ICICI Bank

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November 30, 2015

MR GURU PRASADA RAO PALANKI & MRS VENKATA SAILAJA PALANKI
ANANDA NILAYAM H NO-3-22 OU COLONY,BALAJINAGAR NARAPALLY,GHATKESAR MDL, HYDERABAD
HYDERABAD 501301
Resi. Phone : 9000388520(Mob) Email ID :guruprasadarao_p@infosys.com

Dear Sir / Madam,

Sub: Offer letter for Loan facility vide Application no. 7779955986(Franchisee Code: BRANCH-1690)

Thank you for choosing ICICI Bank Home 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.

Type of Facility	HOME LOAN
Facility Amount Sanctioned	Rs.3000000/-
Term of Facility	240 Months (20 years)
Type of Interest-	Floating Rate of Interest
ICICI Bank Base Rate (I-Base)	9.35% per annum or as applicable at the time of disbursement
Adjustable Interest Rate	I-Base as publicly notified from time to time plus margin of 0.15% = 9.50 p.a. (9.35% + 0.15%) or as applicable at the time of disbursement.
Number of Equated Monthly Installments (EMIs)	240
Amount of each EMI (on Monthly rest)	Rs.27964/- (Payable monthly)
Administrative Charges (non-refundable)	Rs.2850/- ,Rs.2500/- is towards Administrative Fees andRs. 350/- is towards Service Tax and Education Cess thereon.Rs. (2850/- collected, and the balance Rs. 0/- to be collected on Disbursement)
Processing Fees (non-refundable)	Rs.0/- , Rs.0/- is towards Processing Fees and Rs.0/- is towards Service Tax and Education Cess thereon. (Will be deducted at the the time of Disbursement)
Security	Such security as may be specified by ICICI Bank, from time to time at its sole discretion
Non refundable charges levied by Central Registry of Securitization Asset Reconstruction and Security Interest of India.**	For Registration of security created I n favour of ICICI Bank: When facility amount is more than Rs.5 lacs: Rs.570/-, Rs.500/- is towards Administrative Fees and Rs.70/- is towards Service Tax and Education Cess thereon
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 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 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.
You have chosen to avail an optional insurance	LOAN PROTECT PLUS FROM ICICI PRUDENTIAL.

Non refundable charges levied by Central Registry of Securitization Asset Reconstruction and Security Interest of India.**

a) For Registration of security created in favour of ICICI Bank:
(i) When Facility amount is equal to Rs. 5 lacs or lesser: Rs.250
(ii) When facility amount is greater than Rs. 5 lacs: Rs. 500

b) The charges for modification and satisfaction of security created in favour of the Lender, if and when applicable, shall be levied as per applicable law. For current charges and any revisions thereof, kindly refer to the applicable rules, regulations, notifications etc., issued by CERSAI.

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

The aforesaid rate of interest would be valid for a period of 30 days from date of this sanction letter, subject to change in I-Base.

Adjustable Interest Rate (AIR) means the I-Base and the margin, if any, as specified by ICICI Bank shall be applied by ICICI Bank on the first of the month following the month of the year (as per the English calendar) in which I-Base is changed. AIR would change based on changes in the I-Base.

* All indirect taxes, duties and levies, including but not limited to interest tax, service tax, education cess, levied under the applicable laws 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 rate applicable to your Facility) till the time your Facility is fully disbursed, subsequent to which your EMI payments will begin.

The aforesaid sanction of the facility will be subject to:

1. Facility amount shall not exceed 80% of Agreement Value of property, however the Agreement Value of the property considered shall be subject to the Market value (MV) of the property as valued by ICICI Bank..
2. Property will be financed subject to the title of property being legally clear, marketable and technically clear(floor plan and building plan approved from respective development authority)..
3. LTV restricted to 80% of MV with insurance premium..
4. Execution of Facility and other documents between you and ICICI Bank as per ICICI Banks policy and format..
5. Charges pertaining to stamp duty on loan and security documents, as applicable to respective states, shall be borne by the borrower.
6. Max LTV of 80pc.
7. Repayment from ICICI Bank a/c 056701501462.
8. OCR source and clearance proof .
9. Closure proof of LIC HFC Home loan of Rs 1200000/- EMI of 15722/-.
10. LICHFC with EMI Rs. 15722/- ; Closure letter to be taken prior to 1st disbursement.
11. Loan amount includes Rs.149722/- towards insurance
12. The above pricing is available for all sanctions till November30 , 2015 subject to first disbursement.
13. *As per Section 194-IA of the Income Tax Act, 1961, in case the consideration for transfer of an immovable property is more than Rs. 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) 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.*
14. *This sanction letter superceeds of earlier sanction dated on October 08,2015*

Your ICICI Bank Branch Credit Manager AKSHAY JAIN will assist you with all your requirements pertaining to the above Facility. You can reach him/ her on 66909026. Please sign and return the acceptance copy of this letter to him/her at the address mentioned below:

ADDRESS: ICICI BANK LTD,B1 1ST FLOOR VIKRAMPURI COLONY,KHARNAKA HYDERABAD 500009 ,LOCAL CONTACT NO: 23128000
City: HYDERABAD State: ANDHRA PRADESH
ZipCode: 500009 Country: INDIA

If required, you may also contact the ICICI Bank Branch Sales Manager MURALI BODIKE on 8008467777 or call on 9890478000 or to contact us visit 'www.icicibank.com' and click on 'E-mail us' option.

For detailed Terms & Conditions governing the facilities for/against properties, please refer to our website 'www.icicibank.com' or get in touch with ICICI Bank representative.

We look forward to a long lasting relationship with you.

Thanking you,

Yours sincerely,
For ICICI Bank Limited

Name
Designation

RAMPRASAD KESAPRAGADA
Regional Credit Manager
Emp. # 239553

I/We accept the above terms and conditions

1. Name:
Signature:
Place:
Date:

2. Name:
Signature:
Place:
Date: