[1]DECLARATION FOR CONSTRUCTION OF HOUSE

In the matter for construction of house on the non-agricultural land (more particularly described herein after as "Plot" in "Schedule") within the time period provided in this declaration (the "Declaration").

I/We[2], _____, aged_____years, son/daughter/wife of _____, residing at _____, & _____,aged_____years, son/daughter/wife of _____, residing at _____, are individuals (the "Borrower", which expression shall, unless it be repugnant to the subject or context thereof or as the subject may permit or require, mean any or each of the aforesaid individuals and shall include his / her / their respective heirs, legal representatives, executors, administrators and permitted assigns). We do hereby solemnly declare and say as follows:

1) I/We[3] state that the Borrower/s are in possession of and is having ownership of or otherwise well and sufficiently entitled to the said Plot and have applied for a credit facility of Rs._____Lacs ("Facility") from ICICI Bank for the purpose of purchasing the said Plot by accepting and agreeing to the terms of Credit Facility

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1 To be stamped as per Local stamp laws

2 Delete whichever is not applicable

3 Delete whichever is not applicable

Application Form and Standard terms and conditions and other related documents (the "Transaction Documents").

2) I/We[4] hereby declare that I/We[5] propose to construct a house on the said Plot and hence, declare, in compliance with the regulatory requirements, to construct the said house on the said Plot within a period of 24 months from the date of first disbursement of the sanctioned loan amount of the Facility.

3) I/We hereby declare and undertake that in case the construction could not be accomplished in the above mentioned time period, then the act of non-adherence shall be construed as breach of the terms of the Facility and agrees to be liable for such breach.

AND I/We[6] make the aforesaid declaration solemnly and sincerely believing the same to be true and knowing fully well that on the faith thereof ICICI Bank has agreed to complete the said transaction of Facility.

_____

_____[7]Schedule

(Description of the said Plot)

[INSERT DETAILS OF PLOT]

Solemnly Declared at _____on this _____ day of _____month___year

1)

2)

BEFORE ME

(NOTARY)

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4 Delete whichever is not applicable
5 Delete whichever is not applicable
6 Delete whichever is not applicable
7 Insert appropriate details about the Plot