

Unique Reference Number – 77000326358

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 25/08/2026

Letter Generation Date: 26/08/2026

Customer Name: DILIP ANKUSH SATHE, NAMRATA DILIP SATHE

Communication Address:, Shiv Shakti Villa Flat Number 37, Papade Wasti Bhekrai Nagar Fursungi, Phursungi, Pune Moffusil, PUNE, MAHARASHTRA, IN, 412308

Phone: +91-9834277440

Email ID: ddilipankushsathe@gmail.com

Dear Sir / Madam,

Sub: Sanction Letter for ICICI HFC Facility ("Sanction Letter")

(Franchisee Code: 251741 - SWAPNSHILP ENTERPRISES)

Thank you for choosing ICICI Home Finance Company Limited (ICICI HFC). We are pleased to inform you that with reference to the above application, we have in-principle sanctioned you a Facility (the "Facility"). The said sanction of Facility is subject to key terms detailed in Annexure A (Key Fact Statement) and other terms detailed in Annexure B (Terms and Conditions applicable to the Facility).

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
Bandra-Kurla Complex
Mumbai 400 051, India.

Corporate Office:
ICICI HFC Tower,
Andheri Kurla Road, J.B. Nagar,
Andheri (E), Mumbai-400 059.

Toll free number for new customers: 1800 267 4455
Website : www.icicihfc.com
CIN:- U65922MH1999PLC120106
HF-38-VER-14-01072026/KFS

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000326358	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)			700000 (Rs. Seven Lakhs only)				
3	Disbursal schedule: (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details			(i) 100% if fully constructed property else Stage wise for under-construction property. (ii) Refer clause A under 'Additional terms and conditions' in Annexure B				
4	Loan term (year/months/days)			180 months excluding the period of construction under which Pre-EMI will be applicable as per Annexure B Part 2 Additional terms and conditions clause B.				
5	Instalment details							
	Type of instalments		Number of EPIs (months)		EPI (₹)		Commencement of repayment, post sanction	
	EMI		180		7652		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)						10.30 % p.a. Floating	
7	Additional Information in case of Floating rate of interest							
	Reference Benchmark		Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)
						B	S	EPI (₹) (Keeping tenure constant)
								No. of EPIs (months) (Keeping EPI constant)
	IHPLR (ICICI Home Prime Lending Rate)		18.9 %	(-)8.60 %	10.30 %p.a	Once in 6 months or as and when required	As and when required	7760
								186
8	Fee/Charges							
		Payable to the RE (A)				Payable to a third party through RE (B)		
		One-time/ Recurring		Amount (in ₹) or Percentage (%) as applicable		One- time/Recurring		Amount (in ₹) or Percentage (%) as applicable
(i)	Processing fees (Non refundable)	One time		4130		NIL		NIL
(ii)	Login Fee (Non refundable)	One time		0		NIL		NIL
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					10.44 % p.a.		
10	Details of Contingent Charges (in ₹ or %, as applicable)							
(i)	Penal charges, if any, in case of delayed payment (In the event of default/ delay in payment/ repayment of any part of the loan amount on due date)					1.50% per month (p.m.) on the overdue/defaulted amount over and above the applicable Interest Rate (plus applicable taxes or other statutory levies, if any)		
(ii)	Other penal charges, (in the event of breach of other material terms (other than payment default))					ICICI HFC reserves the right to levy and recover the applicable Penal Charges at its discretion, at the rate specified on the outstanding amount plus applicable taxes and other statutory levies, if any		
(iii)	Full prepayment/Foreclosure charges					The foreclosure/prepayment charges on the facility/loan shall be NIL		
(iv)	Part Prepayment Fees					NIL		
(v)	Charges for switching of loans from floating to fixed rate and vice versa					0.50% for housing loan, 1.00% for the non-housing loan + applicable taxes		
(vi)	Any other charges (please specify) *							

