



Account Name : Mr. RAKESH KUMAR
Address : T - 1 / 602 JUDGES RESIDENCE
MODEL TOWN
GHAZIABAD-201001
Ghaziabad
Date : 29 Jun 2022
Account Number : 00000032293852667
Account Description : SBCHQ-SGSP-PUBIND-PLATINUM-INR
Branch : RAJ NAGAR, GHAZIABAD
Drawing Power : 0.00
Interest Rate(% p.a.) : 2.7
MOD Balance : 0.00
CIF No. : 86313856627
IFS Code :SBIN0007873
(Indian Financial System)
MICR Code : 110002220
(Magnetic Ink Character Recognition)
Nomination Registered : Yes
Balance as on 1 Apr 2022 : 2,70,934.28

Account Statement from 1 Apr 2022 to 31 May 2022

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
1 Apr 2022	1 Apr 2022	TO TRANSFER-INB Misc-	Rakesh Kumar 6001IV07512492 TRANSFER	15,100.00		2,55,834.28
2 Apr 2022	2 Apr 2022	TO TRANSFER-INB Commission of IV07512492--	IV07512492IXN05 65064 TRANSFER TO 308	15.00		2,55,819.28
4 Apr 2022	4 Apr 2022	DEBIT-ACHDr CITI00002000000037 BD- UTIMF SMS-		1,000.00		2,54,819.28
4 Apr 2022	4 Apr 2022	DEBIT-ACHDr CITI00002000000037 BD- UTIMF SMS-		2,000.00		2,52,819.28
4 Apr 2022	4 Apr 2022	DEBIT-ACHDr CITI00002000000037 BD- UTIMF SMS-		1,000.00		2,51,819.28
5 Apr 2022	5 Apr 2022	DEBIT-ACHDr CITI00002000000037 BD- UTIMF SMS-		2,000.00		2,49,819.28
5 Apr 2022	5 Apr 2022	DEBIT-ACHDr CITI00002000000037 BD- UTIMF SMS-		2,000.00		2,47,819.28
6 Apr 2022	6 Apr 2022	DEBIT-ACHDr CITI00002000000037 BD- UTIMF SMS-		2,000.00		2,45,819.28
7 Apr 2022	7 Apr 2022	BY TRANSFER- NEFT*CITI0100000*CITIN2225 4694570*DSP MUTUAL FUND-	TRANSFER FROM 3199970044309		90,000.00	3,35,819.28
7 Apr 2022	7 Apr 2022	BY TRANSFER- NEFT*YESB0000001*N097221 118826322*UTI MUTUAL FUND*-	TRANSFER FROM 3199419044300		75,000.00	4,10,819.28
7 Apr 2022	7 Apr 2022	BY TRANSFER- NEFT*YESB0000001*N097221 118827149*UTI MUTUAL FUND*-	TRANSFER FROM 3199410044308		70,000.00	4,80,819.28

