

**MOST IMPORTANT INFORMATION & KEY FACT SHEET
CUSTOMER'S COPY**

Attention: PLEASE READ CAREFULLY BEFORE SIGNING

ACKNOWLEDGMENT FORM

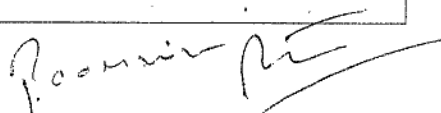
Loan Account No. (LAN No.): 2BLUC0000511846

(For Office Use Only)

I/We refer to the Facility Agreement dated 29/07/2019 executed by us with ICICI Bank Limited. I/We have been provided with the following MITC and Key Fact Statement, which contains the most important information, with respect to the Facility.

1	Facility Agreement Date	<u>29/07/2019</u>
2	Facility Amount (₹)	No Exceeding <u>6000000/-</u>
3	Facility Type Others: (Please Specify)	<input checked="" type="checkbox"/> Home Loan <input type="checkbox"/> Land Loan <input type="checkbox"/> Office Premises <input type="checkbox"/> Home Equity <input type="checkbox"/> Home Improvement <input type="checkbox"/> Other
4	Rate Type	a. <input type="checkbox"/> Fixed b. <input checked="" type="checkbox"/> Adjustable Interest Rate c. <input type="checkbox"/> Initial Fixed & then Adjustable Interest Rate
5	Rate of Interest	<p>a) Fixed Rate of Interest / Fixed Rate of Interest with Money Market Condition: Applicable rate of interest for the Facility is _____% (fixed) per annum plus applicable interest tax and/or other statutory levy.</p> <p>b) Adjustable Interest Rate: The Adjustable Interest Rate applicable to the Facility shall be the sum of I-MCLR-1Y, prevailing on the date of first disbursement of the Facility and spread per annum, subject to a minimum of I-MCLR-1Y, plus applicable tax or other statutory levy.</p> <p>"I-MCLR" means the percentage rate per annum decided by ICICI Bank and announced / notified by ICICI Bank from time to time as its Marginal Cost of Funds Based Lending Rate ("MCLR") in term of the guidelines of the Reserve Bank of India. ICICI Bank publishes MCLR for five tenures namely overnight, one-month, three-month, six-month and one year.</p> <p>"I-MCLR-1Y" shall mean one year I-MCLR benchmark rate.</p> <p>As of date the I-MCLR-1Y = <u>8.65</u> % and spread is <u>0.5</u> %</p> <p>The final Adjustable Interest Rate shall be based on the I-MCLR-1Y, prevailing at the date of the first disbursement of the Facility.</p> <p>c) Fixed for _____ months and then Adjustable Interest Rate For the fixed period of _____ months, applicable interest rate shall be as specified under (a) above; Once the interest gets converted into Adjustable Interest Rate, the applicable rate of interest shall be a sum of I-MCLR 1Y, as prevailing on the date of conversion to Adjustable Interest Rate and spread of _____%, per annum, plus applicable interest tax or other statutory levy, if any.</p>

Borrower/s Name: POORNIMA PATHAK

Signature(s): 

