No savings account required
- Open it instantly*

Open a Fixed Deposit instantly at 5.30%* p.a.

No Savings Bank Account required for booking FD.



Book Now!

*T&C apply, Minimum tenure of Fixed Deposit: 15 months.



DIGITAL BANKING.AXISBANK.COM
Axis Bank Fixed Deposit
Enjoy secured returns with Fixed Deposits

Book now



ICICI HFC Fixed Deposit
के साथ आकर्षक ब्याज दर पाएं,
अपनी सेविंग्स को बढ़ाएं!

ICICI HFC Fixed Deposit
के लिए घर बैठे अप्लाई करें!

*6.70% p.a. ROI, 72 से 120 महीने तक लागू



* Terms and Conditions of ICICI Home Finance Company Ltd. apply | Disclaimer - <https://www.icicifhc.com/disclaimer>



Fixed Deposit आसानी से करें कैलकुलेट!



* Terms and Conditions of ICICI Home Finance Company Ltd. apply | Disclaimer - <https://www.icicifhc.com/disclaimer>

Starting Point

Consumers put money in FD's to save for future

As they seek a sense of security with FD

Hence we need to strengthen the sense of security in our communication

Tasalli Wali Savings

ICICI HFC Ke Sath Kare Safe Deposit

Tasalli Wali Savings

 **ICICI Home Finance**
FIXED DEPOSIT



ICICI HFC Fixed Deposit Ke Sath

Kare Tasalli Wali Savings

Kyuki Ye Deta Hai

Akarshak Byaj Dar

Kare Tasalli Wali Savings

*Kyuki Ye Deta Hai
Akarshak Byaj Dar*



ICICI HFC Ke sath (आईसीआईसीआई एएच ऍफ़ सी फिक्स्ड डिपोजिट के साथ)

Kare Tasalli Wali Savings (करो तसल्ली वाली सेविंग्स)

Kyuki Ye deta hai (क्यूंकि ये दे)

Aakarshit Byaj Dar (आकर्षक ब्याज दर)

Kare Tasalli Wali Savings



ICICI HFC Fixed Deposit Ke Sath
Kare Tasalli Wali Savings

High Returns
Safe Deposit
Easy Withdrawal



High Returns



Easy Withdrawal



Safe Deposit

ICICI HFC Ke sath (आईसीआईसीआई एएच ऍफ़ सी फिक्स्ड डिपाजिट के साथ)

Kare Tasalli Wali Savings (करो तसल्ली वाली सेविंग्स)

High Returns (उंचे रितुर्न)

Safe deposit (प्रत्याभूत सुरक्षा)

Easy Withdrawal (आसान निकासी)

ICICI HFC Fixed Deposit Ke Sath
Kare Tasalvi Wali Savings

Aur Ab Ghar Baithe Apply Karein

**Kare Tasalli Wali
Savings**

*Aur Ab Ghar Baithe
Apply Karein*



ICICI HFC Ke sath (आईसीआईसीआई एएच ऍफ़ सी फिक्स्ड डिपाजिट के साथ)

Kare Tasalli Wali Savings (करो तसल्ली वाली सेविंग्स)

Aur ab ghar baithe apply kare (अब घर बैठे अप्लाई करो)

FAQs - #SaraltaSeSamjho

Collaborate with regional mega & micro influencers who are in sync with our audience. With a video first approach, we launch a series, [#SaraltaSeSamjho](#) where the said influencers answer FAQs weekly.

Topic:

High Returns

Copy:

Karo Hamare Sath Thoda Zyada Bachat

Karo Hamare Sath Tasalli Wali Savings

ICICI HFC Fixed Deposit



<https://www.shutterstock.com/video/clip-1086634421-young-indian-carpenter-polising-shaping-chariot-by>

Copy:

ICICI HFC Fixed Deposit

Kare Tasalli Wali Savings

Returns Up To 7.25% p.a.

Safe Deposits with High Returns

Apply Now (CTA)

**Kare Tasalli
Wali Savings**

RETURNS UP TO

7.25%

Safe Deposits with High Returns

Apply Now

Copy:

High Returns & Easy Withdrawal

ICICI HFC Fixed Deposit Ke Sath

Karo Tasalli Wali Savings

Product Benefits:

Quick & Convenient

Safe Deposit

Loan Against Deposit

Apply Now (CTA)



Topic:

Copy:

ICICI Home Finance

Fixed Deposit

Jhatpat Aur Suvidhajanak

<Show Phone with FD Homepage>

Bottom Copy:

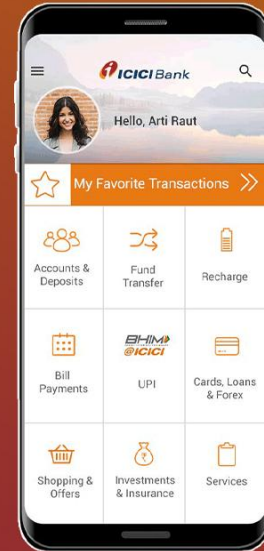
Product Benefits

High Returns

Safe Deposit

Easy Withdrawal

Jhatpat Aur Suvidhajanak



High Returns



Easy Withdrawal



Safe Deposit

Topic :

Benefits

Copy:

ICICI HFC Fixed Deposit

Ab Mile Aakarshak Labh

High Returns

(Badhao Apni Aay Ghar Baithe)

Easy Withdrawal

(Humare Lacheele Karyakal Ka Anand

Lein)

Quick And Convenient

(Pehla Kadam Ab Online Uplabh)

Ab Mile Aakarshak Labh

High Returns



Badhao Apni Aay
Ghar Baithe

Easy Withdrawal



Humare Lacheele
Karyakal Ka
Anand Lein

Quick And
Convenient



Pehla Kadam Ab
Online Uplabh

Topic:

Copy:

Savings Badhe

Kathinaiyyan Ghate

ICICI HFC Fixed Deposits

Tasalli Wali Savings



Topic:

Copy:

High Returns

Humare Akarshak Byaj Dar Se
Badhte Raho Aage

Outro:

ICICI HFC Fixed Deposits
Tasalli Wali Savings

 **ICICI Home Finance**

**HIGH
RETURNS**



ICICI HFC Gold Loan. (आईसीआईसीआई एच ऍफ़ सी गोल्ड लोन)

Jo Aap Ko Samjhe (जो आपको समझे)

Kyuki, ismein mein hai (क्यूंकि इसमें मिले)

Fixed Interest Rate (स्थिर ब्याज दरें)

Quick Loan Disbursal (तत्काल लोन प्राप्ति)

No hidden charges/ No Processing Fees (शून्य अप्रत्यक्ष शुल्क)

Thank You