



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,
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Dear Sir / Madam,

Sub: Sanction Letter for ICICI Bank Facility vide Application no.77210486093
(Franchisee Code:Hyderabad - Sanikpuri,#2321(218638))

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.

Balance Transfer	Non BT			
Type of Facility	Home Loan			
Facility Amount Sanctioned	Rs.30,00,000 <i>Rs.26,00,000/-</i>			
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	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 draws, 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 *	Every 3 months 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/- (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
CERSAI	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.

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 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 in 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.

** 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.

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.