Date: 29/07/2019

Place: LUDHIANA

6	Reset Period and Reset Date	<p>a) For Adjustable Interest Rate: The applicable Adjustable Interest Rate shall be reset annually on or before the end of one (1) year from the date of the first disbursement of the Facility, as a sum of I-MCLR 1Y, prevailing on the reset date, plus spread and applicable interest tax or other statutory levy, if any. The reset of the applicable Adjustable Interest Rate shall be done on the first day of the calendar month, in which the Adjustable Interest Rate is due for reset, as mentioned above.</p> <p>b) For Fixed for _____ months and then Adjustable Interest Rate: The applicable Adjustable Interest Rate shall be reset annually on or before the end of one (1) year from the date of conversion to Adjustable Interest Rate, as a sum of I-MCLR 1Y, prevailing on the reset date, plus spread and applicable interest tax or other statutory levy, if any. The reset of the applicable Adjustable Interest Rate shall be done, on the first day of the calendar month, in which the Adjustable Interest Rate is due for reset, as mentioned above.</p>
7	Tenor	240 Months (Subject to change with a change in I-MCLR 1Y, in cases of Adjustable Rate of Interest).
8	EMI (₹)	54564 (The amount of EMI may be subject to modifications based on the date of disbursement, repayment cycle, system calculations or changes in I-MCLR).
9	Date of Commencement of EMI	5/08/2019
10	Due Date of payment of first EMI	5/09/2019
11	Mode of Communication of Changes in interest rate	"Updation of changes in interest rate of website (www.icicibank.com) or through letter on communication address vide post / courier services".
12	On application Non-refundable processing fee : ₹ 14160/- (Rupees <u>Fourteen Thousand one hundred sixty only</u>)	The processing fee is a one time non refundable fee, and is collected by ICICI Bank for the purpose of appraising the Application for the Facility and the same is independent of the outcome /result of such appraisal. Please note that the processing fee is payable at the time of submitting of Application Form, duly filled in, by way of a Cheque / Demand Draft payable at ICICI Bank Limited and for such purposes only. ICICI Bank
13	CERSAI Charges	<p>For Registration of security created in favour of ICICI Bank:</p> <ul style="list-style-type: none"> • When Facility amount is equal to ₹. 5 lacs or lesser: ₹. 50 plus applicable taxes • When facility amount is greater than ₹. 5 lacs: ₹ 100 plus applicable taxes <p>The charges for modification and satisfaction of security created in favour of the Lender, if and when applicable, shall be levied as per applicable law. For current charges and any revisions thereof, kindly refer to the applicable rules, regulations, and notifications etc., issued by CERSAI. The CERSAI charges mentioned above are non-refundable, statutorily regulated and are subject to change as per applicable law.</p>

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Other Charges (During the Term of Loan)

1	Cheque/ECS dishonour, Charges, per transaction	₹ 500/- or such other amount as may be specified by ICICI Bank from time to time plus applicable taxes and other statutory levies
2	Documents Retrieval Charges	₹ 500/- plus applicable taxes and/or other statutory levies
3	Prepayment Charges	<p>1) Nil for Home Loan, Home Improvement Loan & Land Loan with floating rate of interest</p> <p>2) 2% plus applicable taxes on principal outstanding* on full repayment of Home Loan with fixed rate of interest</p> <p>2% plus applicable taxes on principal outstanding* on full repayment of Top Up loan (on Home Loan) if the applicant or co-applicant is Non Individual.</p> <p>4% plus applicable taxes on principal outstanding* where loan** is given to Non Individual borrowers or with fixed rate of interest to Individual borrowers</p> <p>* Current principal outstanding and all amounts tendered by the borrower towards prepayment of the Facility during the last one year from the date of final prepayment</p> <p>** Home Equity Loan/Home Equity Enhancement Loan, Office Premises Loan, Lease Rental Discounting Loan and Top up loan on any of these products.</p>
4	Part Prepayment Fees	NIL for all loans. The minimum part pre-payment amount should be an amount equivalent to 1 EMI.
5	Conversion Charges	<p>i. For Floating rate to Floating rate, Initial fixed rate to Floating rate or Floating to Initial fixed rate - 0.5% of the principal outstanding plus applicable taxes</p> <p>ii. Fixed to floating rate for the entire tenor of the facility : 1.75% of the principal outstanding plus applicable taxes</p>
6	Penalty for delayed payment	Additional Interest : 2% per month plus applicable taxes if any.
7	Cheque / Repayment Mode swap charges	₹ 500/- (Rupees Five Hundred Only) plus applicable taxes or other statutory levies if any.
8	Administrative Charges.	<p>₹ 5000/- (Rupees Five Thousand only) plus applicable taxes or 0.25% of the sanction amount plus applicable taxes or other statutory levies if any.</p> <p>The Administrative charges are a one-time non refundable charges collected by the Lender for the purpose of appraising the valuation and legal verification of property to ascertain suitability of accepting the property for mortgage and the same is independent of the outcome /result of such appraisal. Please note that the administrative charges are payable at the time of disbursement of the Facility</p>
9	CIBIL Report Charges.	₹ 50 (Rupees Fifty Only) plus applicable taxes or other statutory levies if any.
10	Charges for duplicate NOC / No due certificate	₹ 100 (Rupees Hundred Only) plus applicable taxes or other statutory levies if any.
11	Charges for revalidation of NOC	₹ 100 (Rupees Hundred Only) plus applicable taxes or other statutory levies if any.
12	Details of Security / Collateral obtained	<p>Property Address: <i>Plot no- 468-C-10/44 Gombi Nagar</i></p> <p>Area : <i>193.75</i> Area type: Carpet <input type="checkbox"/> Built-up <input type="checkbox"/></p> <p>Unit: Sq. Mt. <input type="checkbox"/> Sq.Ft. <input type="checkbox"/> Sq. Yards <input checked="" type="checkbox"/></p>
13	Date on which annual outstanding balance statement will be issued	On request.

