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MR. BEJATI ARUN PRATHIK, MS. PANJAKADI KEERTHANA
8 52 5 4th Floor, Vasanthapuri Colony Malkajgiri Malkajgiri K V Rangareddy, Hyderabad, Hyd
Hyderabad, Telangana, 500047,
Phone: +91 9494236116 Email ID: B.ARUNPRATHIK@GMAIL.COM
KEERTHANAPANJAKADI@GMAIL.COM

Dear Sir / Madam,

Sub: Sanction Letter for ICICI Bank Facility vide Application no.77211533103
(Franchisee Code:Ibrahimpattam#7874(305159))

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.50,00,000
Term of Facility	240 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 6.5% and Spread is 2.1% and applicable Interest Rate is 8.60 (RBIPRR + Spread)%.

Reset Date and Reset Period *	<p>Every 3 months</p> <p>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.</p>				
Amount of each EMI (on Monthly rest)	Rs.43,709/- (Payable monthly)				
Description of Charges/Fees		Base	CGST	SGST	Total
	A.F#	5000	450	450	5900
	P.F # #	3000	270	270	3540
	CIBIL	100	9	9	118
	CERSAI	100	9	9	118
	<p>A.F - Administrative Fees,P.F - Processing Fees.All the above charges/fees are non-refundable</p> <p>(#) The Administrative charges are a one-time nonrefundable charges collected by ICICI Bank for the purpose of appraising the valuation of property to ascertain suitability of accepting the property for mortgage and the same is independent of the outcome /result of such appraisal.</p> <p>Administrative charges are payable at the time of disbursement of the Facility</p> <p># Additional ₹ 500/- + Applicable Taxes* will be charged on above mentioned Base Administrative charges if loan repayment mode is other than Auto Debit</p> <p>#Information Utility charges : If Company/LLP then ₹ 300/- + Applicable Taxes or ₹ 150/- + Applicable Taxes in case of other Non Individuals</p> <p>(# #) 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.</p>				
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.3,776
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.

The aforesaid sanction of the Facility will be subject to following conditions:

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 Repo Rate.
2. Terms and conditions as mentioned below.
3. Execution of Facility and other documents between you and ICICI Bank as per ICICI Bank's policy and format.
4. Charges pertaining to stamp duty on loan and security documents, as applicable to respective states, shall be borne by the borrower.
5. The approval is valid subject to positive and satisfactory verification and authentication of all documents and information provided by you.
6. Validity of Sanction Letter and Facility amount advanced will depend on the term of the facility / type of property / Title of the property being Clear and Marketable/ Submission of sanction plans by you to the satisfaction of ICICI Bank/ valuation report on the property received by ICICI Bank.
7. As per Section 194-IA of the Income Tax Act, 1961, in case the consideration for transfer of an immovable property is more than 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) or as applicable as per Income Tax Act, 1961, 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.

8. Own contribution receipt along with bank Clearance and source of funds to be collected before disbursement.
9. As per section 139AA of the Income Tax Act 1961 in accordance with the guidelines issued by the Central Board of Direct Taxes, it is now mandatory for all customers to link their PAN with Aadhaar. Please note that the PAN of BEJATI ARUN PRATHIK,PANJAKADI KEERTHANA is not linked with Aadhaar. Please link the same by visiting the e-filing website at bit.ly/2VmzGqw
10. Property to be owned by BEJATI ARUN PRATHIK,PANJAKADI KEERTHANA
11. LTV to be capped at 75.0% of MV
12. Sanction is subject to Legal and Technical clearance of the Property

This letter shall be a part of the Transaction Documents and shall be read in conjunction with the Transaction Documents executed by you (i.e. the Borrower or any other person for availing the Facility from ICICI Bank.

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

Your ICICI Bank Branch Sales Manager MANKENA AVINASH REDDY will assist you with all your requirements pertaining to the above Facility. You can reach him/ her on 8919411930

If required, you may also contact ICICI Bank Regional Head Sales JEELAN BASHA MOHAMMED on 9701365624 or you may write to us at customer.care@icicibank.com from your registered e-mail ID or call our Customer Care. We will be happy to assist you.

Please sign and return the acceptance copy of this letter to him/her at the address mentioned below:

Thanking you,

Yours sincerely

Name: RAVITEJA VATLAM

Designation: Branch Credit Manager

Contact Number: 7799709300

ICICI Bank Ltd 59/1/2/1, Behind V V Towers, Kharkhana Road, Kaushalya Estate Lane, Secunderabad –

500009, Hyderabad, Telangana

ICICI Bank PAN: AAACI1195H

ICICI Bank GSTN:

BranchId: 7874

Branch Address: H No., 7-101, Manchal Road, Near Bus Stand, Ibrahimpatnam, Dist: Rangareddy, , RANGAREDDI, Ibrahimpatnam (Bagath), TELANGANA-501506

Regd. office Address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara 390 007, India.

Website: www.icicibank.com

Customer Care No's: Retail-1860 120 7777/Wealth Management-1800 103 8181/Business Banking-1860 120