



01

Customer Registration on SMART EMI portal



02

Concept explanation to customer



03

Car Search & Plan Selection by customer



04

Preliminary customer credit screening by TZL



05

Car Price Update



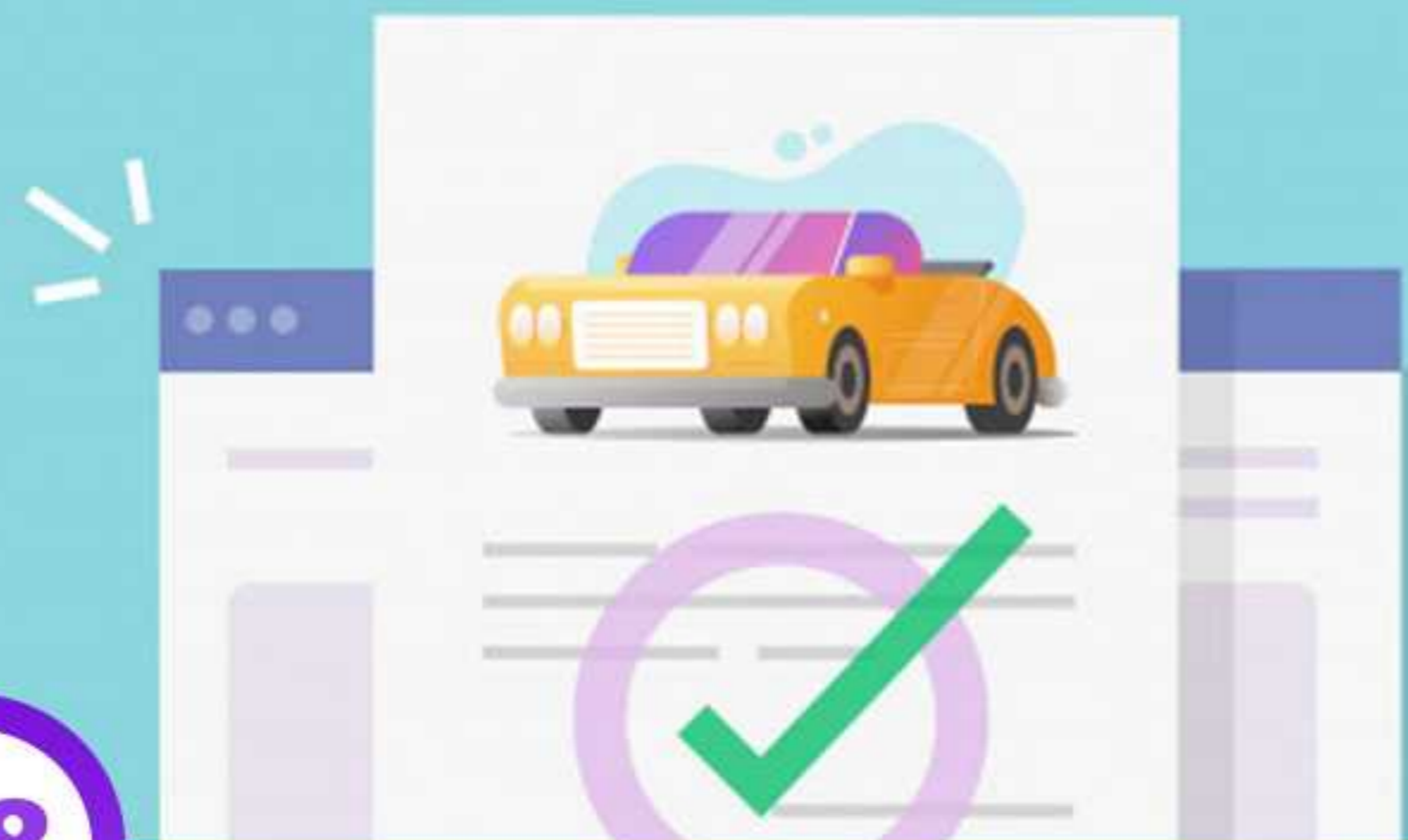
06

Customer KYC, Credit docs collection & Loan application



07

Credit appraisal of customer by ICICI Bank



08

SMART EMI Loan sanction by ICICI Bank



09

Personal Car Agreement & NACH form execution



10

Booking Advance payment by customer



11

Loan Disbursal by ICICI Bank



12

First Year Insurance procurement



13

Car Registration



14

Car Delivery

