

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

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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

TANURAJ
Regional Credit Manager
ICICI BANK
Emp. I.D. No. 17205

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER

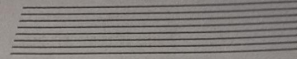
1. This letter should not be construed as giving rise to any binding obligation on the part of ICICI Bank to provide the financial assistance/s / facilities mentioned overleaf (the "Facilities"), unless you have submitted the duly completed application forms to ICICI Bank and have executed all other 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 drawls, 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 / drawals 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



CIBIL Report Charges	59/- (Rupees Fifty Nine Only). 50/- (Rupees Fifty Only) is towards CIBIL charges, 4.50 is towards CGST and 4.50 is towards SGST /- 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
Fees on Full & Final Prepayment**	NIL on amount prepaid
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 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

1. 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.
2. Facility amount shall not exceed 42% of Value of property as valued by ICICI Bank.
3. Execution of Facility and other documents between you and ICICI Bank as per ICICI Banks policy and format.
4. Terms and conditions as mentioned overleaf.
5. Approved sanction plans shall be submitted by the applicant/s to the satisfaction of ICICI Bank.
6. 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.

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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.
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ICICI Bank Home Loan

9. Insurance is included in Loan Amt, If Any.
10. Repayment to be made from ICICI Bank A/c or as per norms.
11. CO app/Guaranto need to Add.
12. Maximum LTV for land not to exceed more than 75 pc of MV..
13. LTV to be capped at 80pc.
14. Penal int of 1pc will be applicable on land loan if the construction of house is not complete in 2Y..
15. Adhar consent is to be submitted at the time of Disbursement.
16. Rs.3000/- is to be collected at the time of sanction and remaining balance of PF amount Rs.12045/- is to be taken before Disbursement..

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 acknowledgment of the terms mentioned in this letter.

Your ICICI Bank Branch Credit Manager sonee bano will assist you with all your requirements pertaining to the above Facility. You can reach him/ her on 9191919191. Please sign and return the acceptance copy of this letter to him/her at the address mentioned below:

ADDRESS: ICICIBANK,, ,
City: LUCKNOW **State:** UTTAR PRADESH
ZipCode: 226001 **Country:** INDIA

If required, you may also contact ICICI Bank Branch Sales Manager Mohammad tariq on 7311125793 or ICICI Bank Regional Head Sales Manager PRATIUSH KUMAR SINGH on 9838502677 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: RAM NET
Signature:
Place:
Date:

ICICI Bank Limited

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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 disbursement, 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.