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(i)	Cheque /ECS/NACH/Payment Instrument dishonor Charges, per transaction –	₹500/- (Rupees Five Hundred Only)
(ii)	Copy of original documents –	₹1000/- (Rupees One Thousand only)
(iii)	Repayment mode swap charges (PDC to PDC) –	₹1000/- (Rupees One Thousand only)
(iv)	Charges on account of non-submission of any Payment Instrument (PDC/NACH Mandate form, electronic security mandates etc.) for payment of Instalment, per transaction –	₹2000/- (Rupees Two Thousand only)
(v)	List of Documents –	₹500/- (Rupees Five Hundred only)
(vi)	Charges for swap of property –	₹10000/- (Rupees Ten Thousand only)
(vii)	Charges for prepayment statement -	₹500/- (Rupees Five Hundred Only)
(viii)	Documents Retrieval Charges –	₹500/- (Rupees Five Hundred Only)
(ix)	Cheque / Repayment Mode swap charges other than PDC to PDC –	₹500/- (Rupees Five Hundred Only)
(x)	Charges for Amortisation Schedule –	₹100/- (Rupees One Hundred only)
(xi)	Charges for Statement of account –	₹100/- (Rupees One Hundred only)
(xii)	Charges for duplicate NOC / No due certificate -	₹500/- (Rupees Five Hundred only)

***subject to applicable taxes**

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents		Refer clause C under 'Additional terms and conditions under Annexure B
2	Clause of Loan agreement which details grievance redressal mechanism		Refer clause D under 'Additional terms and conditions' in Annexure B
3	Phone number and email id of the nodal grievance redressal officer		GRO (Grievance Redressal Officer): 022-66493844 Email: nodal.office@icicifhc.com
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)		Yes, Refer D under 'Additional terms and conditions in Annexure B
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:		
	Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
	NA	NA	NA
6	In case of digital loans, following specific disclosures may be furnished:		
(i)	Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan		Not applicable
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower		Not applicable

Definitions:

- Annual Percentage Rate (APR) is the annual cost of credit to the borrower which includes interest rate and all other charges associated with the credit facility/ies.
- Equated Periodic Instalment (EPI) is an equated or fixed amount of repayments, consisting of both the principal and interest components, to be paid by a borrower towards repayment of a loan at periodic intervals for a fixed number of such intervals; and which result in complete amortisation of the loan. EPIs at monthly intervals are called EMLs.

I/we acknowledge that

- ICICI HFC has an unconditional right to cancel the outstanding un-drawn commitments under the Transaction Documents at any time during the currency of the Facility/ies and that ICICI HFC shall endeavor to provide prior intimation of the same to me/us.
- ICICI HFC follows defined instalment due date on a fixed day of each month which is decided on the basis of the date on which loan is disbursed. Accordingly, accounting reconciliations would be suitably effected at the time of payment of the last Instalment. Instances wherein Disbursement is delayed the Instalment amount may change accordingly.

The aforesaid sanction of the Facility will be subject to

1	The facility amount sanctioned shall be in the manner and subject to fulfilment of internal terms and conditions of the Lender including but not limited to applicable regulatory guidelines from time to time.
2	Execution of Facility and other documents between you and ICICI HFC as per ICICI HFCs policy and format.

