

November 24, 2021

Mr. Ram Net
J-2 First Floor Officers Colony, Near Soldier Board Muzaffarnagar
Uttar Pradesh 251001
Muzaffarnagar
Muzaffarnagar-251001

Your ICICI Bank Home Loan Account LBMUZ00005783909

Dear Mr. Ram Net,

Greetings from ICICI Bank.

We write with reference to the Mortgage Loan sanctioned to you.

Further to your request for a disbursement, the Terms and Conditions on which the loan is being disbursed are summarised as below:

Loan Amount Sanctioned (Rs.)	42,00,000.00
Disbursement Date	November 18, 2021
Disbursement Amount (Rs.)	42,00,000.00
Cumulative Disbursement Amount (Rs.)	42,00,000.00
Cheque Amount (Rs.)	41,99,941.00
Type of Interest**	Floating
Effective Rate (%)	7.00
Rate at which EMI is calculated	7.00
Term (months)	120
Equated Monthly Instalment (EMI) is calculated on	Monthly Rest
First EMI date	January 05, 2022

We would like to inform you that in terms of the credit facility application form / facility agreement the repayment will be through EMI's comprising of principal and interest. All the repayment of dues (Pre-EMI and EMI) will need to be paid by the due date.

Your EMI's will commence from the next month and for the balance days of the current month, you will be paying Pre-EMI (PEMI) interest, which is simple interest at the rate applicable on the loan amount disbursed from the date of disbursal, until the end of the month.

The details of the payments to be made by you are given below:

- PEMI for December, 2021 is Rs. 13,884.00/-
- EMI for the next month is Rs. 48,766.00/-

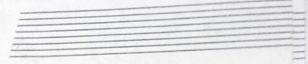
For loans booked under Developer PEMI scheme, please refer the other terms and conditions on details related to repayment and PEMI scheme period in the sanction letter.

In case of Post Dated Cheques (PDCs), please ensure that you replenish the PDCs before the previous set is exhausted. Any delay in repayment of dues or non-replenishment of PDCs will attract additional interest at 24% p.a. or as mentioned in credit facility application form / facility agreement whichever is higher. The PDCs can be submitted at our nearest branch.

ICICI Bank shall have the sole discretion to shred any PDCs including Security Post Dated Cheques (SPDCs) that remain unbanked at the end of the loan tenure / change of repayment mode and the same shall not be returned to the Applicant/s. In any event the Applicant/s wishes to procure the details of the unbanked PDCs /SPDCs, a request for the same must be made by the applicant/s within thirty days of the closure of the loan/change of repayment mode.



ICICI Bank Home Loan



Corporate Identification Number (CIN) L65190GJ1994PLC021012

October 21, 2021

(NORMAL ONE)

MR RAM NET
J-2 FIRST FLOOR OFFICERS COLONY, NEAR SOLDIER BOARD, MUZAFFARNAGAR
MUZAFFARNAGAR-251001
MUZAFFARNAGAR
8630541268(Mob) Email ID : ramnet.judge@gmail.com

Dear Sir / Madam,

Sub: Offer letter for Loan facility vide Application no. 7723617073

(Franchisee Code: ARUN KUMAR AWASTHI-285381)

Thank you for choosing ICICI Bank Mortgage Loan. We are pleased to inform you that with reference to the above application, we have in-principle sanctioned you a facility (the "Facility"), the details of which are given below.

Facility Type	Floating Rate-Land Loan
Facility Amount Sanctioned	4200000/-
Term of Facility	120 Months
Benchmark Rate for the Facility	Repo Rate "Repo Rate" or "Policy Repo Rate" means the rate of interest published by the Reserve Bank of India (RBI) on the RBI website from time to time as Repo Rate or Policy Repo Rate.
Applicable Interest Rate ROI Charged as per Top 30 Developer Comp (DLF)	The rate of interest for the Facility shall be sum of the Repo Rate ⁺ Spread per annum, plus applicable statutory levy, if any (Interest Rate). For the first disbursement under the Facility, the applicable Repo Rate shall be the rate prevailing one Business Day preceding the date of the disbursement and for subsequent draws, the Repo Rate prevailing for the Facility shall be applicable. As on date the Repo Rate is 4.00% and Spread is 3.00% and applicable Interest Rate is 7.00%.
Reset Date & Reset Period ***	The Repo Rate component of the Interest Rate will be reset on the first day of the third subsequent month from the month in which the Facility is first disbursed (irrespective of the date of disbursement) and every three months thereafter, as a sum of Repo Rate + Spread, plus applicable statutory levy, if any. The applicable Repo Rate shall be the rate prevailing one Business Day preceding the reset date
Amount of each EMI (on Monthly rest)	48766/- (Payable monthly)
Administrative Charges (non-refundable)*	5900/- (Rupees Five Thousand Nine Hundred Only). 5000/- (Rupees Five Thousand Only) is towards administrative charges, 450.00 is towards CGST and 450.00 is towards SGST /- and any other tax/levy applicable as per law.
Processing Fees (non-refundable)* PF Charged @0.30% as per Top 30 Developer Comp (DLF)	14868/- (Rupees Fourteen Thousand Eight Hundred Sixty Eight Only). 12600/- (Rupees Twelve Thousand Six Hundred Only) is towards processing fee, 1134.00 is towards CGST and 1134.00 is towards SGST /- and any other tax/levy applicable as per law.
Security	As may be specified by ICICI Bank, from time to time at its sole discretion

ICICI Bank Limited

Regd. Office: ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
Vadodara 390 007, India.
CIN : L65190GJ1994PLC021012
Website-www.icicibank.com

Customer Care Centres Phone Nos.

