

Loan Account Statement for LBBAH00005534633

Mrs. Poonam Pathak
 J 2 Judges Colony Bahraich
 Near Pani Tanki Chauraha, Uttar Pradesh
 271801
 Bahraich - 271801
 Tel: (011) 21212121
 Mob: 6396555056
 Email: poonampathakpandey11@gmail.com

Loan Account Details As on 04-Feb-22

| Sanction Date | Sanction Amt | Disbursed Amt | Adv. EMi | Rate Of Interest | Additional Interest | Instl. Paid | Instl. Pending | Future Instl Nos. | Future Instl.Amt |
|---------------|--------------|---------------|----------|------------------|---------------------|-----------------|----------------|-------------------|------------------|
| 23-Feb-21 | 5,164,511.00 | 5,164,511.00 | 0.00 | 7.15% | 24.00% | 10 / 467,269.00 | 0 / 0.00 | 168 | 7,701,626.00 |

| | | | |
|------------------|--------------------------------|-------------------|--|
| Branch | Bahraich | Co-Applicant Name | |
| Product | LAND LOAN | Guarantor Name | |
| Application No | 7723482356 | Customer Category | Not Applicable |
| Tenure | 178 | Property Address | Plot No E001, Pnsal Park City (Ph 1 Plots) Sector 4 1125 1180 1186, Lucknow 226016 |
| Frequency | Monthly | PAN No | BDYPP1134L |
| Rate(%) | 4.00 | | |
| Variance | 3.15 | | |
| Rest | Monthly | | |
| Int. Rate Type | Floating | | |
| Current EMi | 45844.00 | | |
| Currency | INR | | |
| Installment Plan | Equated Instl | | |
| HNI | | | |
| Repayment Mode | AUTO DEBIT A/C No 230201502537 | | |
| Status | Active | | |

Disbursement Detail As on 04-Feb-22

| Disp. No | Date | Particulars | Reference | Amount |
|----------|-----------|-----------------|----------------|--------------|
| 1 | 26-Feb-21 | First Disbursal | Chq No: 497398 | 1,404,624.00 |
| 2 | 20-May-21 | Disbursal | Chq No: 138004 | 1,184,385.00 |
| 3 | 29-Jul-21 | Disbursal | Chq No: 9999 | 852,759.00 |
| 4 | 13-Oct-21 | Disbursal | Chq No: 9999 | 869,985.00 |
| 5 | 25-Jan-22 | Disbursal | Chq No: 9999 | 852,758.00 |

Mrs.. Poonam Pathak

Account Statement for LBAH00005534633 from 01-Apr-21 to 04-Feb-22

| Disb. No | Date | Particulars | Reference | Amount |
|----------|------|-------------|-----------|--------------|
| Total | | | | 5,164,511.00 |

Pre Payment/Conversion Details As on 04-Feb-22

| Sr. No | Date | Eff. Date | Reference | Rate Type | Eff. Rate(%) | Amount |
|--------|-----------|-----------|----------------------------------|-----------|--------------|------------|
| 1 | 26-Feb-21 | 26-Feb-21 | Rate Revision | Floating | 7.15 | |
| 2 | 31-Mar-21 | 29-Mar-21 | Pre-payment Chq No. INS310321093 | Floating | 7.15 | 198,872.00 |

Loan Finance Summary As on 04-Feb-22

| Particulars | Installments/Pre-payments | | PEMI | Additional Interest | Bounce Charges | Other Charges | Total |
|-------------|---------------------------|------------|----------|---------------------|----------------|---------------|------------|
| | PRIN | INT | | | | | |
| Op Bal. | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Debits | 303,184.00 | 164,085.00 | 1,953.00 | 0.00 | 0.00 | 229,139.00 | 698,361.00 |
| Credits | 303,184.00 | 164,085.00 | 1,953.00 | 0.00 | 0.00 | 229,139.00 | 698,361.00 |
| Cl Bal | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| Current OS | Excess | Receivable | Accrued Interest | Future Principal | Total Receivable |
|------------|--------|------------|------------------|------------------|------------------|
| 0.00 | 0.00 | 0.00 | 24,613.00 | 4,861,327.00 | 4,885,940.00 |