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3	Approved sanction plans shall be submitted by the Borrower/s to the satisfaction of ICICI HFC.
4	Terms and conditions as mentioned in Annexure B.
5	Own Contribution Receipt through Bank Clearance, if applicable
6	This sanction is valid subject to positive and satisfactory verification of all the documents provided by you.
7	As per Section 194-IA of the Income Tax Act, 1961, in case the consideration for transfer of an immovable property is more than ₹5.0 million, the purchaser / buyer of such property is required to deduct income tax at the rate of 1% of the consideration (20% if the seller does not have a PAN) on behalf of the seller / vendor. Thus, you are required to comply with the said provision and undertake all the necessary steps in this regard.
8	Rate conversion is Permitted only if a period of 1 year has elapsed from the date of first disbursement
9	Purchaser(s) of property/Property Owner(s) to be applicant to the loan.
10	Notice of Intimation as per government regulations to be provided, if applicable
11	Security - Such security as may be specified by ICICI HFC, from time to time at its sole discretion.
12	The aforesaid rate of interest would be valid for a period of 30 days from date of this sanction letter, subject to change in IHPLR.
13	Updated KYC to be provided, if applicable
14	77000326357 App Number to be linked with 77000326358, 77950029389, App Number
15	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
16	Customer verification to be positive
17	Declaration of communication address in case Non OVD document taken for address proof to be documented
18	Latest Foreclosure Letter
19	Legal Heir NOC to be provided(If applicable)
20	MOE to be executed in favor of ICICI HFC
21	NOI to be executed by the customer
22	Repayment of the loan to be made through STATE BANK OF INDIA 31469092636- DILIP
23	Salary Certificate or salary proof required of NTS group.
24	Technical and Legal report to be positive

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	700000	1644	6009	7652
2	698356	1658	5995	7652
3	696699	1672	5980	7652
4	695027	1686	5966	7652
5	693340	1701	5952	7652
6	691639	1715	5937	7652
7	689924	1730	5922	7652
8	688194	1745	5907	7652
9	686449	1760	5893	7652
10	684689	1775	5877	7652
11	682914	1790	5862	7652
12	681123	1806	5847	7652
13	679318	1821	5831	7652
14	677497	1837	5816	7652
15	675660	1853	5800	7652
16	673807	1868	5784	7652
17	671939	1885	5768	7652
18	670054	1901	5752	7652
19	668153	1917	5735	7652

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
20	666236	1933	5719	7652
21	664303	1950	5702	7652
22	662353	1967	5686	7652
23	660386	1984	5669	7652
24	658402	2001	5652	7652
25	656402	2018	5635	7652
26	654384	2035	5617	7652
27	652349	2053	5600	7652
28	650296	2070	5582	7652
29	648226	2088	5564	7652
30	646138	2106	5547	7652
31	644032	2124	5528	7652
32	641907	2142	5510	7652
33	639765	2161	5492	7652
34	637604	2179	5473	7652
35	635425	2198	5455	7652
36	633227	2217	5436	7652
37	631011	2236	5417	7652
38	628775	2255	5397	7652
39	626520	2274	5378	7652
40	624245	2294	5359	7652
41	621951	2314	5339	7652
42	619638	2333	5319	7652
43	617304	2353	5299	7652
44	614951	2374	5279	7652
45	612577	2394	5258	7652
46	610183	2415	5238	7652
47	607769	2435	5217	7652
48	605333	2456	5196	7652
49	602877	2477	5175	7652
50	600400	2499	5154	7652
51	597901	2520	5132	7652
52	595381	2542	5111	7652
53	592840	2563	5089	7652
54	590276	2585	5067	7652
55	587691	2608	5045	7652
56	585083	2630	5022	7652
57	582453	2653	5000	7652
58	579800	2675	4977	7652
59	577125	2698	4954	7652
60	574427	2722	4931	7652