Retail Customer Care 1860 120 7777
Wealth Management 1800 103 8181
Business Banking 1860 120 6699
I-Direct 1860 123 1122

TANU RAJ
Regional Credit Manager
ICICI BANK
Emp. I.D. No. 17205

Repayment Schedule

MR RAM NET

J-2 First Floor Officers Colony, Near Soldier Board
 Muzaffarnagar
 Uttar Pradesh 251001
 null, Muzaffarnagar
 Muzaffarnagar
 Uttar Pradesh-251001
 Phone No. : 2121212
 Mobile No. : 8630541268

Loan Account Number	LBMUZ00005783909	Loan Type	Land Loan
Property Value	7,850,000.00	Agmt. Date	October 21 ,2021
Amount Financed	4,200,000.00	Frequency	Monthly
Tenure(In Months)	120	Residual Value	0.00
Rate Type	Floating Interest Rate	Advance EMI	0

Pre-EMI Schedule

Instl Num	Due Date	Instl. Amount	Interest	Rate
1	05/12/2021	13,884.00	13,884.00	7.00
		13,884.00	13,884.00	

EMI Schedule

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	Closing Principal	Rate
1	✓ 05/01/2022	4,200,000.00	✓ 48,766.00	24,266.00	24,500.00	0.00	4,175,734.00	7.00
2	✓ 05/02/2022	4,175,734.00	48,766.00	24,408.00	24,358.00	0.00	4,151,326.00	7.00
3	✓ 05/03/2022	4,151,326.00	48,766.00	24,550.00	24,216.00	0.00	4,126,776.00	7.00
4	05/04/2022	4,126,776.00	48,766.00	24,693.00	24,073.00	0.00	4,102,083.00	7.00
5	05/05/2022	4,102,083.00	48,766.00	24,837.00	23,929.00	0.00	4,077,246.00	7.00
6	05/06/2022	4,077,246.00	48,766.00	24,982.00	23,784.00	0.00	4,052,264.00	7.00
7	05/07/2022	4,052,264.00	48,766.00	25,128.00	23,638.00	0.00	4,027,136.00	7.00
8	05/08/2022	4,027,136.00	48,766.00	25,274.00	23,492.00	0.00	4,001,862.00	7.00
9	05/09/2022	4,001,862.00	48,766.00	25,422.00	23,344.00	0.00	3,976,440.00	7.00
10	05/10/2022	3,976,440.00	48,766.00	25,570.00	23,196.00	0.00	3,950,870.00	7.00
11	05/11/2022	3,950,870.00	48,766.00	25,719.00	23,047.00	0.00	3,925,151.00	7.00
12	05/12/2022	3,925,151.00	48,766.00	25,869.00	22,897.00	0.00	3,899,282.00	7.00
13	05/01/2023	3,899,282.00	48,766.00	26,020.00	22,746.00	0.00	3,873,262.00	7.00
14	05/02/2023	3,873,262.00	48,766.00	26,172.00	22,594.00	0.00	3,847,090.00	7.00
15	05/03/2023	3,847,090.00	48,766.00	26,325.00	22,441.00	0.00	3,820,765.00	7.00
16	05/04/2023	3,820,765.00	48,766.00	26,478.00	22,288.00	0.00	3,794,287.00	7.00
17	05/05/2023	3,794,287.00	48,766.00	26,633.00	22,133.00	0.00	3,767,654.00	7.00
18	05/06/2023	3,767,654.00	48,766.00	26,788.00	21,978.00	0.00	3,740,866.00	7.00
19	05/07/2023	3,740,866.00	48,766.00	26,944.00	21,822.00	0.00	3,713,922.00	7.00
20	05/08/2023	3,713,922.00	48,766.00	27,101.00	21,665.00	0.00	3,686,821.00	7.00
21	05/09/2023	3,686,821.00	48,766.00	27,260.00	21,506.00	0.00	3,659,561.00	7.00
22	05/10/2023	3,659,561.00	48,766.00	27,419.00	21,347.00	0.00	3,632,142.00	7.00
23	05/11/2023	3,632,142.00	48,766.00	27,579.00	21,187.00	0.00	3,604,563.00	7.00
24	05/12/2023	3,604,563.00	48,766.00	27,739.00	21,027.00	0.00	3,576,824.00	7.00
25	05/01/2024	3,576,824.00	48,766.00	27,901.00	20,865.00	0.00	3,548,923.00	7.00

September 22, 2023

Repayment Schedule

MR RAM NET

J-2 First Floor Officers Colony, Near Soldier Board

Muzaffarnagar

Uttar Pradesh 251001

null, Muzaffarnagar

Muzaffarnagar

Uttar Pradesh-251001

Phone No. : 2121212

Mobile No. : 8630541268

Loan Account Number	LBMUZ00005783909	Loan Type	Land Loan
Property Value	7,850,000.00	Agmt. Date	October 21 ,2021
Amount Financed	4,200,000.00	Frequency	Monthly
Tenure(In Months)	74	Residual Value	0.00
Rate Type	Floating Interest Rate	Advance EMI	0