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
8 Apr 2022	8 Apr 2022	BY TRANSFER-NEFT*RBIS0GOUPEP*RBI0992202515047*GHAZIABAD TREASU-	TRANSFER FROM 3199961044301		1,43,023.00	6,23,842.28
11 Apr 2022	11 Apr 2022	CREDIT INTEREST--			389.00	6,24,231.28
11 Apr 2022	11 Apr 2022	DEBIT INTEREST--		389.00		6,23,842.28
11 Apr 2022	11 Apr 2022	CREDIT INTEREST--			389.00	6,24,231.28
11 Apr 2022	11 Apr 2022	DEBIT INTEREST--		389.00		6,23,842.28
11 Apr 2022	11 Apr 2022	CHQ TRANSFER-DD-357979	357979	5,37,900.00		85,942.28
13 Apr 2022	13 Apr 2022	DEBIT-CMP SBIMF SIP-19112762-D638G-		2,000.00		83,942.28
20 Apr 2022	20 Apr 2022	WITHDRAWAL TRANSFER--	TRANSFER TO 32356748760	11,500.00		72,442.28
25 Apr 2022	25 Apr 2022	DEBIT-ACHDr NACH00000000002107 DSPIM 2504202-		4,000.00		68,442.28
25 Apr 2022	25 Apr 2022	DEBIT-CMP MANDATE DEBIT CANARA ROBECO MF-		4,000.00		64,442.28
26 Apr 2022	26 Apr 2022	BY TRANSFER-INB IMPS211612636359/9816171211/XX0674/0164026004-	MAF000099784935 MAF000099784935		2,00,000.00	2,64,442.28
26 Apr 2022	26 Apr 2022	BY TRANSFER-PPF WITHDRAWAL-	TRANSFER FROM 30117883117		3,00,000.00	5,64,442.28
26 Apr 2022	26 Apr 2022	TO TRANSFER-NEFT UTR NO: SBIN422116583537-SHCIL E STAMPING UP	TRANSFER TO 99506044303 / SHCIL E STAMPING UP	3,99,000.00		1,65,442.28
26 Apr 2022	26 Apr 2022	TO TRANSFER- DD-	TRANSFER TO 98585078733	1,000.00		1,64,442.28
3 May 2022	3 May 2022	TO TRANSFER-INB Misc-	Rakesh Kumar 6001IV07529080 TRANSFER	25,000.00		1,39,442.28
3 May 2022	3 May 2022	TO TRANSFER-INB Misc-	Rakesh Kumar 6001IV07529081 TRANSFER	7,190.00		1,32,252.28
4 May 2022	4 May 2022	DEBIT-ACHDr CITI00002000000037 BD-UTIMF SMS-		1,000.00		1,31,252.28
4 May 2022	4 May 2022	DEBIT-ACHDr CITI00002000000037 BD-UTIMF SMS-		2,000.00		1,29,252.28
4 May 2022	4 May 2022	DEBIT-ACHDr CITI00002000000037 BD-UTIMF SMS-		1,000.00		1,28,252.28
4 May 2022	4 May 2022	TO TRANSFER-INB Commission of IV07529080--	IV07529080IXN0616236 TRANSFER TO 308	15.00		1,28,237.28
4 May 2022	4 May 2022	TO TRANSFER-INB Commission of IV07529081--	IV07529081IXN0616237 TRANSFER TO 308	15.00		1,28,222.28
5 May 2022	5 May 2022	DEBIT-ACHDr CITI00002000000037 BD-UTIMF SMS-		2,000.00		1,26,222.28
5 May 2022	5 May 2022	DEBIT-ACHDr CITI00002000000037 BD-UTIMF SMS-		2,000.00		1,24,222.28
6 May 2022	6 May 2022	DEBIT-ACHDr CITI00002000000037 BD-UTIMF SMS-		2,000.00		1,22,222.28

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
7 May 2022	7 May 2022	BY TRANSFER-NEFT*RBIS0GOUPEP*RBI1282245325158*GHAZIABAD TREASU-	TRANSFER FROM 3199962044300		2,60,483.00	3,82,705.28
7 May 2022	7 May 2022	BY TRANSFER-NEFT*RBIS0GOUPEP*RBI1282245325194*GHAZIABAD TREASU-	TRANSFER FROM 3199961044301		1,43,023.00	5,25,728.28
8 May 2022	8 May 2022	TO TRANSFER-INB NEFT UTR NO: SBIN322128583813-Amardeep Joshi	NEFT INB: IRT4570887 / Amardeep Joshi	2,00,000.00		3,25,728.28
8 May 2022	8 May 2022	TO TRANSFER-INB Deposit / Investment-	IF33181847 TRANSFER TO 30117883117	1,50,000.00		1,75,728.28
13 May 2022	13 May 2022	DEBIT-CMP SBIMF SIP-19112762-D638G-		2,000.00		1,73,728.28
13 May 2022	13 May 2022	BY TRANSFER-INB IMPS213322069531/0000000000/XX5001/Account va-	MAB001012492187 MAB001012492187		1.00	1,73,729.28
20 May 2022	20 May 2022	WITHDRAWAL TRANSFER--	TRANSFER TO 32356748760	11,500.00		1,62,229.28
24 May 2022	24 May 2022	TO CLEARING-ICI RAKESH KUMAR-357980	357980	51,000.00		1,11,229.28
25 May 2022	25 May 2022	DEBIT-ACHDr NACH00000000002107 DSPIM 2505202-		4,000.00		1,07,229.28
25 May 2022	25 May 2022	DEBIT-CMP MANDATE DEBIT CANARA ROBECO MF-		4,000.00		1,03,229.28

Please do not share your ATM, Debit/Credit card number, PIN (Personal Identification Number) and OTP (One Time Password) with anyone over mail, SMS, phone call or any other media. Bank never asks for such information.

