

August 31, 2020

MR GYAN PRAKASH TIWARI & MRS PRIYAMBADA TIWARI
A-13 JUDEGES COMPOUND ,NEAR K.K HOSPITAL RIVER,BANK COLONY
LUCKNOW-226018
LUCKNOW
8299211481(Mob) Email ID :gyan1717@gmail.com

Dear Sir / Madam,

Sub: Offer letter for Loan facility vide Application no. 7722440579

(Franchisee Code: BRANCH-1572-164974)

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	5397441/-
Term of Facility	180 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	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 3.40% and applicable Interest Rate is 7.40%.
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)	49729 (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.

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

Vachit
 401091



ICICI Bank Home Loan

Processing Fees (non-refundable)*	15923/- (Rupees Fifteen Thousand Nine Hundred Twenty three Only). 13494/- (Rupees Thirteen Thousand Four Hundred Ninety Four Only) is towards processing fees, 1214.42 is towards CGST and 1214.42 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
CIBIL Report Charges	118/- (Rupees One Hundred Eighteen Only). 100/- (Rupees One Hundred Only) is towards cibil charges, 9 is towards CGST and 9 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 is towards CGST and 9 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**	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

Handwritten signature and date: 4/10/21

*** ICICI Bank reserves the right to modify the reset frequency and reset date from time to time in

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taken at the time of 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 acknowledgement of the terms mentioned in this letter.

Your ICICI Bank Branch Credit Manager VANGARI SAI SAMPATH 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 ROHIT PANDEY on or ICICI Bank Regional Head Sales Manager PRATIUSH 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:

GYAN
PRAKASH
TIWARI

2. Name:

PRIYAMBADA TIWARI

Signature:

Signature:

Place:

Place:

Date:

Date:

CERTIFIED COPY



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