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ICICI Bank

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28th SEPTEMBER, 2016
MR. BHARATH KUMAR TADEPALLI & MRS. DEEPTHI TADEPALLI
PLOT NO. 22, FLAT NO. T3, SREE NILAYAM APTS,
VENKATESHWARA , NGR, MALKAJGIRI,
R.R DIST, TELANGANA, HYDERABAD-500047
Phone: 9000601275 & 7680882277, Email ID: bharath.tadepalli@icicibank.com & deepthi.tadepalli@unisys.com

Dear Sir / Madam,

Sub: Offer letter for Facility vide Application no. 7721103901 (Franchisee Code : (BRANC H- 3892)

Thank you for choosing ICICI Bank. 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	HOME LOAN
Facility Amount Sanctioned	Rs 30,00,000/-
Term of Facility	228 Months (19 years)
Benchmark Rate for the Facility	I-MCLR-1Y "I-MCLR" means the perceniage rate per annum decided by ICICI Bank and announced / notified by ICICI Bank from time to time as its Marginal Cost of Funds Based Lending Rate ("MCLR") in terms of the guidelines of Reserve Bank of India. ICICI Bank publishes I-MCLR for five tenures namely overnight, one-month, three-month, six-month and one year. "I-MCLR-IY" shall mean one year I-MCLR benchmark rate.
Applicable Interest Rate	I-MCLR-1Y, as prevailing on the date of the first disbursement of the Facility plus spread per annum, subject to minimum of I-MCLR-1Y, plus applicable interest tax and/or other statutory levy, if any As on date, I-MCLR-1Y is 9.10%, spread is 0.30%, and the applicable interest rate is 9.40%
Reset Period	The Applicable Interest Rate, shall be reset, annually, on or before the end of one (1) year from the date of the first disbursement of the Facility, as a sum of I-MCLR 1Y, prevailing on the reset date, plus spread and applicable interest tax or other statutory levy, if any
Number of Equated Monthly Installments (EMIs)	228 Months (19 years)
Amount of each EMI (on Monthly rest)	Rs.28,273/- (Payable monthly)
Administrative Charges (non-refundable)-	Rs.5,750/- Rs.750/- is towards Service Tax, Education Cess, Swatch Bharat thereon. 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. Administrative charges are payable at the time of disbursement of the Facility
Processing Fees (non-refundable)	Rs 0/- Rs.0/- is towards Service Tax, Education Cess, Swatch Bharat thereon. The processing fee is a one-time non-refundable 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.
Security	As may be specified by ICICI Bank, from time to time at its sole discretion
CIBIL Report Charges	Rs 115/- Rs 15/- is towards services tax, Education Cess, Swatch Bharat, Krishi Kalyan Cess thereon.
Fees on Part Prepayment**	0% 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) Nil for loan with floating rate of interest at the time of prepayment
You have chosen to avail an optional insurance	**NA**

CERSAI (Central Registry of Securitization Asset Reconstruction and Security Interest of India):
The CERSAI charges mentioned below are non-refundable, statutorily regulated and are subject to change as per applicable law.

1. For Registration of security created in favor of ICICI Bank:
   - When Facility amount is equal to Rs. 5 lacs or lesser: Rs. 57/-
   - When facility amount is greater than Rs. 5 lacs: Rs.115/-
2. The charges for modification and satisfaction of security created in favor 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, and notifications etc., issued by CERSAI

In case there is any change in the regulatory requirements by the regulator, including but not limited to provisioning norms and/or risk weightage applicable to the facility, ICICI Bank may revise the spread to reflect the regulatory change, subject to extant RBI guidelines. In case there is change in I-MCLR due to change in the methodology for computation of MCLR, the "spread" would appropriately be reset.

AMIT AGARWAL
RCM : MORTGAGES
EMP No : 262314