**This is a computer generated statement and does not require a signature.

Corporate Identification Number (CIN) L65190GJ1994PLC021012

January 12, 2022

MR RAKESH KUMAR
T 1/602 JUDGES RESIDENCE MODEL TOWN
GHAZIABAD-201002
GHAZIABAD
9455677280(Mob) Email ID :rekeskumarpp@yahoo.com

Dear Sir / Madam,

Sub: Offer letter for Loan facility vide Application no. 77211073646

(Franchisee Code: BRANCH-6286-161197)

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-Home Loan
Facility Amount Sanctioned	₹3500000/-
Term of Facility	180 Months
Benchmark Rate for the Facility	Repo Rate
Applicable Interest 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. 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 2.90 % and applicable Interest Rate is 6.90%.
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)	₹31264/- (Payable monthly)
Administrative Charges (non-refundable)*	₹5900/- (Rupees Five Thousand Nine Hundred Only). ₹5000/- (Rupees Five Thousand Only) is towards administrative charges, ₹450 is towards CGST and ₹450 is towards SGST /- and any other tax/levy applicable as per law.
Processing Fees (non-refundable)*	₹20650/- (Rupees twenty thousand six hundred fifty only). ₹17500/- (Rupees seventeen thousand five hundred only) is towards processing fee, ₹3150.00 is towards IGST /- 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
CIBIL Report Charges	₹59/- (Rupees fifty nine only). ₹50/- (Rupees fifty only) is towards CIBIL charges, ₹9 is towards IGST /- and any other tax/levy applicable as per law.
Non-refundable charges under Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI)	₹118/- (Rupees One Hundred Eighteen Only). ₹100/- (Rupees One Hundred Only) is towards CERSAI charges, ₹9.00 is towards CGST and ₹9.00 is towards SGST /- and any other tax/levy applicable as per law.
Fees on Part Prepayment**	NIL on amount prepaid