Loan Transaction Details from 01-Apr-21 to 04-Feb-22

| Trans. Date | Value Date | Trans Type | Particulars | Debit | Credit | Balance |
|-------------|------------|--------------|---|--------------|--------------|----------------|
| 05-Apr-21 | 05-Apr-21 | EMI | Due for Inst 2, Apr-21 | 11,017.00 | | 11,017.00 |
| 05-Apr-21 | 05-Apr-21 | Receipt | Chq No. A77638489002 Rcpt No. A0421638489 | | 11,017.00 | 0.00 |
| 05-May-21 | 05-May-21 | EMI | Due for Inst 3, May-21 | 11,017.00 | | 11,017.00 |
| 05-May-21 | 05-May-21 | Receipt | Chq No. A77638489003 Rcpt No. A0521638489 | | 11,017.00 | 0.00 |
| 20-May-21 | 20-May-21 | Disbursement | Additional Amount Financed | | 1,184,385.00 | (1,184,385.00) |
| 20-May-21 | 20-May-21 | Payment | Chq No. 138004 | 1,184,385.00 | | 0.00 |
| 05-Jun-21 | 05-Jun-21 | EMI | Due for Inst 4, Jun-21 | 21,867.00 | | 21,867.00 |
| 05-Jun-21 | 05-Jun-21 | Receipt | Chq No. A77638489004 Rcpt No. A0621638489 | | 21,867.00 | 0.00 |
| 05-Jul-21 | 05-Jul-21 | EMI | Due for Inst 5, Jul-21 | 21,867.00 | | 21,867.00 |
| 05-Jul-21 | 05-Jul-21 | Receipt | Chq No. A77638489005 Rcpt No. A0721638489 | | 21,867.00 | 0.00 |
| 29-Jul-21 | 29-Jul-21 | Disbursement | Additional Amount Financed | | 852,759.00 | (852,759.00) |
| 29-Jul-21 | 29-Jul-21 | Payment | Chq No. 9999 | 852,759.00 | | 0.00 |
| 05-Aug-21 | 05-Aug-21 | EMI | Due for Inst 6, Aug-21 | 29,715.00 | | 29,715.00 |
| 05-Aug-21 | 05-Aug-21 | Receipt | Chq No. A77638489006 Rcpt No. A0821638489 | | 29,715.00 | 0.00 |
| 05-Sep-21 | 05-Sep-21 | EMI | Due for Inst 7, Sep-21 | 29,715.00 | | 29,715.00 |
| 06-Sep-21 | 05-Sep-21 | Receipt | Chq No. A77638489007 Rcpt No. A0921638489 | | 29,715.00 | 0.00 |
| 05-Oct-21 | 05-Oct-21 | EMI | Due for Inst 8, Oct-21 | 29,715.00 | | 29,715.00 |
| 05-Oct-21 | 05-Oct-21 | Receipt | Chq No. A77638489008 Rcpt No. A1021638489 | | 29,715.00 | 0.00 |
| 13-Oct-21 | 13-Oct-21 | Disbursement | Additional Amount Financed | | 869,985.00 | (869,985.00) |
| 13-Oct-21 | 13-Oct-21 | Payment | Chq No. 9999 | 869,985.00 | | 0.00 |
| 05-Nov-21 | 05-Nov-21 | EMI | Due for Inst 9, Nov-21 | 37,828.00 | | 37,828.00 |
| 05-Nov-21 | 05-Nov-21 | Receipt | Chq No. A77638489009 Rcpt No. A1121638489 | | 37,828.00 | 0.00 |
| 05-Dec-21 | 05-Dec-21 | EMI | Due for Inst 10, Dec-21 | 37,828.00 | | 37,828.00 |
| 06-Dec-21 | 05-Dec-21 | Receipt | Chq No. A77638489010 Rcpt No. A1221638489 | | 37,828.00 | 0.00 |

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 period specified hereinunder;
- e) there is a default under or a breach of the terms and conditions of this letter and other Transaction

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(s) as mentioned 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



January 23 2021

Dear POONAM PATHAK

We are pleased to inform you that your ICICI BANK Home Loan application 7723482356 has been provisionally approved and you are eligible for availing the financial assistance (the Facility(ies)).

