

May 21, 2015

Mrs Pragna Kedia  
Vishwa Shanti 6th Floor  
30 E Azad Road Juhu Koliwada  
Santacruz West  
Mumbai-400049  
Mobile Number:-9820848336

**Your HOME LOAN Loan Account No: LBMUM00002380715**

Dear Mrs Pragna Kedia,

Greeting from ICICI Bank!

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

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

Loan Amount Sanctioned (Rs.)	7,85,11,980.00
Disbursement Date	May 20, 2015
Disbursement Amount (Rs.)	7,85,11,980.00
Cumulative Disbursement Amount (Rs.)	7,85,11,980.00
Cheque Amount (Rs.)	7,85,11,980.00
Type of Interest	Floating
Effective Rate (%)	10.15
Rate at which EMI is calculated	10.15
Term (months)	120
Equated Monthly Installments (EMI) is calculated on	Monthly Rest

We would like to inform you that in terms of the Credit Facility Application (CFA) Form the repayment will be through EMI's comprising of principal and interest. All the repayments of dues (Pre-EMI and EMI) will need to be paid by the due date.

Your EMIs will commence from the next month and for the balance days of the current month, you will be paying Pre-EMI 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:

Pre EMI for the month of June is Rs. 3,09,905.00 .  
EMI is Rs. 10,44,074.00 beginning from the month of July .

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 @ 24%p.a. or as mentioned in Credit Facility Application Form whichever is higher. The PDCs can be submitted at our nearest branch.

ICICI Bank shall have the sole discretion to shred any post dated cheques including security post dated cheques 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 post dated cheques/security post dated cheques, 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.

Recd  
11/06/15  
11-5 am



ICICI Bank reserves the right to recover all indirect taxes, duties and levies, including but not limited to interest tax, service tax, education cess, levied under the applicable laws as may be amended from time to time.

In the event, you have made disbursement request vide email sent through your registered email 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.

For any clarification or to locate the nearest branch for your loans related queries, please call our Customer Care or visit [www.icicibank.com](http://www.icicibank.com). Alternatively, you may write to us through the "Email Us" option at [ICICIBank.com](mailto:ICICIBank.com)." at [customer.care@icicibank.com](mailto:customer.care@icicibank.com).

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

Sincerely,

Authorised Signatory  
For ICICI Bank Limited.

P.S: All further communication to you would be at the above-mentioned address.

The address of your property as per our records is:

1102 11th Floor E Wing

### Rustomjee Elements Near Dn Nagar Police Station

Andheri West

Cts No 195

Brihan Mumbai-400058

Maharashtra

Mumbai

In case of any change, please intimate us at our call center 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 *

\* All indirect taxes, duties and levies, including but not limited to interest tax, service tax, education cess, levied under the applicable laws as may be amended from time to time would be additionally charged.

Ahmedabad 3366 7777, Andhra Pradesh 7306 667777, Bengaluru 3366 7777, Bhopal 3366 777, Bhubaneswar 3366 777, Bihar 8102 667777, Chandigarh 3366 777, Chennai 3366 7777, Dehradun 3366 777, Delhi 3366 7777, Ernakulam 3366 777, Gujarat 8000 667777, Gurgaon 3366 777, Haryana 9017 667777, Himachal Pradesh 9817 667777, Hyderabad 3366 7777, Jaipur 3366 777, Karnataka 8088 667777, Kerala 9020 667777, Kolkata 3366 7777, Lucknow 3366 777, Madhya Pradesh 9098 667777, Maharashtra 9021 667777, Mumbai 3366 7777, Orissa 9692 667777, Panaji 3366 777, Patna 3366 777, Punjab 7307 667777, Rajasthan 7877 667777, Raipur 3366 777, Ranchi 3366 777, Shimla 3366 777, Tamil Nadu 7305 667777, Uttar Pradesh 8081 667777, West Bengal 8101 667777.

# Other Charges

1.	Cheque/ECS dishonour, Charges, per transaction	₹ 200 /- or such other amount as may be specified by ICICI Bank from time to time plus applicable taxes and other statutory levies	
2.	Documents Retrieval Charges	₹ 500 /- plus applicable taxes and/or other statutory levies	
3.	Prepayment Charges	Floting Rate	a. Nill prepayment charges on Home Loans b. _% on all loans other then Home Loans, issued to non-individual Borrower Borrower/Co-Borrower on amount prepaid and on all amounts tendered by the Borrower/Co-Borrower towards prepayment of the Facility during the last one year from the date of final prepayment.
		Fixed Rate	_ on amount prepaid and on all amounts tendered by the Borrower towards prepayment of the Facility during the last one year from the date of final prepayment.
4.	Part Prepayment Fees	Nill for all loans	
5.	Cheque / Repayment Mode swap charges	As may be informed by the Lender to the Borrower/s	
6.	Cheque re-presentation Charges	₹ _	
7.	Charges, per EMI for payment after Due Date	₹ 200 /- plus applicable taxes	
8.	Charges for each Amortisation Schedule	₹ 100 (Rupees <u>One hundred</u> only) plus applicable taxes or other statutory levies if any.	
9.	Charges for Statement of account.	₹ 100 (Rupees <u>One hundred</u> only) plus applicable taxes or other statutory levies if any.	
10.	Charges for prepayment statement.	₹ 100 (Rupees <u>One hundred</u> only) plus applicable taxes or other statutory levies if any.	
11.	Charges for duplicate NOC/ No due certificate.	₹ 100 (Rupees <u>One hundred</u> only) plus applicable taxes or other statutory levies if any.	
12.	Charges for revalidation of NOC	₹ 100 (Rupees <u>One hundred</u> only) plus applicable taxes or other statutory levies if any.	