Alshay
940280

Rakesh Kumar

Jyoti Maba

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

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER

1. This letter should not be construed as giving rise to any binding obligation on the part of ICICI Bank to provide the financial assistance/s / facilities mentioned overleaf (the "Facilities"), unless you have submitted the duly completed application forms to ICICI Bank and have executed all other relevant facility documentation as required by ICICI Bank and, in a form and manner as may be required by ICICI Bank Limited ("ICICI Bank") in connection with the Facilities (hereinafter referred to as the "Transaction Documents").
2. The Transaction Documents may / will contain terms and in addition to or in modification of those set out in this letter.
3. Notwithstanding anything stated elsewhere in this letter or otherwise, the Facilities mentioned overleaf will be available solely at ICICI Bank's discretion and subject to compliance of all formalities and documentation as may be specified / required by ICICI Bank. The continuance of the Facilities is subject to cancellation and / or repayment to ICICI Bank on demand without assigning any reason for the same.
4. ICICI Bank shall be entitled to revoke the sanction of the Facilities, inter alia, in any of the following circumstances:
 - a) there is any material change in the purpose(s) for which the Facilities has been sanctioned ("the Purpose(s)");
 - b) in the sole judgement of ICICI Bank, any material fact has been concealed and / or become subsequently known;
 - c) any statement made by or on your behalf in your application or otherwise, is incorrect, incomplete or misleading;
 - d) the accepted copy of this letter duly signed by you is not received by ICICI Bank within the specified;
 - e) there is a default under or a breach of the terms and conditions of this letter and other Transaction Documents, or any other facility offered by ICICI Bank to you / any of you;
 - f) the legal / technical / valuation report on the property is not satisfactory to ICICI Bank;
5. This sanction shall be available to the Borrower/s for a validity period of six months (in case the Borrower is salaried and self employed professional) and for a validity period of three months (in case the Borrower is self employed non-professional) provided the Borrower/s deposits with ICICI Bank the administrative charges & other charges / fees mentioned overleaf at the time of delivering the accepted copy of this letter to ICICI Bank.
6. Repayment of the Facilities could be through Installment / EMIs comprising of principal and interest / by way of Minimum Amount Due.
7. ICICI Bank is entitled to add to, delete or modify all or any of the terms and conditions for the Facilities and/or the Standard Terms applicable to the Facilities.
8. The Borrower/s shall immediately intimate ICICI Bank in the event of any change in the repayment capacity of the borrower/s. Without limitation, this shall include a loss / change in job / profession etc. as also any change in any information stated in your application for the Facilities.
9. The Interest Rate applicable to the Facilities shall be rate prevailing one Business Day preceding the date of the disbursement , for the first disbursement under the Facility and for subsequent draws, the Repo Rate prevailing on the first disbursement date of the Facility.
10. EMI amount is intended to be kept constant irrespective of variation in Interest Rate; however, ICICI Bank is entitled to increase the EMI at its sole discretion. The tenor of the Facilities shall also change as per change in EMI's.
11. No disbursements / draws under the Facilities shall be permitted until and unless the borrower/s has made its contribution towards the Purpose is not mentioned in the overleaf, executed the required agreements, documents and writings and performed such other acts and deeds and created such security as may be required by ICICI Bank.
12. ICICI Bank has sanctioned the Facilities on the basis of the calculation and the estimation of the costs to be incurred for fulfilling the Purpose(s). If the cost of fulfilling the Purpose(s) increases above or falls below the calculated amounts, ICICI Bank reserves the right to cancel the Facilities or reduce the amount sanctioned at the sole and exclusive discretion of ICICI Bank and the decision of ICICI Bank in that behalf shall be binding on the borrower/s.
13. For products other than Property Overdraft Facility, ICICI Bank may, in its sole discretion and on such terms as to pre-payment charges, etc., as it may prescribe, permit prepayment/acceleration in payment of EMIs / installment at the request of the borrower/s, subject to as ICICI Bank may specify, from time to time, the minimum amount of prepayment/amounts payable on account of acceleration of EMIs. In the event ICICI Bank permits any prepayment /acceleration, the repayment schedule for such facility shall be amended /altered by ICICI Bank for giving effect to such prepayment / acceleration repayment schedules shall be binding upon the borrower/s. In case if any amount is prepaid by the borrower/s, the same shall be adjusted first towards the incidental charges, additional interest, PEMII, EMI outstanding, EMI of current month and balance towards the principal amount of such facility. ICICI Bank, at its sole discretion, may permit swap of the post-dated cheques for re-scheduling of EMI only if such minimum amount, as may be decided by ICICI Bank from time to time is prepaid.

Additional Terms and Conditions applicable only for Non Resident (NRI) / Person of Indian Origin (PIO):

1. Repayment of the Facilities and all charges leviable under the credit facility application form and other Transaction Documents shall be made by the borrower/s by remittances from abroad through normal banking channels or out of his / her NRE/FCNR/NRO account in India or through rental income derived from renting out the property in India and/or in such other manner as may be decided solely by ICICI Bank subject to the applicable laws, rules and regulations including FEMA.
2. The property purchased out of the proceeds of the Facilities will be used by the non - resident for his / her own occupation on his /her return to India and not for any other purpose.
3. In the event of the property is given on lease / leave and licence / tenancy basis (if so agreed upon by ICICI Bank) by the borrower/s during his / her stay abroad, the borrower undertakes to utilize the entire rentals for repayment of the Facilities, even if the entire rentals are more than the prescribed EMI. In such an event where the rentals are appropriated towards repayment of the Facilities, ICICI Bank may in its sole discretion permit swap of the post-dated cheques for re-scheduling of the EMI.
4. Payment of Margin Money must be made by debit to NRO account of the borrower/s as well as through direct remittance from abroad through normal banking channels or out in India and /or in such other manner as may be decided solely by ICICI Bank subject to the applicable laws, rules and regulations including FEMA and regulations made thereunder.

