



January 18, 2021

Mrs. Reema Malhotra
H No B-10 Zila Magistrat Compound, Etah 207001
Etah
207001
Etah-207001

ENCLOSURE No. 2/1

Your ICICI Bank Home Loan Account LBETH00005461955

Dear Mrs. Reema Malhotra,

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.)	25,00,000.00
Disbursement Date	January 14, 2021
Disbursement Amount (Rs.)	25,00,000.00
Cumulative Disbursement Amount (Rs.)	25,00,000.00
Cheque Amount (Rs.)	25,00,000.00
Type of Interest**	Floating
Effective Rate (%)	7.20
Rate at which EMI is calculated	7.20
Term (months)	180
Equated Monthly Instalment (EMI) is calculated on	Monthly Rest
First EMI date	March 05, 2021

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 February, 2021 is Rs. 9,000.00/-
- EMI for the next month is Rs. 22,752.00/-

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.

[Handwritten signature]

self attested