Pre-EMI Schedule

Instl Num	Due Date	Instl. Amount	Interest	Rate
1	05/12/2021	13,884.00	13,884.00	7.00
		13,884.00	13,884.00	

EMI Schedule

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	Closing Principal	Rate
1	05/01/2022	4,200,000.00	48,766.00	24,266.00	24,500.00	0.00	4,175,734.00	7.00
2	05/02/2022	4,175,734.00	48,766.00	24,408.00	24,358.00	0.00	4,151,326.00	7.00*
3	05/03/2022	4,151,326.00	48,766.00	24,550.00	24,216.00	0.00	4,126,776.00	7.00
4	05/04/2022	4,126,776.00	48,766.00	24,693.00	24,073.00	0.00	4,102,083.00	7.00
5	05/05/2022	4,102,083.00	48,766.00	24,837.00	23,929.00	0.00	4,077,246.00	7.00*
6	05/06/2022	4,077,246.00	48,766.00	24,982.00	23,784.00	0.00	4,052,264.00	7.00
7	05/07/2022	4,052,264.00	48,766.00	25,128.00	23,638.00	0.00	4,027,136.00	7.00
8	05/08/2022	4,027,136.00	48,766.00	24,872.00	23,894.00	0.00	4,002,264.00	7.90*
9	05/09/2022	4,002,264.00	48,766.00	22,418.00	26,348.00	0.00	3,979,846.00	7.90
10	05/10/2022	3,979,846.00	48,766.00	22,565.00	26,201.00	0.00	3,957,281.00	7.90
11	05/11/2022	3,957,281.00	48,766.00	22,274.00	26,492.00	0.00	3,935,007.00	8.90*
12	05/12/2022	3,935,007.00	48,766.00	19,581.00	29,185.00	0.00	3,915,426.00	8.90
13	05/01/2023	3,565,426.00	48,766.00	21,284.00	27,482.00	0.00	3,544,142.00	8.90*
14	05/02/2023	3,544,142.00	48,766.00	22,342.00	26,424.00	0.00	3,521,800.00	9.25*
15	05/03/2023	3,521,800.00	48,766.00	21,619.00	27,147.00	0.00	3,500,181.00	9.25
16	05/04/2023	3,500,181.00	48,766.00	21,785.00	26,981.00	0.00	3,478,396.00	9.25
17	05/05/2023	3,478,396.00	48,766.00	21,857.00	26,909.00	0.00	3,456,539.00	9.50*
18	05/06/2023	3,456,539.00	48,766.00	21,402.00	27,364.00	0.00	3,435,137.00	9.50
19	05/07/2023	3,435,137.00	48,766.00	21,571.00	27,195.00	0.00	3,413,566.00	9.50
20	05/08/2023	3,413,566.00	48,766.00	21,742.00	27,024.00	0.00	3,391,824.00	9.50*
21	05/09/2023	3,391,824.00	48,766.00	21,914.00	26,852.00	0.00	3,369,910.00	9.50
22	05/10/2023	2,099,910.00	48,766.00	29,125.00	19,641.00	0.00	2,070,785.00	9.50*
23	05/11/2023	2,070,785.00	48,766.00	32,372.00	16,394.00	0.00	2,038,413.00	9.50
24	05/12/2023	2,038,413.00	48,766.00	32,629.00	16,137.00	0.00	2,005,784.00	9.50
25	05/01/2024	2,005,784.00	48,766.00	32,887.00	15,879.00	0.00	1,972,897.00	9.50

