



March 5, 2021

Mrs. Akanksha Gupta
Flat No 802 8th Floor
Tower 1 Judge Colony Model Town
Ghaziabad
Ghaziabad-201002

Your ICICI Bank Home Loan Account LBGHZ00005545779

Dear Mrs. Akanksha Gupta,

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	February 26, 2021
Disbursement Amount (Rs.)	42,00,000.00
Cumulative Disbursement Amount (Rs.)	42,00,000.00
Cheque Amount (Rs.)	42,00,000.00
Type of Interest**	Floating
Effective Rate (%)	7.50
Rate at which EMI is calculated	7.50
Term (months)	240
Equated Monthly Instalment (EMI) is calculated on	Monthly Rest
First EMI date	April 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 disbursement, until the end of the month.

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

- PEMI for March, 2021 is Rs. 6,125.00/-
- EMI for the next month is Rs. 33,835.00/-

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.

say Attached
Akanksha Gupta

MOST IMPORTANT INFORMATION & KEY FACT SHEET
CUSTOMER'S COPY

Attention: PLEASE READ CAREFULLY BEFORE SIGNING

ACKNOWLEDGMENT FORM

Loan Account No. (LAN No.):

LB4H200005545779
 (For Office Use Only)

We refer to the Facility Agreement dated _____ executed by us with ICICI Bank Limited.
 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	27/02/2021
2	Facility Amount (₹)	No Exceeding <u>4200000/-</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	a) Fixed Rate of Interest : Applicable rate of interest for the Facility is <u>7.40</u> % (fixed) per annum plus applicable interest tax and/or other statutory levy. b) Adjustable Interest Rate: The Adjustable Interest Rate applicable to the Facility shall be the sum of 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. **"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. As of the date of this Agreement the Repo Rate = <u>4</u> % and spread is <u>3.40</u> % 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 interest rate shall be sum of the Repo Rate * (prevailing on the date of conversion) + 'Spread' per annum, plus applicable statutory levy, if any. **"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

Borrower/s Name: _____

Signature(s) Akanksha Gupta

Date: _____

Place: _____

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Akanksha Gupta

MOST IMPORTANT INFORMATION & KEY FACT SHEET ON INSURANCE

I/We hereby confirm that:

- a) I/We have been informed that availing insurance plan along with the mortgage loan is NOT mandatory
- b) I/We are aware that the insurance plan that is being availed by me/us has NO impact on outcome of the loan application appraisal
- c) I/We would like to opt for the insurance plans offered by ICICI Prudential Life Insurance Company Limited and ICICI Lombard General Insurance Company Limited
- d) I/We have carefully read and understood the terms and conditions of the insurance plan opted by me/us.
- e) I/We have voluntarily availed the below mentioned insurance plan and is/are aware that the mortgage loan facility is available without the insurance as well
- f) I/We are aware of the following details in respect to the insurance plan opted by me/us
- g) The coverages are provided under different products and the customer has the choice of purchasing any one or all the products as per his/her need and choice. There is no compulsion whatsoever that these products are to be taken together.

Premium and Policy Tenure Details:

Insurance Cover Availed	Premium Paid (Incl. GST)*	Tenure (in Years)#	Sum Assured
ICICI Pru Super Protect Credit			
Income Protect (Critical Illness)			
Income Protect (Major Surgical Procedures)			
Group Health Insurance			
Merchant Cover III Insurance Policy			
Comprehensive Home Insurance Policy			

*Mention the actual Premium Paid

#Mention the Tenure Availed

Akanksha Gupta

Signature of Main Applicant

Signature of Co-Applicant

Dated: _____

Place: _____

ICICI Bank Limited with registered office at ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007, Gujarat (CIN L65190GJ1994PLC021012) is a Corporate Agent (Composite, IRDAI Regn No. CA0112 valid till 31/03/2022) of ICICI Life and ICICI General. Life Insurance products and General Insurance products are underwritten by ICICI Life and ICICI General respectively. Purchase by ICICI Bank's customer of any insurance products is purely voluntary, and is not linked to avallment of any other facility from ICICI Bank. T&C Apply.

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Reset Period and Reset Date

a) **For Adjustable Interest Rate:**

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.

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/s 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 Lender reserves the right to reset the Spread at any time upon substantial change in the Borrower's credit assessment and/or on account of deterioration in the credit risk profile.

