

SOV-144

Unique Reference Number - 20220921BS261672003 Corporate Identification Number (CIN) L65190GJ1994PLC021012

Sanction Date: Sep 21, 2022

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MS. BANDELA SUPRIYA

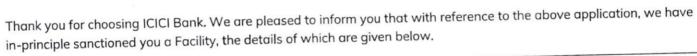
16-93, NEW MIRZALGUDA MALKAJGIRI MALKAJGIRI MALKAJGIRI, HYDERABAD, Medchal N

Hyderabad, Telangana, 500047,

Phone: +91 9000626928 Email ID: priya.nicky1@gmail.com

Dear Sir / Madam,

Sub: Sanction Letter for ICICI Bank Facility vide Application no.77211159591 (Franchisee Code:GANTA NAVANEETH(225434))



Non BT  Home Loan  Rs.35,00,000  240 months
Rs.35,00,000 240 months
240 months
-
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.
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, preceding the RBIPRR prevailing for the Facility shall be applicable. As on date the RBIPRR is 5.4% and Spread is 2.7% and applicable Interest Rate is 8.10 (RBIPRR + Spread)%.
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 every 3 months thereafter, and a sum of Repo Rate shall be the applicable statutory levy, if any. The applicable Repo Rate shall be the rate prevailing one Business Day preceding the reset date.
Rs.29,494/- (Payable monthly)  Page 1 of 5  Customer Care: 1860 120 7777

			V.			
Description of Charges/Fees		Base	CGST	SGST	Total	
	A.F#	5000	450	450	5900	
	P.F##	10000	900	900	11800	
	CIBIL	50	4.5	4.5	59	
	CERSAI	100	9	9	118	
	charges/fees  (#) The Adm collected by I property to a and the same Administrati Facility  (# #) The pro collected by I for the Facilit such apprais	(# #) 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 s discretion	As may be specified by ICICI Bank, from time to time at its sole discretion				
Fees on Part Prepayment**	0% on amou	0% on amount prepaid.				
Fees on Full and Final Prepayment**	0 %	0 %				
Applicable Processing Fee	Rs.11,977	Rs.11,977				
You have chosen to avail an optional Insurance	N					
Home Overdraft	other than b amounts ter Facility duri where loan borrowers v	1. Nil where loan is given to Individual borrowers and the end use is other than business purpose. 2. 4% 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 where loan is given to Non-Individual borrowers and to individual borrowers where the end use is business				
116 11			from time to tir		ice with	

<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 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.

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