Payment Schedule

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	Closing Principal	Rate
26	05/02/2024	1,972,897.00	48,766.00	33,147.00	15,619.00	0.00	1,939,750.00	9.50
27	05/03/2024	1,939,750.00	48,766.00	33,410.00	15,356.00	0.00	1,906,340.00	9.50
28	05/04/2024	1,906,340.00	48,766.00	33,674.00	15,092.00	0.00	1,872,666.00	9.50
29	05/05/2024	1,872,666.00	48,766.00	33,941.00	14,825.00	0.00	1,838,725.00	9.50
30	05/06/2024	1,838,725.00	48,766.00	34,209.00	14,557.00	0.00	1,804,516.00	9.50
31	05/07/2024	1,804,516.00	48,766.00	34,480.00	14,286.00	0.00	1,770,036.00	9.50
32	05/08/2024	1,770,036.00	48,766.00	34,753.00	14,013.00	0.00	1,735,283.00	9.50
33	05/09/2024	1,735,283.00	48,766.00	35,028.00	13,738.00	0.00	1,700,255.00	9.50
34	05/10/2024	1,700,255.00	48,766.00	35,306.00	13,460.00	0.00	1,664,949.00	9.50
35	05/11/2024	1,664,949.00	48,766.00	35,585.00	13,181.00	0.00	1,629,364.00	9.50
36	05/12/2024	1,629,364.00	48,766.00	35,867.00	12,899.00	0.00	1,593,497.00	9.50
37	05/01/2025	1,593,497.00	48,766.00	36,151.00	12,615.00	0.00	1,557,346.00	9.50
38	05/02/2025	1,557,346.00	48,766.00	36,437.00	12,329.00	0.00	1,520,909.00	9.50
39	05/03/2025	1,520,909.00	48,766.00	36,725.00	12,041.00	0.00	1,484,184.00	9.50
40	05/04/2025	1,484,184.00	48,766.00	37,016.00	11,750.00	0.00	1,447,168.00	9.50
41	05/05/2025	1,447,168.00	48,766.00	37,309.00	11,457.00	0.00	1,409,859.00	9.50
42	05/06/2025	1,409,859.00	48,766.00	37,605.00	11,161.00	0.00	1,372,254.00	9.50
43	05/07/2025	1,372,254.00	48,766.00	37,902.00	10,864.00	0.00	1,334,352.00	9.50
44	05/08/2025	1,334,352.00	48,766.00	38,202.00	10,564.00	0.00	1,296,150.00	9.50
45	05/09/2025	1,296,150.00	48,766.00	38,505.00	10,261.00	0.00	1,257,645.00	9.50
46	05/10/2025	1,257,645.00	48,766.00	38,810.00	9,956.00	0.00	1,218,835.00	9.50
47	05/11/2025	1,218,835.00	48,766.00	39,117.00	9,649.00	0.00	1,179,718.00	9.50
48	05/12/2025	1,179,718.00	48,766.00	39,427.00	9,339.00	0.00	1,140,291.00	9.50
49	05/01/2026	1,140,291.00	48,766.00	39,739.00	9,027.00	0.00	1,100,552.00	9.50
50	05/02/2026	1,100,552.00	48,766.00	40,053.00	8,713.00	0.00	1,060,499.00	9.50
51	05/03/2026	1,060,499.00	48,766.00	40,370.00	8,396.00	0.00	1,020,129.00	9.50
52	05/04/2026	1,020,129.00	48,766.00	40,690.00	8,076.00	0.00	979,439.00	9.50
53	05/05/2026	979,439.00	48,766.00	41,012.00	7,754.00	0.00	938,427.00	9.50
54	05/06/2026	938,427.00	48,766.00	41,337.00	7,429.00	0.00	897,090.00	9.50
55	05/07/2026	897,090.00	48,766.00	41,664.00	7,102.00	0.00	855,426.00	9.50
56	05/08/2026	855,426.00	48,766.00	41,994.00	6,772.00	0.00	813,432.00	9.50
57	05/09/2026	813,432.00	48,766.00	42,326.00	6,440.00	0.00	771,106.00	9.50
58	05/10/2026	771,106.00	48,766.00	42,661.00	6,105.00	0.00	728,445.00	9.50
59	05/11/2026	728,445.00	48,766.00	42,999.00	5,767.00	0.00	685,446.00	9.50
60	05/12/2026	685,446.00	48,766.00	43,340.00	5,426.00	0.00	642,106.00	9.50
61	05/01/2027	642,106.00	48,766.00	43,683.00	5,083.00	0.00	598,423.00	9.50
62	05/02/2027	598,423.00	48,766.00	44,028.00	4,738.00	0.00	554,395.00	9.50
63	05/03/2027	554,395.00	48,766.00	44,377.00	4,389.00	0.00	510,018.00	9.50
64	05/04/2027	510,018.00	48,766.00	44,728.00	4,038.00	0.00	465,290.00	9.50
65	05/05/2027	465,290.00	48,766.00	45,082.00	3,684.00	0.00	420,208.00	9.50
66	05/06/2027	420,208.00	48,766.00	45,439.00	3,327.00	0.00	374,769.00	9.50
67	05/07/2027	374,769.00	48,766.00	45,799.00	2,967.00	0.00	328,970.00	9.50
68	05/08/2027	328,970.00	48,766.00	46,162.00	2,604.00	0.00	282,808.00	9.50
69	05/09/2027	282,808.00	48,766.00	46,527.00	2,239.00	0.00	236,281.00	9.50
70	05/10/2027	236,281.00	48,766.00	46,895.00	1,871.00	0.00	189,386.00	9.50
71	05/11/2027	189,386.00	48,766.00	47,267.00	1,499.00	0.00	142,119.00	9.50

er 22, 2023

Payment Schedule**EMI Schedule**

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	Closing Principal	Rate
72	05/12/2027	142,119.00	48,766.00	47,641.00	1,125.00	0.00	94,478.00	9.50
73	05/01/2028	94,478.00	48,766.00	48,018.00	748.00	0.00	46,460.00	9.50
74	05/02/2028	46,460.00	46,828.00	46,460.00	368.00	0.00	0.00	9.50
Total :			3,606,746.00	2,580,000.00	1,026,746.0	0.00		

** Note : This instalment contains interest computation on multiple rates due to rate review.

Rescheduling Details

Date	Description	Amount (Rs.)
01/02/2022	Additional disbursement	0.00
01/05/2022	Additional disbursement	0.00
01/08/2022	Additional disbursement	0.00
01/11/2022	Additional disbursement	0.00
17/12/2022	Part Prepayment	350,000.00
01/02/2023	Additional disbursement	0.00
01/05/2023	Additional disbursement	0.00
01/08/2023	Additional disbursement	0.00
14/09/2023	Part Prepayment	1,270,000.00

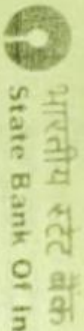
Calculation of interest/additional interest and other charges are done on monthly basis, number of days in a month being 30. Broken period Pre-EMI interest is apportioned on actual number of days for which interest is due as against 360 days in a year.