ICICI Bank Home Loan

Fees on Full & Final Prepayment**	A) For loan with fixed rate of interest at the time of prepayment: 2% on Home Loan, Home Improvement Loan, Land Loan & Top Up on Home Loan on amount prepaid and on all amounts tendered by the Borrower towards Prepayment of the Facility during the last one year from the date of final prepayment. 4% on Non Home Loan (LAP, NRP, LRD, Non HL Top Up, RTF) on amount prepaid and on all amounts tendered by the Borrower towards Prepayment of the Facility during the last one year from the date of final prepayment. B) For loan with floating rate of interest at the time of prepayment: Nil prepayment charges on Home Loan, Home Improvement Loan, Land Loan & Top Up on Home Loan. Nil prepayment charges on Non Home loan (LAP, NRP, LRD, Non HL Top Up, RTF) where loan is given to Individual borrowers and the end use is other than business purpose. 2% on Top Up on Home loan on amount prepaid and on all amounts tendered by the Borrower towards Prepayment of the Facility during the last one year from the date of final prepayment where the loan is given to individual borrowers for business purpose & to non-Individual borrowers for all purpose. 4% on Non Home Loan (LAP, NRP, LRD, Non HL Top Up, RTF) on amount prepaid and on all amounts tendered by the Borrower towards Prepayment of the Facility during the last one year from the date of final prepayment where the loan is given to individual borrowers for business purpose & to non-individual borrowers for all purpose. C) 25 lakh on the final disbursement of loan, we provide a free personal accident insurance to the first applicant subject to the 25 lacs
You have chosen to avail an optional Insurance	Not Applicable

*** ICICI Bank reserves the right to modify the reset frequency and reset date from time to time in accordance with the extant RBI Guidelines. The Borrower further acknowledges that Interest Rate may change, upward or downwards, as the case may be, in line with change in the Repo Rate. ICICI Bank may revise the Spread once every three (3) years from the date of the first disbursement, in accordance with the extant RBI Guidelines. Notwithstanding anything contained herein, the Bank reserves the right to reset the Spread at any time upon substantial change in the Borrowers credit assessment and/ or on account of deterioration in the credit risk profile. Any change in Spread would be communicated by the Bank through either: (i) Letter (ii) E-Mail (iii) SMS (iv) Statements of Accounts (v) WhatsApp or any other suitable mode. You shall be deemed to have noticed of changes in the Repo Rate when displayed on the notice board of the Branch or displayed on ICICI Banks website (www.icicibank.com) and you will be liable to pay such revised rate of interest. ** All taxes, duties and levies, including but not limited to Goods and Services Tax, and any other tax/levy applicable as per law and as may be amended from time to time would be additionally charged.

From the date of first disbursement, you will be required to pay Pre-EMI interest (at the Interest Rate applicable to your Facility) till the time your Facility is fully disbursed, subsequent to which your EMI payments will begin.

Please note that on final disbursement of the loan, we provide a Free Personal Accident Insurance cover to the first applicant of the loan subject to the loan amount upto RS 25 lacs. The amount is to the extent of Principal amount and as per the applicable conditions.

The aforesaid sanction of the Facility will be subject to

- Sanction Letter is valid for a period of 6 months, however the aforesaid ROI is valid for a period of 30 days from the date of Sanction letter subject to change in the Repo rate.
- Facility amount shall not exceed 80% of Value of property as valued by ICICI Bank.
- Execution of Facility and other documents between you and ICICI Bank as per ICICI Banks policy and format.
- Terms and conditions as mentioned overleaf.
- Approved sanction plans shall be submitted by the applicant/s to the satisfaction of ICICI Bank.
- As per Section 194-IA of the Income Tax Act, 1961, in case the consideration for transfer of an immovable property is more than ₹5.0 million, the purchaser/buyer of such property is required to deduct income tax at the rate of 1% of the consideration (20% if the seller does not have a PAN) or as applicable as per Income Tax Act, 1961, on behalf of the seller/vendor. Thus, you are required to comply by the said provision and undertake all the necessary steps in this regard.
- LTV to be capped at 80 pc .
- Positive legal and Technical to be documented.