Service Deliverable Processing Turn Around Time

Deliverable Type	Deliverable Processing Turn Around Time (TAT)	
	Physical	Email
Welcome Letter Post Disbursement of Loan	15 days	2 days
List of Documents	15 days	
Copy of Property Documents	15 days	
Foreclosure Statement	7 days	
Amortization Schedule	7 days	1 days
Statement of Account	7 days	1 days
No Objection Certificate (NOC)	8 days (Post Loan Closure Date)	
Income Tax Certificate	5 days	1 days
Reschedulement Letter - Conversion/Part Payment (Payment through Cash)	5 days	2 days
Reschedulement Letter - Conversion/Part Payment (Payment through Cheque)	11 days	8 days
Reschedulement Letter - Part Payment (Payment through Call Centre)	6 days	3 days
Handover of Original Property documents	15 days	-

Note : Except for welcome letter, the turn around time of all other deliverables is post registration of service request. All days are considered as working days for turn around time.

Note:

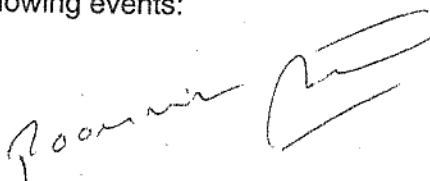
1. Goods & Services Tax & other govt. taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges.
2. The charges mentioned above under the title 'Other Charges', comprise of "All - in - cost" for purpose of processing the application.
3. We share credit performance details of your loan account with Credit Information Bureau of India Limited (CIBIL) and with such other agency/ies.

The Borrower/s acknowledge that:

1. The Borrower/s have not made any payments in cash, bearer cheque or kind along with or in connection with this application to the executive collecting the **Borrower/s** application form, other than the processing fee payable to ICICI Bank Limited
2. The **Borrower/s** have received, read, understood and signed a copy of the Standard Terms ICICI Bank reserves the unconditional right to cancel the Limits advanced/ to be advanced under the Transaction Documents (either fully or partially) without giving any prior notice to the Borrower, on the occurrence of any one or more of the following:
 - a) in case the Limits/part of the Limits are not utilized by the Borrower in accordance with the Standard Terms; or
 - b) in case of Deterioration in the Creditworthiness of the Borrower in any manner whatsoever; or
 - c) in case of non-compliance of the terms and conditions of the Transaction Documents.