For the purpose of aforesaid clause, substantial change in the Borrower/s' credit assessment and/ or on account of deterioration in the credit risk profile shall include without limitation, the following events:

- a. Significant decrease in credit score of the Borrower/s by a credit information company;
- b. Inclusion of the Borrower/s in RBI's willful defaulters list;
- c. Deterioration in credit behavior of the Borrower/s with the Lender or any other bank or financial institution;
- d. Degradation of collateral security provided;
- e. Non-compliance with any applicable laws/regulations leading to degradation of collateral; or any other reason/event in the opinion of ICICI Bank, constituting or which may constitute, substantial change in the Borrower's credit assessment and/ or deterioration in the credit risk profile.

b) **For Fixed for _____ months and then Adjustable Interest Rate:**

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.

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/s 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

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accordance with the extant RBI Guideline. Notwithstanding anything contained herein, the Lender reserves the right to reset the Spread at any time upon substantial change in the Borrower's credit assessment and/ or on account of deterioration in the credit risk profile.

For the purpose of aforesaid clause, substantial change in the Borrower's credit assessment and/ or on account of deterioration in the credit risk profile shall include without limitation, the following events:

- Significant decrease in credit score of the Borrower/s by a credit information company.
- Inclusion of the Borrower/s in RBI's willful defaulters list.
- Deterioration in credit behavior of the Borrower/s with the Lender or any other bank or financial institution.
- Degradation of collateral security provided.
- Non-compliance with any applicable laws/regulations leading to degradation of collateral.

any other reason/event in the opinion of ICICI Bank constituting or which may constitute, substantial change in the Borrower's credit assessment and/ or deterioration in the credit risk profile.

7	Tenor	24 Months (Subject to change with a change in Interest Rate in cases of Adjustable Rate of Interest).
8	EMI (₹)	33574 (The amount of EMI may be subject to modifications based on the date of disbursement, repayment cycle, system calculations or changes in Interest Rate).
9	Date of Commencement of EMI	05/03/2024
10	Due Date of payment of first EMI	05/04/2024
11	Mode of Communication of Changes in Interest Rate	The Borrower shall be deemed to have notice of changes in the Repo Rate when displayed on the notice board of the Branch or displayed on ICICI Bank's website (www.icicibank.com) and the Borrower is liable to pay such revised rate of interest. Any change in 'Spread' would be communicated by ICICI Bank through either: (i) Letter (ii) E-Mail (iii) SMS (iv) Statements of Accounts (v) WhatsApp or any other suitable mode.
12	On application Non-refundable processing fee : ₹ _____ (Rupees _____ only)	The processing fee is a onetime nonrefundable 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 _____ favoring ICICI Bank Limited and / or such other mode as may be acceptable to ICICI Bank.
13	CERSAI Charges	For Registration of security created in favour of ICICI Bank. <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

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The charges for modification and satisfaction of security created in favour of the Lender 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 CERSA.

The CERSA charges mentioned above are non-refundable, statutorily regulated and are subject to change as per applicable law.

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	<ul style="list-style-type: none"> Nil for Home Loan, Land Loan and Home Improvement Loan with floating rate of interest. 2% plus applicable taxes on principal outstanding* on full repayment of Home Loan, Land Loan, Home Improvement Loan & Top Up on Home Loan with fixed rate of interest. 2% plus applicable taxes on principal outstanding* on full repayment of Top Up on Home Loan if the end use is for business purpose. Nil for Non Home Loan** with floating rate of interest and the end use is other than business purpose. 4% plus applicable taxes on principal outstanding* on full repayment of Non Home Loan** if the end use is for business purpose. 4% plus applicable taxes on principal outstanding* on full repayment of Non Home Loan** with fixed rate of interest. <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 EM.
5. Conversion Charges	<ul style="list-style-type: none"> 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. ii. Fixed to floating rate for the entire tenor of the facility - 1.75% of the principal outstanding plus applicable taxes.
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</p>

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		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
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	Property Address: A-25 Housing Society, Survey No. 100, Sector 10, Gurgaon Area : _____ Area type: Carpet <input type="checkbox"/> Built-up <input type="checkbox"/> Unit: Sq. Mt. <input type="text" value="300/-"/> Sq.Ft. <input type="text"/> Sq. Yards <input type="text"/>
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	15 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.

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Akanksha Gupta

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Akanksha Gupta

Borrower/s acknowledge that:

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

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.

- 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.

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

Borrower/s Name: _____

Signature(s):

Akanksha Gupta

Date:

□ □ □ □ □ □ □ □

Place: :

*Self Attested
Akanksha Gupta*