For any clarifications, customers are requested to contact us within 7 days of receipt of this statement. ICICI Bank reserves the right to rectify any errors/discrepancies with due intimation to the customer.

Now stay connected by updating your mobile number and e-mail ID with us. To update your latest contact details, please call our Customer Care.

For any clarification or more information, you may write to us at customer.care@icicibank.com from your registered e-mail ID or call our Customer Care between 8:00 a.m. to 8:00 p.m. Alternatively, you may visit your nearest ICICI Bank Asset Servicing Branch.

This is a system generated statement. Hence, it does not require any signature.



राष्ट्रीय स्टेट बँक
State Bank of India

10654/KUTCHERRY MUZAFFAR NAGAR
KUTCHERRY COMPLEX
MUZAFFAR NAGAR, UTTAR PRADESH 20102
Tel: 331 2437581 Fax: IFS Code: SBIN0010654 SWIFT

02042024

OR BEAPER

PAY Yourself RTGS

₹ 1920600/-
Six hundred only
Twenty Thousands

30579497872

SB ACCOUNT

PREFIX :
0523500008

27879497503

VALID UP TO ₹ 10 LACS AT SOME MORE BRANCH FOR NON-CASH TRANSACTION ONLY

MULTI-CITY CHEQUE Payable at Par at All Branches of SBI

⑈ 528861⑈ 251002005⑈ 005019⑈ 3⑈

Ramnet
MR. RAM NET

Beneficiary Name - RAM NET

Bank - ICICI

Branch - Court Road, Mirz

A/C No - 158801001371

IFSC - ICIC0001588

Ramnet

Ramnet

April 10, 2024

Mr. Ram Net
Plot D-16,
Dlf Garden City Situated At Villange,
Purseni Raibareilly,
Road,
Lucknow-226001

Your ICICI Bank Home Loan Account LBMUZ00005783909

Dear Mr. Ram Net,

We would like to certify that the captioned account of Rs. 4200000 ("Facility") availed by you and co-applicant, has been repaid in full and there are no further dues payable under the Facility.

We wish to inform you that ICICI Bank shall have the sole discretion to shred any Post Dated Cheques (PDCs), including Security Post Dated Cheques (SPDCs) that remain unbanked at the end of the loan tenure and the same shall not be returned to the Applicant(s). In the event the Applicant(s) wish(es) to procure the details of the unbanked PDCs / SPDCs, a request for the same must be made by the applicant(s), within thirty days of the closure of the loan.

We would also like to inform you that we have no claim or right whatsoever against you with respect to the Facility and against Plot D-16, Dlf Garden City Situated At Villange, Purseni Raibareilly, Road, Lucknow-226001, to the extent secured for the Facility.

In case you have availed an insurance along with home loan, you may choose to surrender your insurance policy by approaching your insurance provider.

For any clarification or more information, you may write to us at customer.care@icicibank.com from your registered e-mail ID or call our Customer Care.

Looking forward to more opportunities to be of service to you.

This is a system generated letter. Hence, it does not require any signature.

ICICI Bank Limited

Regd. Office: ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
Vadodara 390 007, India.
CIN:L65190GJ1994PLC021012
Website-www.icicibank.com

Customer Care Centres Phone Nos.

Retail Customer care	1800 1080
Wealth Management	1800 103 8181
Business Banking	1860 120 6699
I-Direct	1860 123 1122

AOG_SR227239576_11112023



Base Br: 1588

/C Open Dt: 12-10-2021

Branch
शाखा A/c Type: SBGEN.

MUZAFFARNAGAR CIVIL LINES
7,8, CIVIL LINES, COURT ROAD,
NEAR ZILA PARISHAD MARKET,
MUZAFFARNAGAR

IFSC Code : ICIC0001588

MICR Code : 251229002

~~Nominee: Registered~~

Customer Id : 581041497

SB/RD A/c No.

बचत खाता/आवर्ती जमा संख्या 158801001371

Name

नाम

MR RAM NET

J2, 1ST FLOOR OFFICERS, COLONY, NEAR
R DISTT SOLDIER, BOARD KACHARI

MUZAFFARNAGAR

251001

UTTAR PRADESH

2. Date दिनांक	Particulars विवरण	Cheque No. चेक नं.
14-10-2021	CLG/RAM NET/387038	
16-10-2021	CASH PAID: SELF 158	
21-10-2021	UPI/129406012598/U	
21-10-2021	IIN/I-Debit/Amazon	
22-10-2021	UPI/129532320477/U	
27-10-2021	IIN/I-Debit/Instam	
01-11-2021	UPI/130422173590/O	
01-11-2021	UPI/130464813776/R	
06-11-2021	VIN/IRCTC /20	
06-11-2021	VIN/IRCTC IPAY /20	
09-11-2021	VISA REF IRCTC	
10-11-2021	IIN/www airtel /20	
11-11-2021	IIN/I-Debit/Amazon	
25-11-2021	UPI/132904464322/O	
26-11-2021	IIN/I-Debit/Amazon	
07-12-2021	NEFT-SBIN521341060	
08-12-2021	IIN/Jockey /20	
✓ 09-12-2021	LBMUZ00005783909 P	
13-12-2021	IIN/I-Debit/Bharti	
✓ 14-12-2021	LBMUZXX83909-BOUNC	
16-12-2021	IIN/I-Debit/Bharti	
16-12-2021	UPI/135035491752/U	