- Note:
1. Service Tax & other govt. taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges.
  2. The charges mentioned above under the title 'Other Charges', comprise of "All - in - cost" for purpose of processing the application.
  3. We share credit performance details of your loan account with Credit Information Bureau of India Limited (CIBIL) and with and other such agency.

## The Borrower/s acknowledge that:

- The Borrower/s have not made any payments in cash, bearer cheque or kind alongwith or in connection with this application to the executive collecting the Borrower/s application form, other than the processing/administrative fee payable to ICICI Bank Limited
- The Borrower/s have received, read, understood and signed a copy of the Standard Terms ICICI Bank reserves the unconditional right to cancel the Limits advanced/ to be advanced under the Transaction Documents (either fully or partially) without giving any prior notice to the Borrower, on the occurrence of any one or more of the following:
  - a) In case the Limits/part of the Limits are not utilised by the Borrower in accordance with the Standard Terms; or
  - b) In case of Deterioration in the Creditworthiness of the Borrower in any manner whatsoever; or
  - c) In case of non-compliance of the terms and conditions of the Transaction Documents.

For the purpose of this clause, Deterioration in the Creditworthiness shall mean and include without limitation, the following events:

- a) Downgrade of the rating of the Borrower by a Credit Rating Agency;
- b) Inclusion of the Borrower and/or any of its Directors in the Reserve Bank of India's willful defaulters list;
- c) Closure of a significant portion of the Borrower's operating capacity;
- d) Decline in the profit after tax of the Borrower by more than fifteen percent;
- e) Any adverse comment from the Auditor; and
- f) Any other reason/ event in the opinion of ICICI Bank constituting or which may constitute Deterioration in the Creditworthiness

Borrower/s Name: PRAGNA KEDIA & KIRTI KEDIA

Signature(s):

*PKK*

Date:

19 05 2015

Place: :

Mumbai

*43*

# MOST IMPORTANT INFORMATION

CUSTOMER'S COPY

Attention: PLEASE READ CAREFULLY BEFORE SIGNING

## ACKNOWLEDGMENT FORM

Loan Account No. (LAN No.): LSMUM00002380715  
(For Office Use Only)

I/We refer to facility agreement dated 19/5/2015 executed with ICICI Bank Limited. I/We have been provided the following information with respect to the facility availed by me/us and have accordingly filled up the aforesaid application form:

1.	Facility Agreement Date	<u>19/5/2015</u>
2.	Facility Amount Not Exceeding (₹)	<u>10,15,00,000</u>
3.	Facility Type	<input checked="" type="checkbox"/> Home Loan <input type="checkbox"/> Land Loan <input type="checkbox"/> Office Premises <input type="checkbox"/> Home Equity <input type="checkbox"/> Home Improvement <input type="checkbox"/> Others
	Others: (Please specify)	
4.	Rate Type	a. <input type="checkbox"/> Fixed b. <input checked="" type="checkbox"/> Adjustable Interest Rate c. <input type="checkbox"/> Initial Fixed & then Adjustable Interest Rate
5.	Rate of Interest	5 a. Fixed Rate of Interest (i) The Borrower/s shall pay interest on the principal amount of the Facility outstanding from time to time monthly at _____ % per annum plus applicable interest tax or other statutory levy on the dates mentioned till _____. (ii) The Borrower/s shall pay PEMI at _____ % per annum plus applicable interest tax or other statutory levy until commencement of the EMI. Such PEMI will be calculated from the date(s) of respective disbursement(s) and shall be payable on the dates mentioned below till _____. 5 b. Adjustable Interest Rate: (i) I-Base = <u>9.75</u> % per annum as on the date of the Facility Agreement. (ii) Until varied by the Lender in terms of the Facility Agreement, the Borrower/s shall pay the Adjustable Rate of Interest = <u>10.15</u> % per annum (i.e. I-Base + margin/spread of <u>0.40</u> %) plus applicable interest tax or other statutory levies. (iii) The Borrower/s shall pay PEMI at <u>10.15</u> % per annum until commencement of the EMI payable on the dates mentioned below plus applicable interest tax or other statutory levies. (iv) Reset Period: Monthly In order to stabilize the system of Base Rate calculation, RBI may allow banks to change the methodology for computation of Base Rate from time to time. In case there is change in Base Rate due to change in the methodology for computation of Base Rate, the "spread" would appropriately be reset 5 c. Fixed for _____ Years and then Adjustable Interest Rate: For the fixed period of _____ years interest shall be computed as per clause 5 a. above; then it becomes Adjustable Interest Rate as per clause 5 b. above.
6.	Tenor	<u>120</u> months (Subject to change with a change in I-BASE, in cases of Adjustable Rate of Interest).
7.	EMI (₹)	<u>1349774</u> (Subject to change with a change in I-BASE, in cases of Adjustable Rate of Interest).
8.	Date of Commencement of EMI	<u>5/6/15</u>
9.	Due Date for payment of first EMI	<u>5/7/15</u>
10.	Non-refundable processing fee/-	₹ <u>590552</u> (Rupees <u>Five Lacs Ninety Thousand Five Hundred Fifty Two</u> only). <u>Fifty Two</u> PKK
		The processing fee is a one time non refundable fee, and is collected by the Lender for the purpose of appraising the Application for the Facility and the same is independent of the outcome /result of such appraisal. Please note that the processing fee is payable at the time of submitting of Application Form, duly filled in, by way of a Cheque / Demand Draft payable at <u>Mumbai</u> favouring the Lender Limited and / or such