

Unique Reference Number - 20220721BS168116001 Corporate Identification Number (CIN) L65190GJ1994PLC021012

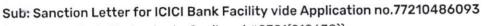
Date: Jul 21, 2022 MS. KIRAN THAKUR

PLOT NO-23, KAPRA VIRAT NAGAR KAPRA RANGAREDDY, HYDERABAD, Medchal Malkajgiri,

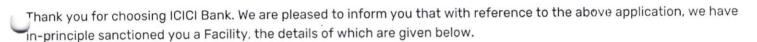
Hyderabad, Telangana, 500062,

Phone: +91 8897538128 Email ID: KIRANJUNE28@GMAIL.COM

Dear Sir / Madam,



(Franchisee Code:Hyderabad - Sanikpuri,#2321(218638))



Balance Transfer	Non BT					
Type of Facility	Home Loan					
Facility Amount Sanctioned	Rs.30,00,000	Rsic	26,00,000			
Term of Facility	144 months					
Benchmark Rate of the Facility	Repo Rate  "Repo Rate" or "Policy Repo Rate" means the rate of interest published by the Reserve Bank of India (RBI) on the RBI website from time to time as Repo Rate or Policy Repo Rate.					
Applicable Interest Rate	RBIPRR + Spread (Interest Rate). If applicable RBIPF preceding the dath the RBIPRR presented the RBIPRR is 4.	The rate of interest - Floating for the Facility shall be sum of the RBIPRR + Spread per annum, plus applicable statutory levy, if any (Interest Rate). For the first disbursement under the Facility, the applicable RBIPRR shall be the rate prevailing one Business Day preceding the date of the disbursement and for subsequent drawls, the RBIPRR prevailing for the Facility shall be applicable. As on date the RBIPRR is 4.9% and Spread is 3.25% and applicable Interest Rate is 8.15 (RBIPRR + Spread)%.				
Reset Date and Reset Period *	the Repo Rate of first day of the t Facility is first d and every 3 mon applicable statu	the Repo Rate component of the Interest Rate will be reset on the first day of the third subsequent month from the month in which the Facility is first disbursed (irrespective of the date of disbursement) and every 3 months thereafter, as a sum of Repo Rate + Spread, plus applicable statutory levy, if any. The applicable Repo Rate shall be the rate prevailing one Business Day preceding the reset date.				
Amount of each EMI (on Monthly rest)	Rs.32,721/- (Pa	Rs.32,721/- (Payable monthly)				
Description of Charges/Fees		Base	CGST	SGST	Total	



A.F#	5000	450	450	5900
P.F # #	15000	1350	1350	17700
CIBIL	50	4.5	4.5	59
CERSAL	100	9	9	118

A.F - Administrative Fees,P.F - Processing Fees.All the above charges/fees are non-refundable

(#) 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

(# #) 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.

	such appraisal.				
Security	As may be specified by ICICI Bank, from time to time at its sole discretion				
Fees on Part Prepayment**	0% on amount prepaid.				
Fees on Full and Final Prepayment**	0%				
Applicable Processing Fee	Rs.17,877				
You have chosen to avail an optional Insurance	N				
* ICICI Bank reserves the right to modify th	O road f				

<sup>\*</sup> ICICI Bank reserves the right to modify the reset frequency and reset date from time to time in accordance with the extant RBI Guidelines. The Borrower further acknowledges that Interest Rate may change, upward or downwards, as the case may be, in line with change in the RBIPRR.

ICICI Bank may revise the Spread once every three (3) years from the date of the first disbursement, in accordance with the extant RBI Guidelines. Notwithstanding anything contained herein, the Bank reserves the right to reset the Spread at any time upon substantial change in the Borrower's credit assessment and/ or on account of deterioration the credit risk profile. Any change in 'Spread' would be communicated by the Bank through either: (i) Letter (ii) E-Mail (iii) SMS (iv) Statements of Accounts (v) WhatsApp or any other suitable mode

You shall be deemed to have noticed of changes in the RBIPRR when displayed on the notice board of the Branch or displayed on ICICI Bank's website (www.icicibank.com) and you will be liable to pay such revised rate of interest.

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.

<sup>\*\*</sup> All taxes, duties and levies, including but not limited to Goods and Services Tax, and any other tax/levy applicable as per law and as may be amended from time to time would be additionally charged