



April 16, 2022

Mr. Mahendra Raghunath Patil
Mukund Smuriti House
Near Viththal Mandir Kashi Gaon

Mira Bhayandar
Thane
Thane-401107

Prepayment of your Construction Equipment Account :XXXXXXXXXXXX6138

Dear Mr. Mahendra Raghunath Patil,

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.)	:	1,338,165.00
Late payment penalty (Rs.)	:	126,939.00
Cheque bouncing charges and other charges (Rs.)	:	11,800.00
Interest for the month (Rs.)	:	6,298.00
Prepayment charges @ 4.72% on outstanding principal (Rs.)	:	63,161.38
Interest on pending installment (Rs.)	:	71,685.00
Cashback Amount (Rs.)	:	
Refunds (Rs.)	:	0.00
Total amount payable (Rs.)	:	<u>1,618,048.38</u>

PDC linked loan number : NA
Linked agreement number : NA

Kindly note that:

1. Above calculation assumes that your last installment has been cleared.
2. We have taken the date of prepayment as April 30, 2022. For each day beyond this date an additional interest will be charged at the rate of Rs. 217.17 per day.
3. If you prepay the loan after May 1, 2022, 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 the outstanding amount of the facility or total interest (unexpired period interest and outstanding interest) whichever is lower **.



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. If you decide to prepay, please make payments of the above 'Total amount payable' through a cheque or draft favouring ICICI Bank Ltd. At the time of Prepayment kindly submit a photocopy of Invoice and Registration book.

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. Asha Mahendra Patil

Sincerely,

ICICI Bank Limited

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

** GST as applicable.

Please quote your Construction Equipment Loan number whenever you contact us.

Retail Customer Care : 1860 120 7777

Regd Off: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, Gujarat - 390 007. India. 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.