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
61	571705	2745	4908	7652
62	568960	2768	4884	7652
63	566192	2792	4860	7652
64	563400	2816	4836	7652
65	560583	2840	4812	7652
66	557743	2865	4788	7652
67	554878	2889	4763	7652
68	551989	2914	4738	7652
69	549075	2939	4713	7652
70	546136	2964	4688	7652
71	543172	2990	4663	7652
72	540182	3015	4637	7652
73	537166	3041	4611	7652
74	534125	3067	4585	7652
75	531058	3094	4559	7652
76	527964	3120	4532	7652
77	524844	3147	4505	7652
78	521696	3174	4478	7652
79	518522	3201	4451	7652
80	515321	3229	4424	7652
81	512092	3257	4396	7652
82	508836	3284	4368	7652
83	505551	3313	4340	7652
84	502238	3341	4311	7652
85	498897	3370	4283	7652
86	495528	3399	4254	7652
87	492129	3428	4225	7652
88	488701	3457	4195	7652
89	485244	3487	4166	7652
90	481757	3517	4136	7652
91	478240	3547	4105	7652
92	474693	3578	4075	7652
93	471115	3608	4044	7652
94	467507	3639	4013	7652
95	463868	3670	3982	7652
96	460197	3702	3951	7652
97	456495	3734	3919	7652
98	452761	3766	3887	7652
99	448996	3798	3854	7652
100	445197	3831	3822	7652

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
101	441367	3864	3789	7652
102	437503	3897	3756	7652
103	433606	3930	3722	7652
104	429676	3964	3689	7652
105	425712	3998	3655	7652
106	421714	4032	3620	7652
107	417682	4067	3586	7652
108	413615	4102	3551	7652
109	409513	4137	3515	7652
110	405376	4173	3480	7652
111	401204	4208	3444	7652
112	396995	4244	3408	7652
113	392751	4281	3372	7652
114	388470	4318	3335	7652
115	384152	4355	3298	7652
116	379798	4392	3260	7652
117	375406	4430	3223	7652
118	370976	4468	3185	7652
119	366508	4506	3146	7652
120	362002	4545	3108	7652
121	357457	4584	3069	7652
122	352873	4623	3029	7652
123	348250	4663	2990	7652
124	343587	4703	2950	7652
125	338884	4743	2909	7652
126	334141	4784	2869	7652
127	329357	4825	2827	7652
128	324532	4866	2786	7652
129	319666	4908	2744	7652
130	314757	4950	2702	7652
131	309807	4993	2660	7652
132	304814	5036	2617	7652
133	299779	5079	2574	7652
134	294700	5122	2530	7652
135	289577	5166	2486	7652
136	284411	5211	2442	7652
137	279200	5256	2397	7652
138	273944	5301	2352	7652
139	268644	5346	2306	7652
140	263298	5392	2260	7652

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
141	257906	5438	2214	7652
142	252467	5485	2168	7652
143	246982	5532	2120	7652
144	241450	5580	2073	7652
145	235871	5627	2025	7652
146	230243	5676	1977	7652
147	224568	5724	1928	7652
148	218843	5774	1879	7652
149	213069	5823	1829	7652
150	207246	5873	1779	7652
151	201373	5924	1729	7652
152	195450	5974	1678	7652
153	189475	6026	1627	7652
154	183450	6077	1575	7652
155	177372	6130	1523	7652
156	171243	6182	1470	7652
157	165060	6235	1417	7652
158	158825	6289	1364	7652
159	152536	6343	1310	7652
160	146194	6397	1255	7652
161	139797	6452	1200	7652
162	133344	6507	1145	7652
163	126837	6563	1089	7652
164	120274	6620	1033	7652
165	113654	6676	976	7652
166	106978	6734	919	7652
167	100244	6792	861	7652
168	93452	6850	803	7652
169	86602	6909	744	7652
170	79694	6968	685	7652
171	72726	7028	625	7652
172	65698	7088	564	7652
173	58610	7149	504	7652
174	51461	7210	442	7652
175	44251	7272	380	7652
176	36978	7335	318	7652
177	29644	7398	255	7652
178	22246	7461	191	7652
179	14785	7525	127	7652
180	7260	7260	63	7323

Annexure A.2.

