

October 30, 2019



Mr. S Mahendran
776 Mahalingeshwara Layout
Aduodi Post
Bengaluru
560030
Bangalore-560030

Your ICICI Bank Home Loan Account LBBNG00005139355

Dear Mr. S Mahendran,

Greetings from ICICI Bank.

We write with reference to the Mortgage Loan sanctioned to you.

Further to your request for a disbursement, the Terms and Conditions on which the loan is being disbursed are summarised as below:

| | |
|---|-------------------|
| Loan Amount Sanctioned (Rs.) | 56,01,000.00 |
| Disbursement Date | October 25, 2019 |
| Disbursement Amount (Rs.) | 56,01,000.00 |
| Cumulative Disbursement Amount (Rs.) | 56,01,000.00 |
| Cheque Amount (Rs.) | 54,23,366.03 |
| Type of Interest** | Floating |
| Effective Rate (%) | 9.50 |
| Rate at which EMI is calculated | 9.50 |
| Term (months) | 240 |
| Equated Monthly Instalment (EMI) is calculated on | Monthly Rest |
| First EMI date | December 05, 2019 |

We would like to inform you that in terms of the credit facility application form / facility agreement the repayment will be through EMI's comprising of principal and interest. All the repayment of dues (Pre-EMI and EMI) will need to be paid by the due date.

Your EMI's will commence from the next month and for the balance days of the current month, you will be paying Pre-EMI (PEMI) interest, which is simple interest at the rate applicable on the loan amount disbursed from the date of disbursal, until the end of the month.

The details of the payments to be made by you are given below:

- PEMI for November, 2019 is Rs. 7,672.00/-
- EMI for the next month is Rs. 52,209.00/-

For loans booked under Developer PEMI scheme, please refer the other terms and conditions on details related to repayment and PEMI scheme period in the sanction letter.

In case of Post Dated Cheques (PDCs), please ensure that you replenish the PDCs before the previous set is exhausted. Any delay in repayment of dues or non- replenishment of PDCs will attract additional interest at 24% p.a. or as mentioned in credit facility application form / facility agreement whichever is higher. The PDCs can be submitted at our nearest branch.

ICICI Bank shall have the sole discretion to shred any PDCs including Security Post Dated Cheques (SPDCs) that remain unbanked at the end of the loan tenure / change of repayment mode and the same shall not be returned to the Applicant/s. In any event the Applicant/s wishes to procure the details of the unbanked PDCs /SPDCs, a request for the same must be made by the applicant/s within thirty days of the closure of the loan/change of repayment mode.



ICICI Bank reserves the right to recover Goods & Services Tax (GST) levied under the applicable laws as may be amended from time to time.

In the event, you have made disbursement request vide e-mail sent through your registered e-mail ID or by fax sent and/or digital channel (OTP) / through Branch / ICICI Bank personnel / any other permissible modes. Kindly note, that basis the instructions received vide above referred e-mail / fax / other permissible modes, ICICI Bank has proceeded to make disbursement for above-mentioned amount. If there is a discrepancy, error or omission in the particulars above, please intimate ICICI Bank within 5 days of receipt of this letter. In absence of any intimation, we shall presume that your request has been processed in accordance with the instructions issued by you.

Now stay connected by updating your mobile number and e-mail ID with us. To update your latest contact details, please call our Customer Care.

For any clarification or more information, you may write to us at customer.care@icicibank.com from your registered e-mail ID or call our Customer Care between 8:00 A.M. and 8:00 P.M. alternatively, you may visit the nearest ICICI Bank Asset Servicing Branch.

Looking forward to more opportunities to be of service to you.

Sincerely,

For ICICI Bank Limited.

P.S: All further communication to you would be sent at the above mentioned address. If you wish to update your address, please visit your nearest ICICI Bank loan servicing Branch.

The address of your property as per our records is:

No 12
A1 Cross Road Begur Village Begur Hobli Bangalore South Taluk
Bangalore
Khata No 66/66/381/1
Bangalore-560068
Karnataka
Bangalore

In case of any change, please intimate us at our Customer Care numbers mentioned below.

The current applicable charges to your loan are as under:

| | |
|----------------------------------|----------|
| PDC Swap Charges (Rs.) | 500.00 * |
| Document Retrieval Charges (Rs.) | 500.00 * |

*Goods & Services Tax (GST) levied under the applicable laws as may be amended from time to time would be additionally charged.

**Type of interest reflects the current applicable rate and same is subject to change basis the terms and conditions of credit facility application form / facility agreement signed and accepted by you. For more details on type of interest, applicable rate of interest and tenure refer to the credit facility application form / facility agreement signed and accepted by you.

Safety Tips:



- Be safe; make digital payments.
- Always make payments only to the authorised representative of the bank.
- Always insist for a valid receipt for the payments made.

Retail Customer Care : 1860 120 7777

Regd Off: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, Gujarat - 390 007. CIN: L65190GJ1994PLC021012. PAN No: AAACI1195H

Corp Off: ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400051. India. Website: www.icicibank.com

You can access your loan details through ICICI Bank iMobile app. To download, SMS iMobile to 5676766.