These are your ICICI BANK Provisional Approval details:

| | |
|---|------------|
| Product Type | Land Loan |
| Eligible Loan Amount | ₹8000000/- |
| Applicable Tenure | 180 Months |
| Offered Rate of Interest | 7.85% |
| EMI for Loan amount and term offered | ₹75761/- |
| Processing Fees (incl. Applicable Tax) | ₹23600/- |
| Administrative Charges (incl. Applicable Tax) | ₹5900/- |
| CERSAI charges (incl. Applicable Tax) | ₹118/- |
| Bureau Charges (incl. Applicable Tax) | ₹59/- |

Administrative Charges(non refundable) -

The Administrative Charges are a One-time nonrefundable charges collected by ICICI BANK for the purpose of appraising the valuation and legal verification of property to ascertain suitability of accepting the property for mortgage and the same is independent of the outcome / result of such appraisal.

Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI):

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

Please ensure that all supporting documents mentioned below are provided to within 7 working days, if not provided already.

The list of documents required from POONAM PATHAK, the applicant are:

| | |
|----------------------------------|---|
| Id Proof (Any One) | Aadhaar card , PAN card , Valid Passport , Voter ID card , Driving license |
| Residence Proof (Any One) | Utility Bill: Electricity, Telephone, Postpaid mobile, waterbill etc. , Ration card , Bank statement /copy of Pass book reflecting address , Valid Rent Agreement , Sale Deed |
| Income Documents (Salaried) | Salary slips for the last 3 months , Copy of bank statements for the past 6 months (salary account) , Form 16 |
| Income Documents (Self Employed) | Copy of your last two years' income tax returns, along with computation of income , Copy of last two years' P/L account with all schedules and audited balance sheet, wherever applicable , VAT or Service Tax returns or TDS Certificate , Bank statement for the last 12 months (Current account) |
| Other Documents | Processing Fees Cheque |
| Application / Consent Form | Application Form Signed by all Co-applicants |

ICICI Bank Limited

Regd. Office: ICICI Bank Tower,
Near Chakli Circle,
Old Pedra Road,
Vadodra 390 007, India.
CIN:L65190GJ1994PLC021012
Website-www.icicibank.com

• Ahmedabad 3366777 • Andhra Pradesh 7306667777 • Bengaluru 33667777
• Bhopal 3366777 • Bhubaneswar 3366777 • Bihar 8102667777 • Chandigarh
3366777 Chennai 33667777 • Dehradun 3366777 • Delhi 33667777 • Ernakulam
3366777 • Gujarat 8000667777 • Gurgaon 3366777 • Haryana 9017667777
• Himachal Pradesh 9817667777 • Hyderabad 33667777 • Jaipur 3366777
Karnataka 8088667777 • Kerala 9020667777 • Kolkata 33667777 • Lucknow
3366777 • Madhya Pradesh 90986 67777 • Maharashtra 9021667777 • Mumbai
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3366777 • Tamil nadu 7306667777 • Uttar Pradesh 8081667777 • West Bengal
8101667777

Mrs. Poonam Pathak

Account Statement for LBBAH00005534633 from 01-Apr-21 to 04-Feb-22

| Trans. Date | Value Date | Trans Type | Particulars | Debit | Credit | Balance |
|-------------|------------|--------------|---|------------|------------|--------------|
| 05-Jan-22 | 05-Jan-22 | EMI | Due for Inst 11, Jan 22 | 37,828.00 | | 37,828.00 |
| 05-Jan-22 | 05-Jan-22 | Receipt | Chq No. A77638489011 Rcpt No. A0122638489 | | 37,828.00 | 0.00 |
| 25-Jan-22 | 25-Jan-22 | Disbursement | Additional Amount Financed | | 852,758.00 | (852,758.00) |
| 25-Jan-22 | 25-Jan-22 | Payment | Chq No. 9999 | 852,758.00 | | 0.00 |

Adjustment Entries from 01-Apr-21 to 04-Feb-22

| Trans. Date | Value Date | Narration | Amount |
|---|------------|-----------|--------|
| There is no adjustment between 01-Apr-21 to 04-Feb-22 | | | |

This is a system generated letter. Hence, it does not require any signature.