Withdrawal निकासी	Deposit जमा	Balance शेष	Initials आद्य क्षर
	50000.00	50000.00Cr	
35000.00		15000.00Cr	
379.00		14621.00Cr	
524.00		14097.00Cr	
598.00		13499.00Cr	
125.00		13374.00Cr	
599.00		12775.00Cr	
1148.00		11627.00Cr	
2093.95		9533.05Cr	
2072.18		7460.87Cr	
	1950.00	9410.87Cr	
589.00		8821.87Cr	
395.00		8426.87Cr	
599.00		7827.87Cr	
524.00		7303.87Cr	
	74995.82	82299.69Cr	
517.00		81782.69Cr	
14474.00	✓ (Pxe-EMI)	67308.69Cr	
589.00		66719.69Cr	
59.00		66660.69Cr	
99.00		66561.69Cr	
99.00		66462.69Cr	

Date दिनांक	Particulars विवरण	Cheque No. चेक नं.
24-12-2021	IIN/Bharti Airt/20	
29-12-2021	VIN/MechandiseE/20	
31-12-2021	158801001371: Int. P	
<u>05-01-2022</u>	<u>LBMUZZX83909 JAN22</u>	
10-01-2022	IIN/Bharti Airt/20	
14-01-2022	IIN/I-Debit/Bharti	
18-01-2022	IIN/I-Debit/Bharti	
18-01-2022	IIN/www airtel /20	
18-01-2022	IIN/I-Debit/Amazon	
24-01-2022	IIN/VODAFONE ID/20	
24-01-2022	IIN/Jockey /20	
25-01-2022	NEFT-SBIN322025378	
28-01-2022	VIN/Page Indust/20	
28-01-2022	IIN/I-Debit/Amazon	
31-01-2022	IIN/I-Debit/Amazon	
04-02-2022	IIN/Vodafone Id/20	
<u>05-02-2022</u>	<u>LBMUZZX83909 FEB22</u>	
09-02-2022	IIN/I-Debit/Bharti	
11-02-2022	IIN/Bharti Airt/20	
15-02-2022	IIN/I-Debit/Amazon	
15-02-2022	IIN/Bharti Airt/20	
15-02-2022	IIN/www airtel /20	
17-02-2022	IIN/I-Debit/Amazon	

Withdrawal निकासी	Deposit जमा	Balance शेष	Initials आद्य क्षर
	455.00	66007.69Cr	
	1148.00	64859.69Cr	
		185.00	65044.69Cr
	48766.00	16278.69Cr	
	589.00	15689.69Cr	
	455.00	15234.69Cr	
	179.00	15055.69Cr	
	99.00	14956.69Cr	
	561.00	14395.69Cr	
	659.00	13736.69Cr	
	1006.00	12730.69Cr	
		87995.28	100725.97Cr
	328.00	100397.97Cr	
	269.00	100128.97Cr	
	349.00	99779.97Cr	
	479.00	99300.97Cr	
	48766.00	50534.97Cr	
	99.00	50435.97Cr	
	589.00	49846.97Cr	
	1516.00	48330.97Cr	
	99.00	48231.97Cr	
	99.00	48132.97Cr	
	699.00	47433.97Cr	

3. Date दिनांक	Particulars विवरण	Cheque No. चेक नं.
23-02-2022	IIN/I-Debit/Amazon	824
28-02-2022	NEFT-SBIN422059914	8411
01-03-2022	IIN/I-Debit/DISH I	
04-03-2022	VIN/PAYU MONEY /20	
05-03-2022	LBMUZXX83909 MAR22	88784
14-03-2022	IIN/I-Debit/Amazon	888
14-03-2022	VIN/Bharti Airt/20	888
14-03-2022	VIN/Bharti Airt/20	888
14-03-2022	IIN/www airtel /20	888
14-03-2022	VIN/WWW AIRTEL /20	888
21-03-2022	IIN/www airtel /20	888
21-03-2022	IIN/JIO Infocom/20	888
30-03-2022	158801001371: Int.P	
30-03-2022	VIN/RAZ Nationa/20	888
30-03-2022	VIN/RAZ NLSIU C/20	888
02-04-2022	IIN/Vodafone Id/20	888
02-04-2022	IIN/www airtel /20	888
02-04-2022	NEFT-SBIN322092166	888
02-04-2022	VIN/RAZ Poetist/20	888
02-04-2022	IIN/Bharti Airt/20	888
05-04-2022	LBMUZXX83909 APR22	888
12-04-2022	VIN/AIRTEL RP /20	888

Withdrawal निकासी	Deposit जमा	Balance शेष	Initials आद्य क्षर
1067.00		46366.97Cr	
	59995.28	106362.25Cr	
1092.00		105270.25Cr	
10974.00		94296.25Cr	
48766.00		45530.25Cr	
1497.00		44033.25Cr	
589.00		43444.25Cr	
99.00		43345.25Cr	
99.00		43246.25Cr	
239.00		43007.25Cr	
455.00		42552.25Cr	
149.00		42403.25Cr	
	366.00	42769.25Cr	
3084.20		39685.05Cr	
4044.84		35640.21Cr	
901.00		34739.21Cr	
455.00		34284.21Cr	
	79995.28	114279.49Cr	
	99.00	114180.49Cr	
	99.00	114081.49Cr	
48766.00		65315.49Cr	
265.00		65050.49Cr	

