



January 24, 2018

Mr. Ashok Naik
No 473-3rd Main 13th Cross
Shastri Nagar Bangalore
Uma Maheshwari Temple

Bangalore-560028

Prepayment of your Land Loan Account :XXXXXXXXXXXX9094

Dear Mr. Ashok Naik,

We value your relationship with ICICI Bank.

As per your request for prepayment of your captioned ICICI Bank Loan account, please find below the amount payable:

Principal outstanding (Rs.)	:	1,527,083.80
Late payment penalty (Rs.)	:	0.00
Cheque bouncing charges and other charges (Rs.)	:	0.00
Interest for the month (Rs.)	:	7,253.60
Prepayment charges @ 0% on outstanding principal (Rs.)	:	0.00
Pending installment (Rs.)	:	0.00
Cashback Amount (Rs.)	:	
Refunds (Rs.)	:	0.00
Total amount payable (Rs.)	:	<u>1,534,337.40</u>

Post Dated Cheque linked loan number : NA
Linked agreement : LBBNG00002861579

Kindly note that:

1. Above calculation assumes that your last installment has been cleared.
2. We have taken the date of prepayment as January 24, 2018. For each day beyond this date an additional interest will be charged at the rate of Rs. 381.77 per day.
3. If you prepay the loan after February 5, 2018, the installment for the following month will become payable.
4. On prepayment of the loan, the bank shall try to prevent payment of the subsequent month's installment. As a precaution, we advise you to make a 'stop payment request' for your next month's installment. In case the next month's installment is debited from your account, the amount will be refunded, subject to clearance.
5. The above mentioned amount is valid subject to clearance of all the cheques / installments till date.
6. Prepayment charge is applicable on outstanding amount of the facility **.

7. In the event, the Applicant/s wishes to procure the Post Dated Cheques (PDCs) and / or Security Post Dated Cheques (SPDCs) that remain unbanked at the end of the loan tenure / change of repayment mode or details of such unbanked PDCs and / or SPDCs, the Applicant/s must make a request for the same, within thirty days of closure of loan / change of repayment mode, failing which ICICI Bank Ltd shall have the discretion / responsibility to destroy the unbanked PDCs including SPDCs without any further notice and ICICI Bank Ltd shall not have the obligation to return the same to the Applicant/s. Please note that the processing of such requests would entail charges as may be decided by ICICI Bank Ltd from time to time.

8. As per the bank policy, if customer has done a part payment within one year of pre-payment then prepayment charges will be applicable on amount prepaid and amount tendered towards prepayment of loan during the last one year.

9. NOC/NDC for this loan has been blocked due to Cross Collateral Block.

10. If you decide to prepay, please make payments of the above 'Total amount payable' through a cheque or draft favouring ICICI Bank Ltd.

Calculation of Interest / additional interest and other charges are done on monthly basis, number of days in a month being 30. Broken Period Pre-EMI interest is apportioned on actual number of days for which interest is due as against 360 days in a year.

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 your nearest ICICI Bank Asset Servicing Branch.

Co-Applicant Details:-

1 Mrs. Ashwini Naik

This is a system generated letter. Hence, it does not require any signature.

** Service Tax as applicable.

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

Regd Off: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, Gujarat - 390 007. CIN: L65190GJ1994PLC021012. PAN No: AAAC11195H

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.



February 5, 2018

Mr. Ashok Naik
473 3rd Main 13th Cross, Shastri Nagar
Shastri Nagar Bangalore
Uma Maheshwari Temple

Bangalore-560028

Prepayment of your Home Loan Account :XXXXXXXXXXXX1579

Dear Mr. Ashok Naik,

We value your relationship with ICICI Bank.

As per your request for prepayment of your captioned ICICI Bank Loan account, please find below the amount payable:

Principal outstanding (Rs.)	:	2,961,721.40
Late payment penalty (Rs.)	:	0.00
Cheque bouncing charges and other charges (Rs.)	:	0.00
Interest for the month (Rs.)	:	695.20
Prepayment charges @ 0% on outstanding principal (Rs.)	:	0.00
Pending installment (Rs.)	:	0.00
Cashback Amount (Rs.)	:	
Refunds (Rs.)	:	0.00
Total amount payable (Rs.)	:	<u>2,962,416.60</u>

Post Dated Cheque linked loan number : NA
Linked agreement : LBBNG00002889094

Kindly note that:

1. Above calculation assumes that your last installment has been cleared.
2. We have taken the date of prepayment as February 6, 2018. For each day beyond this date an additional interest will be charged at the rate of Rs. 695.2 per day.
3. If you prepay the loan after March 5, 2018, the installment for the following month will become payable.
4. On prepayment of the loan, the bank shall try to prevent payment of the subsequent month's installment. As a precaution, we advise you to make a 'stop payment request' for your next month's installment. In case the next month's installment is debited from your account, the amount will be refunded, subject to clearance.
5. The above mentioned amount is valid subject to clearance of all the cheques / installments till date.
6. Prepayment charge is applicable on outstanding amount of the facility **.

7. In the event, the Applicant/s wishes to procure the Post Dated Cheques (PDCs) and / or Security Post Dated Cheques (SPDCs) that remain unbanked at the end of the loan tenure / change of repayment mode or details of such unbanked PDCs and / or SPDCs, the Applicant/s must make a request for the same, within thirty days of closure of loan / change of repayment mode, failing which ICICI Bank Ltd shall have the discretion / responsibility to destroy the unbanked PDCs including SPDCs without any further notice and ICICI Bank Ltd shall not have the obligation to return the same to the Applicant/s. Please note that the processing of such requests would entail charges as may be decided by ICICI Bank Ltd from time to time.

8. As per the bank policy, if customer has done a part payment within one year of pre-payment then prepayment charges will be applicable on amount prepaid and amount tendered towards prepayment of loan during the last one year.

9. NOC/NDC for this loan has been blocked due to Cross Collateral Block.

10. If you decide to prepay, please make payments of the above 'Total amount payable' through a cheque or draft favouring ICICI Bank Ltd.

Calculation of Interest / additional interest and other charges are done on monthly basis, number of days in a month being 30. Broken Period Pre-EMI interest is apportioned on actual number of days for which interest is due as against 360 days in a year.

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