[Handwritten Signature]
840280

Anesh Kumar
Jyoti Mala

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

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER

1. This letter should not be construed as giving rise to any binding obligation on the part of ICICI Bank to provide the financial assistance/s / facilities mentioned overleaf (the "Facilities"), unless you have submitted the duly completed application forms to ICICI Bank and have executed all other relevant facility documentation as required by ICICI Bank and, in a form and manner as may be required by ICICI Bank Limited ("ICICI Bank") in connection with the Facilities (hereinafter referred to as the "Transaction Documents").
2. The Transaction Documents may / will contain terms and in addition to or in modification of those set out in this letter.
3. Notwithstanding anything stated elsewhere in this letter or otherwise, the Facilities mentioned overleaf will be available solely at ICICI Bank's discretion and subject to compliance of all formalities and documentation as may be specified / required by ICICI Bank. The continuance of the Facilities is subject to cancellation and / or repayment to ICICI Bank on demand without assigning any reason for the same.
4. ICICI Bank shall be entitled to revoke the sanction of the Facilities, inter alia, in any of the following circumstances:
 - a) there is any material change in the purpose(s) for which the Facilities has been sanctioned ("the Purpose(s)");
 - b) in the sole judgement of ICICI Bank, any material fact has been concealed and / or become subsequently known;
 - c) any statement made by or on your behalf in your application or otherwise, is incorrect, incomplete or misleading;
 - d) the accepted copy of this letter duly signed by you is not received by ICICI Bank within the specified;
 - e) there is a default under or a breach of the terms and conditions of this letter and other Transaction Documents, or any other facility offered by ICICI Bank to you / any of you;
 - f) the legal / technical / valuation report on the property is not satisfactory to ICICI Bank;
5. This sanction shall be available to the Borrower/s for a validity period of six months (in case the Borrower is salaried and self employed professional) and for a validity period of three months (in case the Borrower is self employed non-professional) provided the Borrower/s deposits with ICICI Bank the administrative charges & other charges / fees mentioned overleaf at the time of delivering the accepted copy of this letter to ICICI Bank.
6. Repayment of the Facilities could be through Installment / EMIs comprising of principal and interest / by way of Minimum Amount Due.
7. ICICI Bank is entitled to add to, delete or modify all or any of the terms and conditions for the Facilities and/or the Standard Terms applicable to the Facilities.
8. The Borrower/s shall immediately intimate ICICI Bank in the event of any change in the repayment capacity of the borrower/s. Without limitation, this shall include a loss / change in job / profession etc. as also any change in any information stated in your application for the Facilities.
9. The Interest Rate applicable to the Facilities shall be rate prevailing one Business Day preceding the date of the disbursement , for the first disbursement under the Facility and for subsequent draws, the Repo Rate prevailing on the first disbursement date of the Facility.
10. EMI amount is intended to be kept constant irrespective of variation in Interest Rate; however, ICICI Bank is entitled to increase the EMI at its sole discretion. The tenor of the Facilities shall also change as per change in EMI's.
11. No disbursements / draws under the Facilities shall be permitted until and unless the borrower/s has made its contribution towards the Purpose is not mentioned in the overleaf, executed the required agreements, documents and writings and performed such other acts and deeds and created such security as may be required by ICICI Bank.
12. ICICI Bank has sanctioned the Facilities on the basis of the calculation and the estimation of the costs to be incurred for fulfilling the Purpose(s). If the cost of fulfilling the Purpose(s) increases above or falls below the calculated amounts, ICICI Bank reserves the right to cancel the Facilities or reduce the amount sanctioned at the sole and exclusive discretion of ICICI Bank and the decision of ICICI Bank in that behalf shall be binding on the borrower/s.
13. For products other than Property Overdraft Facility, ICICI Bank may, in its sole discretion and on such terms as to pre-payment charges, etc., as it may prescribe, permit prepayment/acceleration in payment of EMIs / installment at the request of the borrower/s, subject to as ICICI Bank may specify, from time to time, the minimum amount of prepayment/amounts payable on account of acceleration of EMIs. In the event ICICI Bank permits any prepayment /acceleration, the repayment schedule for such facility shall be amended /altered by ICICI Bank for giving effect to such prepayment / acceleration repayment schedules shall be binding upon the borrower/s. In case if any amount is prepaid by the borrower/s, the same shall be adjusted first towards the incidental charges, additional interest, PEMII, EMI outstanding, EMI of current month and balance towards the principal amount of such facility. ICICI Bank, at its sole discretion, may permit swap of the post-dated cheques for re-scheduling of EMI only if such minimum amount, as may be decided by ICICI Bank from time to time is prepaid.