22.04.22 ICICI BA NACH CREDIT 18768 SBIN0000000 59.00 282902.27 Cr
 30.04.22 CASH WITHDRAWAL BY CHQ 000528798 40000.00 262903.27 Cr
 PAID TO PAID TO NADEEM K M9719329292 222903.27 Cr
 AT 10654 KUTCHERRY MUZAFFAR NAGAR
 Uncl Bal: 0.00 |Clr Bal: 0.00
 RBISOGUPEP 134086.00 356989.27 Cr

MUZAFFARNAGAR TR

✓ 05.05.22 ACHDr ICIC00261000001992 TP ACH ICICI B 48766.00 308223.27 Cr
 Uncl Bal: 0.00 |Clr Bal: 308223.27 Cr; |MOD BAL: 0.00
 07.05.22 CHEQUE TRANSFER TO 000528799 50000.00 258223.27 Cr
 034890161540 OF Mr. MANOJ KUMAR PAL
 AT 10654 KUTCHERRY MUZAFFAR NAGAR
 Uncl Bal: -0.00 |Clr Bal: 258223.27 Cr; |MOD BAL: 0.00
 18.05.22 CASH WITHDRAWAL BY CHQ 000528800 25000.00 233223.27 Cr
 PAID TO paid to nadeem khan
 AT 10654 KUTCHERRY MUZAFFAR NAGAR
 Uncl Bal: 0.00 |Clr Bal: 233223.27 Cr; |MOD BAL: 0.00
 19.05.22 NEFT RBI1402252540444 42079.00 275302.27 Cr
 RBISOGUPEP
 MUZAFFARNAGAR TR
 30.05.22 CASH WITHDRAWAL BY CHQ 000528803 50000.00 225302.27 Cr

DATE PARTICULARS CHEQUE NO DEBIT CREDIT END BALANCE

Brought Forward 225302.27 C Cr

PAID TO PAID TO NADEEM KHAN
AT 10654 KUTCHERRY MUZAFFAR NAGAR

Uncl Bal: 0.00 | Clr Bal: 225302.27 Cr; | MOD BAL: 0.00

31.05.22 CHEQUE TRANSFER TO 000528802 14774.00 210528.27 Cr

010880224149 OF PASHCHIMANCHAL VIDYUT
AT 00685 SME BRANCH RLY ROAD

31.05.22 CHEQUE TRANSFER TO 000528801 8442.00 202086.27 Cr

010880224149 OF PASHCHIMANCHAL VIDYUT
AT 00685 SME BRANCH RLY ROAD

02.06.22 P062200207538 IOCL LPG SUBSIDY IOAP34D 4.60 202090.87 Cr

199944105219
AT 10521 DAU RURAL BANKING, 61T, MUMBAI

05.06.22 ACHDR ICIC00261000001992 TP ACH ICICI B 48766.00 153324.87 Cr

Uncl Bal: 0.00 | Clr Bal: 153324.87 Cr; | MOD BAL: 0.00

13.06.22 CASH WITHDRAWAL BY CHQ

000528805 25000.00

PAID TO SURAJ PRASAD MAURYA
AT 10654 KUTCHERRY MUZAFFAR NAGAR

15.06.22 NEFT RB11672299439862 128324.87 Cr; | MOD BAL: 0.00 134086.00 262410.87 Cr

RBISOGUPEP
MUZAFFARNAGAR TR

17.06.22 NEFT UTR NO: SBIN422168920179 000528806 50000.00 212410.87 Cr

Mr. Ram Net

Account Statement for LBMUZ00005783909 from 22-Oct-21 to 04-Jan-22

Sl. No.	Date	Ln. Date	Reference	Rate Type	Ln. Rate (%)	Amount
There is no Part-prepayment/Conversion for the loan.						

Loan Finance Summary As on 04-Jan-22

Particulars	Installments/Pre-payments		PEMI	Additional Interest	Bounce Charges	Other Charges	Total
	PRIN	INT					
Op. Bal.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debits	0.00	0.00	13,884.00	37.00	590.00	21,004.00	35,515.00
Credits	0.00	0.00	13,884.00	0.00	590.00	21,004.00	35,478.00
Cl. Bal.	0.00	0.00	0.00	37.00	0.00	0.00	37.00

Current OS	Excess	Receivable	Accrued Interest	Future Principal	Total Receivable
37.00	0.00	37.00	23,683.00	4,200,000.00	4,223,720.00

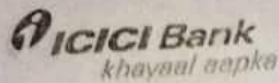
Loan Transaction Details from 22-Oct-21 to 04-Jan-22