For the purpose of this clause, Deterioration in the Creditworthiness shall mean and include without limitation, the following events:

Borrower



(To be stamped as an affidavit cum undertaking as per the stamp duty applicable in the concerned State)

AFFIDAVIT cum UNDERTAKING

(Applicable when financial assistance is applied for purchase of constructed property)

1. I/We have availed financial assistance in the nature of _____ from ICICI Bank Limited ("ICICI Bank Limited" which expression shall, unless it be repugnant to the subject or context thereto, include its successors and assigns) not exceeding ₹ _____ (Rupees _____) (the "Facility") for the purpose of purchase of built-up house / flat / building at _____

2. The aforesaid built-up house / flat / building has been constructed as per the sanctioned plan / building bye-laws and completion certificate has been obtained / is yet to be obtained.

OR

As per the local laws applicable in _____, for the construction / development of the built-up house / flat / building, a sanction plan is not required from the competent authorities of the said locality.

3. I/We have declare that I/We shall use the Property for residential purposes only.

4. In the event I/We fail to comply with the terms of this affidavit, ICICI Bank Limited shall be entitled to treat such failure as an event of default under the agreement relating to the Facility and recall the entire Facility along with the applicable interest, costs and other charges, without affecting its other rights and remedies.

Solemnly declared at _____ this _____ day of _____, 200_____

Before Me

(Notary)

ANNEXURE

(Please attach copy of sanctioned plan)

- a) downgrade of the rating of the Borrower by a Credit Rating Agency;
 - b) inclusion of the Borrower and/or any of its Directors in the Reserve Bank of India's willful defaulters list;
 - c) closure of a significant portion of the Borrower's operating capacity;
 - d) decline in the profit after tax of the Borrower by more than fifteen percent;
 - e) any adverse comment from the Auditor; and
 - f) any other reason/ event in the opinion of ICICI Bank constituting or which may constitute Deterioration in the Creditworthiness.
3. In case there is any change in the regulatory requirements, including but not limited to provisioning norms and/or risk weightage applicable to the Facility, ICICI Bank may revise the spread to reflect the regulatory change, subject to extant RBI guidelines. In case there is change in I-MCLR due to change in the methodology for computation of MCLR, the "spread" would appropriately be reset.

Any change in the spread would be as communicated by ICICI Bank, from time to time.

I/We have fully read and understood the above mentioned terms and agree and accept the same.

Borrower/s Name: POORNIMA PATHAK

Signature(s):

Date:

29 07 2019

Place: LUCKNOW

POORNIMA PATHAK

29/07/19

POORNIMA PATHAK

31/10/19



August 6, 2019

Mrs. Poornima Pathak
2/11 Virat Khand Gomit Nagar
Haniman Chouraha
Lucknow-226010

Your ICICI Bank Home Loan Account LBLUC00005111846

Dear Mrs. Poornima Pathak,

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.)	43,56,372.00
Disbursement Date	July 31, 2019
Disbursement Amount (Rs.)	43,56,372.00
Cumulative Disbursement Amount (Rs.)	43,56,372.00
Cheque Amount (Rs.)	41,67,200.00
Type of Interest**	Floating
Effective Rate (%)	9.15
Rate at which EMI is calculated	9.15
Term (months)	240
Equated Monthly Instalment (EMI) is calculated on	Monthly Rest
First EMI date	September 05, 2019

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 disbursement, until the end of the month.

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

- PEMI for August, 2019 is Rs. 5,537.00/-
- EMI for the next month is Rs. 39,617.00/-

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 reserves the right to recover Goods & Services Tax (GST) levied under the applicable

Self assessment
Poornima Pathak
31/10/19

laws as may be amended from time to time.

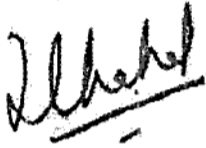
In the event, you have made disbursement request vide e-mail sent through your registered e-mail ID or by fax sent and/or digital channel (OTP) / through Branch / ICICI Bank personnel / any other permissible modes. Kindly note, that basis the instructions received vide above referred e-mail / fax / other permissible modes, ICICI Bank has proceeded to make disbursement for above-mentioned amount. If there is a discrepancy, error or omission in the particulars above, please intimate ICICI Bank within 5 days of receipt of this letter. In absence of any intimation, we shall presume that your request has been processed in accordance with the instructions issued by you.

