

May 28, 2009

JANARDHAN REDDY CHALLARAM & BHAGAVAN REDDY MOGULLA
PO BOX NO.23385, QATTAR
DOHA
UAE-23385
Phone : 4660511 / 4660522 / 5315143; j_challaram@yahoo.co.in

Dear Sir / Madam,

Sub: Offer letter for facility vide Application no. 780-0042872
(Franchisee Code: ACE MARKETING)

Thank you for choosing ICICI Home Finance (ICICI HFC). We are pleased to inform you that with reference to the above application, we have in-principle sanctioned you a facility, the details of which are given below.

Type of Facility	Non Resident Indian - Home Loan (NRI)
Facility Amount Sanctioned	Rs.3600000/-
Term of Facility	180 Months (15 years)
Type of Interest	Floating Rate of Interest
ICICI Home Prime Lending Rate (IHPLR)	15.25% as on date
Adjustable Interest Rate	IHPLR as publicly notified from time to time plus margin of -3.75% = 11.5% p.a. (15.25% -3.75%) or as applicable at the time of disbursement.
Number of Equated Monthly Installments (EMIs)	180
Amount of each EMI (on Monthly rest)	Rs.42055/- (Payable monthly)
Administrative Charges (non-refundable)	Rs.19854/- . Rs.18000/- is towards Administrative Fees and Rs.1854/- is towards Service Tax and Education Cess thereon. (Rs. 19854/- collected, and the balance Rs 0 to be collected on Disbursement)
Processing Fees (non-refundable)	NIL
Security	As may be specified by ICICI HFC, from time to time at its sole discretion
Fees on Part Prepayment *	0% on amount prepaid.
Fees on Full & Final 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.
You have chosen to avail an optional Insurance	Not applicable

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

* 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 70% of Agreement Value of property as specified in the relevant agreement ("the Agreement"), however the Agreement Value of the property considered shall be subject to the Market value of the property as valued by ICICI HFC.
- 2 Legal & technical clearance/ verification of the property being financed.
- 3 Power of Attorney (POA) is required. Your POA holder Mr/Ms. MOGULLA BHAGAVAN REDDY having contact address FLAT NO.101, VIJAYA RESIDENCY, ST NO.10,LANE NO.3, KARTIKEYA NAGAR, NACHARAM, HYDERABAD-500076 and Tel.no as 9440068007 is required to contact our direct marketing agency - ACE MARKETING on the address. Emailid mentioned below.
- 4 PROPERTY TO BE IN THE NAME OF APPLICANT 2) LTV 70 PERCENT
- 5 3) REPAYMENT THROUGH NRE/NRO ACCOUNT 4) LOAN IS FOR HOME PURCHASE ONLY IN HYDERABAD APPROVED BY ICICI
- 6 Execution of Facility and other documents between you and ICICI HFC as per ICICI HFC's policy and format.
- 7 Terms and conditions as mentioned overleaf.
- 8 Approved sanction plans shall be submitted by the applicant/s to the satisfaction of ICICI HFC.

Your ICICI HFC Branch Credit Manager NARASIMHAM will assist you with all your requirements pertaining to the above facility. You can reach him/ her on 9703018070. Please sign and return the acceptance copy of this letter to him/her at the address mentioned below:

ICICI HFC LTD
ICICI BANK TOWERS
2ND FLOOR EAST WING
BEGUMPET HYDERABAD
Andhra Pradesh

If required, you may also contact the ICICI HFC Branch Sales Manager ANAND on 9985812272 or call on 9849578000

Further, on final disbursement, the first applicant of this facility will also benefit from a free personal accident insurance cover, to the extent of principal amount outstanding for the term of the facility as per the applicable conditions.

We look forward to a long lasting relationship with you.

Thanking you,

Yours sincerely,

For ICICI Home Finance Company Limited

Name

Designation

I/We accept the above terms and conditions

1. Name:

Signature:

Place:

Date:

ICICI Home Finance Co. Ltd.

Regd. Office:

ICICI Bank Towers,

Bandra-Kurla Complex

Mumbai-400 051, India

2. Name:

Signature:

Place:

Date:

Narasimham GA
Branch Credit Manager
EMP: 170629

Andhra Pradesh 98495 78000 • Bangalore (080) 41131877 • Bhubaneswar 1800 345 3499 • Chandigarh (0172) 5055700 • Chattisgarh 98932 08000 • Chennai (044) 42088000 • Coimbatore (0422) 4358000 • Cuttack 1800 345 3499 • Delhi (011) 41718000 • Delhi (Mobile) 98181 78000 • Darjeeling 1800 345 3499 • Goa 98904 78000 • Gujarat 98982 78000 • Guwahati 1800 345 3499 • Haryana 98961 78000 • Hyderabad (040) 23128000 • Indore (0731) 4022005 • Jamshedpur 1800 345 3499 • Karnataka 98455 78000 • Kerala 98954 78000 • Kochi (0484) 2384500 • Kolkata 98313 78000 • Lucknow (0522) 2294577 • Madhya Pradesh 98932 08000 • Maharashtra 98904 78000 • Mumbai (022) 28307777 • Patna 1800 345 3499 • Pune (020) 26103333 • Punjab 98155 58000 • Rajasthan 98292 22292 • Ranchi 1800 345 3499 • Siliguri 1800 345 3499 • Tamil Nadu 98944 78000 • UP East 1800 345 3499 • UP West 98973 08000 • Uttaranchal 98973 08000