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2. The property purchased out of the proceeds of the Facilities will be used by the non - resident for his / her own occupation on his /her return to India and not for any other purpose.
3. In the event of the property is given on lease / leave and licence / tenancy basis (if so agreed upon by ICICI Bank) by the borrower/s during his / her stay abroad, the borrower undertakes to utilize the entire rentals for repayment of the Facilities, even if the entire rentals are more than the prescribed EMI. In such an event where the rentals are appropriated towards repayment of the Facilities, ICICI Bank may in its sole discretion permit swap of the post-dated cheques for re-scheduling of the EMI.
4. Payment of Margin Money must be made by debit to NRO account of the borrower/s as well as through direct remittance from abroad through normal banking channels or out in India and /or in such other manner as may be decided solely by ICICI Bank subject to the applicable laws, rules and regulations including FEMA and regulations made thereunder.



ICICI Bank Home Loan

12. Repayment Made from I BANK or Salary A/C.
13. Property Must be fundable by Bank.
14. Co app - Jyoti Mala to be added.

This letter shall be a part of the Transaction Documents and shall be read in conjunction with the Transaction Documents executed by the Borrower or any other person for availing the Facility from ICICI Bank.

The signing of this letter by the Borrower(s) constitutes acceptance and acknowledgement of the terms mentioned in this letter.

Your ICICI Bank Branch Credit Manager will assist you with all your requirements pertaining to the above Facility. You can reach him/ her on . Please sign and return the acceptance copy of this letter to him/her at the address mentioned below:

If required, you may also contact ICICI Bank Branch Sales Manager on or ICICI Bank Regional Head Sales Manager RAJIV RANJAN SHARMA on 7428122361 or you may write to us at 'customer.care@icicibank.com' from your registered e-mail ID or call our Customer Care.

We look forward to a long lasting relationship with you.

Thanking you,
Yours sincerely,
For ICICI Bank Limited

Name
Designation

I/We accept the above terms and conditions

1. Name: RAKESH KUMAR

Signature: *Rakesh Kumar*

Place:

Date:

Jyoti Mala

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



Loan Details



Loan A/c Number

LBGHZ00006015262

Principal outstanding

₹ 3,358,027.00

Summary

Transaction

More Options

Total Amount

₹ 3,400,000.00

Balance Tenure

210 Months

Disburse Amount

₹ 3,400,000.00

EMI for Last month

₹ 30,371.00

[More Details](#)



March 28, 2022

Mr. Rakesh Kumar
T 1/602 Judges Residence Model Town
Ghaziabad-201002

Your ICICI Bank Home Loan Account LBGHZ00006015262

Dear Mr. Rakesh Kumar,

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.)	34,00,000.00
Disbursement Date	March 21, 2022
Disbursement Amount (Rs.)	34,00,000.00
Cumulative Disbursement Amount (Rs.)	34,00,000.00
Cheque Amount (Rs.)	34,00,000.00
Type of Interest**	Floating
Effective Rate (%)	6.90
Rate at which EMI is calculated	6.90
Term (months)	180
Equated Monthly Instalment (EMI) is calculated on	Monthly Rest
First EMI date	May 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 April, 2022 is Rs. 7,169.00/-
- EMI for the next month is Rs. 30,371.00/-

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 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,

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:

Plot No 631 Block A
Surajpur
Site C Housing Society
Noida
Gautam Buddha Nagar-201301
Uttar Pradesh
Gautam B

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.