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. and 8:00 P.M. alternatively, you may visit the nearest ICICI Bank Asset Servicing Branch.

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

Sincerely,



For ICICI Bank Limited.

P.S: All further communication to you would be sent at the above mentioned address. If you wish to update your address, please visit your nearest ICICI Bank loan servicing Branch.

The address of your property as per our records is:

Ggp-C-C01/44
Gomti Greens
Gomti Nagar Ext
Lucknow
Lucknow-226016
Uttar Pradesh
Lucknow

In case of any change, please intimate us at our Customer Care numbers mentioned below.

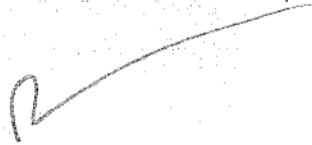
The current applicable charges to your loan are as under:

PDC Swap Charges (Rs.)	500.00 *
Document Retrieval Charges (Rs.)	500.00 *

*Goods & Services Tax (GST) levied under the applicable laws as may be amended from time to time would be additionally charged.

*Type of interest reflects the current applicable rate and same is subject to change basis the terms and conditions of credit facility application form / facility agreement signed and accepted by you. For more details on type of interest, applicable rate of interest and tenure refer to the credit facility application form / facility agreement signed and accepted by you.

Safety Tips:





- Be safe; make digital payments.
- Always make payments only to the authorised representative of the bank.
- Always insist for a valid receipt for the payments made.

Retail Customer Care : 1860 120 7777

Regd Off: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, Gujarat - 390 007. CIN: L65190GJ1994PLC021012. PAN No: AAAC1195H

Corp Off: ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400051. India. Website: www.icicibank.com

You can access your loan details through ICICI Bank iMobile app. To download, SMS iMobile to 5676766.

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TO WHOMSOEVER IT MAY CONCERN

PROVISIONAL STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTIONS 24
(b) & 80C(2) (xviii) OF THE INCOME TAX ACT, 1961

This is to state that Poomima Pathak has/have been granted Housing Loan for purchase/ construction of house property of Rs. 43,56,372.00/-, the details of which are given below:

Loan Account Number : LBLUC00005111846
Application Form Number : 7726679446
Address of the property : Ggp-C-C01/44, Gomti Greens, Gomti Nagar Ext, Lucknow, Lucknow-226016

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of principal and interest. The break-up of the EMI amount for the above loan into principal and interest is as follows:

	Payable from April-2019 to March 2020 (in Rs.)
EMI Amount / Prepayment if any	277319.00
Principal Component	45835.00
Interest Component	231484.00
Pre-EMI Interest	5537.00
Principal repayment during Pre-EMI	0.00

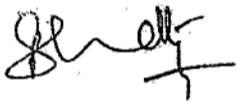
Please Note -

*Deduction under section 24(b) of the Income-tax Act, 1961 in respect of the interest on the borrowed principal amount & under section 80C of the Income-tax Act, 1961 in respect of repayment of the principal amount can be claimed subject to fulfillment of the conditions as per the prevailing Income Tax provision.

*The utilization/end use of the loan is as per the Borrower's discretion, and is required to be in accordance with the details provided in the loan application and the undertakings given, if any, in the Loan Agreement, which, where such details has been provided, has solely relied upon.

*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 ICICI Bank Limited,
(Acting for itself and / or as duly constituted attorney on behalf of ICICI Home Finance Co. Limited)



Address of borrower -
Poomima Pathak
2/11 Virat Khand Gomti Nagar

Authorised Signatory

Haniman Chouraha

Date: August 6, 2019

Lucknow-226010

Regd Off: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, Gujarat - 390 007. CIN: L65190GJ1994PLC021012. PAN No: AAAC11195H
Corp Off: ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400051, India. Website: www.icicibank.com

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