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ICICI Bank

NOVEMBER 10, 2016

MR ALAKUNTLA UPPALAIAH
HNO: 10, SAI SRI ENCLAVE ,
GHATKESAR ,KOREMULA ,
HYDERABAD-501301
Resi. Phone : 9705407136(Mob);Email ID :uppalaiah.alakuntla@infosys.com

Dear Sir / Madam,

Sub: Offer letter for Loan facility vide Application no. 7721157903(Franchisee Code: Y NARASIMHA RAO)

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.2772230/-
Term of Facility	240 Months (20 years)
Benchmark Rate for the Facility	I-MCLR-1Y "**I-MCLR**" means the percentage 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 8.95%, spread is 0.15%, and the applicable interest rate is 9.10%
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)	240
Amount of each EMI (on Monthly rest)	Rs.25122/- (Payable monthly)
Administrative Charges (non-refundable)-	Rs. 5000/- (Rupees Five Thousand only). Rs. 750/- is towards Service Tax, Education Cess, Swatch Bharat,Krishi Kalyan 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.1149/- ,Rs.999/- is towards Administrative Fees andRs.149.85/- is towards Service Tax and Education Cess,Swatch Bharat, Krishi Kalyan , thereon.Rs. (1149/- collected, and the balance Rs. 0/- to be collected on Disbursement) 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. Thereon.
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.115/-, Rs.100/- is towards Administrative Fees and Rs.15/- is towards Service Tax and Education Cess thereon
Security	As may be specified by ICICI Bank, from time to time at its sole discretion
CIBIL Report Charge	Rs.100/- (Rupees only). Rs. 15/- is towards Service 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) 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 FROM ICICI PRUDENTIAL.

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.

- **For Registration of security created in favor of ICICI Bank:**
- **When Facility amount is equal to Rs. 5 lacs or lesser: Rs. 50+ST**
- **When facility amount is greater than Rs. 5 lacs: Rs.100+ST**
- **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.**

2/3/2023

E. ANURADHA
Retail Manager
Emp. No. 21[illegible]

ICICI Bank

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.

Any change in the spread would be as communicated by the Lender from time to time.

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

1. Sanction Letter is valid for a period of 6 months, however the aforesaid ROI is valid for a period of 30 days from the date of Sanction letter subject to change in the I-MCLR-1Y benchmark rate
2. Facility amount shall not exceed 90% 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..
3. 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)..
4. LTV restricted to 90% of MV with insurance premium..
5. Execution of Facility and other documents between you and ICICI Bank as per ICICI Banks policy and format..
6. Charges pertaining to stamp duty on loan and security documents, as applicable to respective states, shall be borne by the borrower.
7. LTV not to exceed 90PC.
8. OCR proof to be documented..
9. Sub To Legal And Tech Clearance.
10. Repayment from ICICI-031401556248 salary account..
11. Proof of Employment to be documented..
12. Co-Applicant to be given at the time of disbursement
13. Sub. to cancellation of HL application with LIC Housing..
14. Loan amount including insurance
15. The above pricing is available for all sanctions till NOVEMBER 30, 2016 subject to first disbursement.
16. *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*
17. This letter shall be a part of the Transaction Documents and shall be read in conjunction with the Transaction Documents executed by the Borrower or any other person for availing the Facility from ICICI Bank.

In the event of any conflict between the clauses pertaining to applicable interest rate on the Facility and its reset mentioned in this letter and in any other Transaction Document (entered into or to be entered into, by the Borrower or any other person), the terms mentioned in this letter shall prevail for all purposes and intent.

"**Transaction Documents**" for the purpose of this letter shall include the Application Form(s), the Facility Agreement, Standard Terms, all writings and other documents executed or entered into, or to be executed or entered into, by the Borrower/s or, as the case may be, any other person, in relation, or pertaining, to the Facility and each such Transaction Document as amended from time to time

The signing of this letter by the Borrower(s) constitutes acceptance and acknowledgement of the terms mentioned in this letter.

Your ICICI Bank Branch Credit Manager ANURADHA will assist you with all your requirements pertaining to the above Facility. You can reach him/ her on 69000946
Please sign and return the acceptance copy of this letter to him/her at the address mentioned below:

ADDRESS: ICICI BANK LTD , ARCADE, 19-17-1-376MIGH, MPHB COLONY, SANTOSH NAGAR .
City: HYDERABAD State: ANDHRA PRADESH
ZipCode: 500059 Country: INDIA

If required, you may also contact ICICI Bank Branch Sales Manager GURRAM VENKATESH on 7032770927or to contact us visit "www.icicibank.com" and click on "E-mail Us" option.

We look forward to a long lasting relationship with you.

Thanking you,

Yours sincerely,
For ICICI Bank Limited

213023

Name
Designation
I/We accept the above terms and conditions

1. Name:
Signature:
Place:
Date:

E. ANURADHA
...nal Credit Manager
No. 213023

2. Name:
Signature:
Place:
Date: