ICICI Bank

Ghk·317

Unique Reference Number - 20231117BS2234335003
Corporate Identification Number (CIN) L65190GJ1994PLC021012

Sanction Date : Nov 04, 2023
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MS. PRIYANKA MISHRA,MRS. SANJU MISHRA
F-G3 GK SAI ANAND RESIDENCY PLOT 23 24 R K PURAM SECUNDERABAD, HYDERABAD
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Dear Sir / Madam,

Sub: Sanction Letter for ICICI Bank Facility vide Application no.7781619523
(Franchisee Code: IBGHL UK (168588))

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-NRI
Facility Amount Sanctioned	Rs.84,30,000 - 79,60,000/-
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 drawls, the RBIPRR prevailing for the Facility shall be applicable. As on date the RBIPRR is 6.5% and Spread is 2.5% and applicable Interest Rate is 9.00 (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.75,847/- (Payable monthly)
Description of Charges/Fees	

	Base	CGST	SGST	Total
A.F#	5000	450	450	5900
P.F # #	42150	3793.5	3793.5	49737
CIBIL	100	9	9	118
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 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

Additional ₹ 500/- + Applicable Taxes* will be charged on above mentioned Base Administrative charges if loan repayment mode is other than Auto Debit

#Information Utility charges : If Company/LLP then ₹ 300/- + Applicable Taxes or ₹ 150/- + Applicable Taxes in case of other Non Individuals

(# #) 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