

Corporate Identification Number (CIN) L65190GJ1994PLC021012

August 30, 2019

MR VIKRAMADITYA DEEKONDA & MRS PRASHANTHINI ADIMULAM
13 6 434 B 78 1 PLOT NO 78, OM NAGAR COLONY PILLAR 85, LANGARHOUS,
GOLCONDA
HYDERABAD-500008
HYDERABAD
9010856000(Mob) Email ID :vikad85@gmail.com

Dear Sir / Madam,

Sub: Offer letter for Loan facility vide Application no. 7726659494

(Franchisee Code: ACE MARKETING HFHE-0)

Thank you for choosing ICICI Bank Mortgage Loan. We are pleased to inform you that with reference to the above application, we have in principle sanctioned you a facility(the "Facility"), the details of which are given below.

Facility Type	Floating Rate-Home Loan
Facility Amount Sanctioned	₹ 4000000/-
Term of Facility	240 Months
Benchmark Rate for the Facility	I-MCLR-1Y "I-MCLR" means the percentage rate per annum decided by ICICI Bank and announced/notified by ICICI Bank from time to time as its Marginal Cost of Funds Based Lending Rate ("MCLR"), in terms of the guidelines of the Reserve Bank of India. ICICI Bank publishes "I-MCLR" for five tenures namely overnight, one-month, three-month, six-month and one year. "I-MCLR-1Y" shall mean one year I-MCLR benchmark rate.
Applicable Interest Rate	I-MCLR-1Y, as prevailing on the date of the first disbursement of the Facility plus spread per annum, subject to minimum of I-MCLR-1Y, plus applicable interest tax and/or other statutory levy, if any. As on date, I-MCLR-1Y is 8.65% spread is 0.10% and the applicable interest rate is 8.75%
Reset Date & Reset Period	The Applicable Interest Rate, shall be reset, annually, on or before the end of one (1) year from the date of the first disbursement of the Facility, as a sum of I-MCLR 1Y, prevailing on the reset date, plus spread and applicable interest tax or other statutory levy, if any.
Amount of each EMI (on Monthly rest)	₹ 35349/- (Payable monthly)
Administrative Charges (non-refundable)*	₹ 5900/- (Rupees Five Thousand Nine Hundred Only). ₹ 5000/- (Rupees Five Thousand Only) is towards administrative charges, ₹ 450.00 is towards CGST and ₹ 450.00 is towards SGST /- and any other tax/levy applicable as per law.
Processing Fees (non-refundable)*	₹ 11800/- (Rupees Eleven Thousand Eight Hundred Only). ₹ 10000/- (Rupees Ten Thousand Only) is towards processing fee, ₹ 900.00 is towards CGST and ₹ 900.00 is towards SGST /- and any other tax/levy applicable as per law.
Security	As may be specified by ICICI Bank, from time to time at its sole discretion
CIBIL Report Charges	₹ 118/- (Rupees One Hundred Eighteen Only). ₹ 100/- (Rupees One Hundred Only) is towards cibil charges, ₹ 9.00 is towards CGST and ₹ 9.00 is towards SGST /- and any other tax/levy applicable as per law.
Non-refundable charges under Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI)	₹ 118/- (Rupees One Hundred Eighteen Only). ₹ 100/- (Rupees One Hundred Only) is towards cersai charges, ₹ 9.00 is towards CGST and ₹ 9.00 is towards SGST /- and any other tax/levy applicable as per law.
Fees on Part Prepayment**	NIL on amount prepaid
Fees on Full & Final Prepayment**	NIL for loan with floating rate of interest at the time of prepayment.
You have chosen to avail an optional Insurance	Not Applicable

In case there is any change in the regulatory requirements by the regulator, including but not limited to provisioning norms and/or risk weightage applicable to the facility, ICICI Bank may revise the spread to reflect the regulatory change, subject to extant RBI guidelines. In case there is change in I-MCLR due to change in the methodology for computation of MCLR, the spread would appropriately be reset.

Any change in the spread would be as communicated by ICICI Bank from time to time.

*Processing fee & Administrative charges are one-time non-refundable fee/charges and are independent of the outcome/result of such appraisal. Processing Fee is collected for the purpose of appraising the Application for the Facility and Administrative charges is collected for the purpose of appraising the valuation and legal verification of property to ascertain suitability of accepting the property for mortgage. Administrative charges is payable at the time of disbursement of the Facility.

** 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.

ICICI Bank Limited

Regd. Office: ICICI Bank Tower
Near Chakki Circle,
Old Pandra Road,
Vadodra 390 007, India
CIN: L65190GJ1994PLC021012
Website: www.icicibank.com

* Ahmedabad 33667777 • Andhra Pradesh 3366677777 • Bangalore 33667777
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