

B-904.

Corporate Identification Number (CIN) L65190GJ1994PLC021012

December 10, 2019

MR ROHAN JAISWAL
VASUNDHARA NILATAM FLAT 404, RAHMAT GULSHAN COLONY, P. J. R. NAGAR GACHIBOWLI,
HYDERABAD 500032
HYDERABAD 500032
RANGAREDDY
9581055588 (Mob) Email ID : rohan_jaiswal2007@yahoo.co.in

Dear Sir / Madam,

Sub: Offer letter for Loan facility vide Application no. 7726925068

(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	₹3000000/-
Term of Facility	120 Months
Benchmark Rate for 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 for the Facility shall be sum of the Repo Rate + Spread per annum, plus applicable statutory levy, if any (Interest Rate). For the first disbursement under the Facility, the applicable Repo Rate shall be the rate prevailing one Business Day preceding the date of the disbursement and for subsequent draws, the Repo Rate prevailing for the Facility shall be applicable. As on date the Repo Rate is 5.15% and Spread is 3.45% and applicable Interest Rate is 8.60%.
Reset Date & Reset Period ***	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 three 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)	₹37357/- (Payable monthly)
Administrative Charges (non-refundable)**	₹5900/- (Rupees Five Thousand Nine Hundred Only). ₹6000/- (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)**	₹6850/- (Rupees Eight Thousand Eight Hundred Fifty Only). ₹7500/- (Rupees Seven Thousand Five Hundred Only) is towards processing fee, ₹675.00 is towards CGST and ₹675.00 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

*** 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 Repo Rate.

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 Borrowers 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 Repo Rate when displayed on the notice board of the Branch or displayed on ICICI Banks 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.

ICICI Bank Limited

Regd. Office: ICICI Bank Tower,
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CIN : L65190GJ1994PLC021012
Website-www.icicibank.com

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