1. Calculation of interest/additional interest and other charges are done on monthly basis, number of days in a month being 30. Broken Period Pre-EMI interest is apportioned on actual number of days for which interest is due as against 360 days in a year.
2. Pre-closure charges would be charged extra at applicable rate/s in case the loan is closed/terminated before maturity of loan.
3. In addition to the above dues, interest accrued but not debited to the account at the applicable rate(s) from 05-Jan-22 with monthly rests is payable.
4. As per Government of India notification, Krishi Kalyan Cess (KKC) of 0.5% will be levied in addition to the Service Tax of 14% and Swachh Bharat Cess (SBC) of 0.5%. This will be applicable from June 1, 2016.

For any clarifications, customers are requested to contact us within 7 days of receipt of this statement. ICICI Bank reserves the right to rectify any errors/discrepancies with due intimation to the customer.

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. to 8:00 P.M. Alternatively, you may visit the nearest ICICI Bank Asset Servicing Branch.

This is a system generated statement. Hence, it does not require any signature.

Retail Customer Care : 1860 120 7777

To know more about your ICICI Bank Car Loan offer, SMS CAR to 5676766 or visit your nearest branch. T and C apply.

Category of Service : Banking and Financial Services, Registration No. MIV/ST/Bank and Finc/4. PAN No AAACI1195H PAN Based STC NO AAACI1195HST001

Regd Off: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, Gujarat - 390 007. CIN: L65190GJ1994PLC021012.

Corp Off: ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400051, India. Website: www.icicibank.com

You can access your loan details through ICICI Bank iMobile app. To download, SMS iMobile to 5676766.



This is a system generated letter and does not require a signature. The products, services and offers referred to herein are subject to the terms and conditions governing them as specified by ICICI BANK from time to time at

www.icicibank.com

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 at its sole discretion shall be entitled to revoke the sanction of the Facility(ies), inter alia, in any of the following circumstances:

1. There is any material change in the purpose(s) for which the Facility(ies) has been sanctioned,
2. In the sole judgment of ICICI Bank, any material fact has been cancelled and / or become subsequently known;
3. Any statement made by you or on your behalf in your application or otherwise, is incorrect, incomplete or misleading,
4. There is a default under or a breach of the terms and conditions of this e-mail and other Transaction Documents, or any other facility offered by ICICI Bank to you / any of you;
5. The legal / technical / valuation report on the property is not satisfactory to ICICI BANK;

Disclaimer:

Please note that this is provisional approval only and should not be construed as loan sanction. This approval is solely based on income and personal details declared by you in the application form and is subject to submission and verification of your income proof, Know Your Customer (KYC) and other required documents followed by your acceptance of the final terms and conditions as prescribed by ICICI Bank. The Facility(ies) and amounts under such Facility(ies) shall be available solely at discretion of ICICI Bank and should not be construed as giving rise to any binding obligation on part of ICICI Bank to provide the Facility(ies) unless you have submitted the duly completed credit facility application forms, standard terms and conditions and other transaction documents (collectively referred to Transaction Documents to ICICI Bank in a form and manner as may be prescribed by ICICI Bank in connection with the Facility(ies).

The above mentioned rates shall be subject to change from time to time and those mentioned in the final sanction letter shall stand valid.

The Customer is eligible for the above mentioned loan amount & tenure only if the Customer does not have any other existing housing loan with ICICI Bank, or any other bank or financial institution.

ICICI Bank Limited

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