



28th SEPTEMBER 2016
MRS. T MARIA GORETTI & MR. JOSEPH B KUMAR
1-7-778/3/8, FLAT NO. 201, RAM NAGAR,
RAMA LAHARI APARTMENT,
R.R.DIST, TELANGANA, HYDERABAD-560020
Phone: 9949471351, Email ID: maria.goretti@icicibank.com

1003606

NE-18B

Dear Sir / Madam,

Sub: Offer letter for Facility vide Application no. 777-9709865 (Franchisee Code: [BRANCH-0040])

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	204 Months (17 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.
Applicable Interest Rate	I-MCLR-1Y* shall mean one year I-MCLR benchmark 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.
Reset Period	As on date, I-MCLR-1Y is 9.10%, spread is 0.30%, and the applicable interest rate is 9.40%.
	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)	204 Months (17 years)
Amount of each EMI (on Monthly rest)	Rs. 29,507/- (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.
Processing Fees (non-refundable)	Administrative charges are payable at the time of disbursement of the Facility. 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.

- 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/-
- 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.

ICICI Bank Limited
Regd. Office: "Landmark",
Race Course Circle,
Vadodara 390 007, India
CIN: L65190GJ1994PLC021012
Website-www.icicibank.com

• Ahmedabad 33667777 • Andhra Pradesh 7306667777 • Bengaluru 33667777
• Bhopal 33667777 • Bhubaneswar 33667777 • Bihar 8102667777 • Chandigarh
33667777 • Chennai 33667777 • Dehradun 33667777 • Delhi 33667777 • Ernakulam
33667777 • Gujarat 8000667777 • Gurgaon 33667777 • Haryana 9017667777
• Himachal Pradesh 9817667777 • Hyderabad 33667777 • Jaipur 33667777
Karnataka 8088667777 • Kerala 9020667777 • Kolkata 33667777 • Lucknow
33667777 • Madhya Pradesh 90986 67777 • Maharashtra 9021667777 • Mumbai
33667777 • Orissa 9692667777 • Panaji 33667777 • Patna 33667777 • Punjab
7307667777 • Raipur 33667777 • Rajasthan 7877667777 • Ranchi 33667777 • Shimla
33667777 • Tamil nadu 7305667777 • Uttar Pradesh 8081667777 • West Bengal
8101667777