Trans. Date	Value Date	Trans Type	Particulars	Debit	Credit	Balance
25-Oct-21	04-Oct-21	Receipt	Chq No.:4489878174506 Rcpt No.:7723617073A		3,000.00	(3,000.00)
22-Oct-21	22-Oct-21	Other Charge	Cersai Fees	118.00		(2,882.00)
22-Oct-21	22-Oct-21	Other Charge	Cibil Report Charges	59.00		(2,823.00)
22-Oct-21	22-Oct-21	Other Charge	Pf Recd Frm Cust-irr-nded	3,540.00		717.00
25-Oct-21	25-Oct-21	Other Charge	Additional Processing Fees	11,328.00		12,045.00
25-Oct-21	25-Oct-21	Receipt	Chq No.:387037 Rcpt No.:38703721102021		12,045.00	0.00
18-Nov-21	18-Nov-21	Other Charge	Additional Processing Fees	59.00		59.00
18-Nov-21	18-Nov-21	Disbursement	Amt Financed		4,200,000.00	(4,199,941.00)
18-Nov-21	18-Nov-21	Payment	Chq No.:126256	2,099,971.00		(2,099,970.00)
18-Nov-21	18-Nov-21	Payment	Chq No.:126255	2,099,970.00		0.00
20-Nov-21	20-Nov-21	Other Charge	Administrative Charges	5,900.00		5,900.00
20-Nov-21	20-Nov-21	Receipt	Chq No.:387036 Rcpt No.:38703618112021		5,900.00	0.00
06-Dec-21	05-Dec-21	Pre-EMI	Due for Inst.1, Dec-21	13,884.00		13,884.00
06-Dec-21	05-Dec-21	Receipt	Chq No.:AP79224643001 Rcpt No.:AP1221224643		13,884.00	0.00
31-Dec-21	05-Dec-21	Additional Interest	Due for Inst.1, Dec-21	37.00		37.00
06-Dec-21	06-Dec-21	Bounce	Chq No.:AP79224643001 Bounced, Insufficient Funds	13,884.00		13,921.00
06-Dec-21	06-Dec-21	Bounce Charge	Cheque Bouncing Charges Chq No.:AP79224643001	590.00		14,511.00
10-Dec-21	09-Dec-21	Receipt	Chq No.:AREQ09122107771 Rcpt No.:AREQ09122107771		14,474.00	37.00

Adjustment Entries from 22-Oct-21 to 04-Jan-22

Trans. Date	Value Date	Narration	Amount
18-Nov-21	18-Nov-21	Adj against Additional Processing Fees	59.00
13-Dec-21	06-Dec-21	Adj against PEMI-01, Chq No.:AREQ09122107771	13,884.00
27-Dec-21	06-Dec-21	Adj against Cheque Bouncing Charges, Chq No.:AREQ09122107771	590.00

This is a system generated letter. Hence, it does not require any signature.



April 2, 2024

Mr. Ram Nef
J-2 First Floor Officers Colony, Near Soldier Board Muzaffarnagar
Uttar Pradesh 251001

Muzaffarnagar

Muzaffarnagar-251001

Prepayment of your Land Loan Account :XXXXXXXXXXXX3909

Dear Mr. Ram Nef,

We value your relationship with ICICI Bank.

As per your request for prepayment of your captioned ICICI Bank Loan account, please find below the amount payable:

Principal outstanding (Rs.)	:	1,906,340.00
Late payment penalty (Rs.)	:	37.00
Group financing charge and other charges (Rs.)	:	500.00
Interest for the month (Rs.)	:	13,583.00
Prepayment charges @ 0% on outstanding principal (Rs.)	:	0.00
Funding instalment (Rs.)	:	0.00
Cashback Amount (Rs.)	:	
Rebonds (Rs.)	:	0.00
Total amount payable (Rs.)	:	1,920,550.00

Post Dated Cheque linked loan number : NA

Linked agreement : NA

Kindly note that:

1. Above calculation assumes that your last instalment has been cleared.
2. We have taken the date of prepayment as April 2, 2024. For each day beyond this date an additional interest will be charged at the rate of Rs. 503.07 per day.
3. If you prepay the loan after April 5, 2024, the instalment for the following month will become payable.
4. On prepayment of the loan, the bank shall try to prevent payment of the subsequent month's instalment. As a precaution, we advise you to make a 'stop payment request' for your next month's instalment. In case the next month's instalment is debited from your account, the amount will be refunded, subject to clearance.
5. The above mentioned amount is valid subject to clearance of all the cheques / instalments till date.
6. Prepayment charge is applicable on outstanding amount of the facility **.

आवेदन सं०: 202200822001236

विक्रय पत्र

वर्ष: 2022

बही सं०: 1

रजिस्ट्रेशन सं०: 1851

प्रतिफल- 5914735 स्टाम्प शुल्क- 414100 बाजारी मूल्य - 2425000 पंजीकरण शुल्क - 59150 प्रतिलिपिकरण शुल्क - 100 योग : 59250

श्री राम नेत,
पुत्र श्री सूर्य बली
व्यवसाय : नौकरी
निवासी: ग्राम -निशान, पोस्ट-मुफ्तीगंज, तहसील-केराकत, जौनपुर, उ० प्र०-222170

RamNet



ने यह लेखपत्र इस कार्यालय में दिनांक 21/01/2022 एवं 12:10:30 PM बजे
निबंधन हेतु पेश किया।



रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

धर्मेन्द्र कुमार तिवारी
उप निबंधक : मोहनलालगंज
लखनऊ
21/01/2022
अशोक कुमार गुप्ता
निबंधक लिपिक