Computation of APR for the facility

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (SI no. 2 of the KFS)	700000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	180

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a)	No. of instalments for payment of principal, in case of non - equated periodic loans	Not applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMI in case of monthly instalments) SI No. 5 of the KFS	EMI 7652
c)	No. of instalments for payment of capitalised interest, if any	Not applicable
d)	Commencement of repayment post sanction (SI No. 5 of the KFS)	Refer B under 'Additional Terms and Conditions' under Annexure B Part 2
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS)	Floating
4	Rate of Interest (SI No. 6 of the KFS)	10.30 % p.a.
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	677119
6	Fee/Charges payable (in Rupees)	4130
A.	Payable to the RE (SI No.8A of the KFS)	4130
B	Payable to third-party routed through RE (SI No.8B of the KFS template)	NIL
7	Disbursed amount (1-6) (in rupees) for APR calculation (excluding stamp duty charges)	694395
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	1377119
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	10.44 %
10	Schedule of disbursement as per terms and conditions	Refer point 3 of the KFS
11	Due date of payment of instalment and interest	Subject to the date of final Disbursement or the Repayment option opted by the customer, as applicable

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ANNEXURE B

PART 1

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER:

Definitions

“Pre-EMI Interest” or “PEMII” means the interest on the Facility, payable for the period starting from the respective date/ date(s) of Disbursement up to the date from which the interest becomes payable as part of the Instalments. Such Pre-EMI Interest shall be subject to be rounded off to the next Rupee. Property” shall mean the immoveable property/properties, the description of which is further detailed in the Facility Agreement, for the purchase of which and/or against the security of which the Facility has been availed of by the Borrower, including the improvements made or occurred to it whether or not by utilising the Facility proceeds and also all benefits arising out of such Property.

“Transaction Document(s)” means this Sanction Letter along with the all Annexures hereto, all writings, undertakings, authorizations, security documents including in relation to creation of, perfection of and recording of any Security, and other documents, as required/ may be required by the ICICI HFC, executed or entered into or to be executed or entered into/ by the Borrower or, as the case may be, any other person, in relation to, or pertaining to the Facility and/or Security therefor or anything pursuant to this Agreement, and each such Transaction Document as may be amended from time to time.

1. This letter should not be construed as giving rise to any binding obligation on the part of ICICI HFC to provide the financial assistance/s / facilities mentioned overleaf (the "Facilities"), unless you have executed transaction documents, in a form and manner as may be required by ICICI HFC in connection with the Facilities.
2. The Facility Agreement/Credit Facility Application Form and other **transaction documents** may/will contain terms and in addition to or in modification of those set out in this letter.
3. Notwithstanding anything stated elsewhere in this letter or otherwise, the Facilities mentioned overleaf will be available solely at ICICI HFC's discretion and subject to compliance of all formalities and documentation as may be specified/required by ICICI HFC. The continuance of the Facilities is subject to cancellation and/or repayment to ICICI HFC on demand without assigning any reason for the same.
4. ICICI HFC shall be entitled to revoke the sanction of the Facilities, inter alia, in any of the following circumstances:
 - a) there is any material change in the purpose(s) for which the Facilities has been sanctioned ("the Purpose(s)");
 - b) in the sole judgement of ICICI HFC, any material fact has been concealed and/or become subsequently known;
 - c) any statement made by or on your behalf in your application or otherwise, is incorrect, incomplete or misleading;
 - d) the accepted copy of this letter duly signed by you is not received by ICICI HFC within the specified validity period;
 - e) there is a default under or a breach of the terms and conditions of this letter or any other loan/facility offered by ICICI HFC to you/any of you;
 - f) the legal/technical/valuation report on the property is not satisfactory to ICICI HFC
5. This sanction shall be available to the borrower/s for a validity period of 90 days for HL, 60 days for LAP against residential/commercial property & NRP, 30 days for LAP against other properties provided the borrower/s deposits with ICICI HFC the administrative charges & other charges/fees mentioned overleaf at the time of delivering the accepted copy of this letter to ICICI HFC
6. Repayment of facilities could be through Installment/EMI's comprising of principal and Interest/by way of Minimum Amount Due.
7. ICICI HFC is entitled to add to, delete or modify all or any of the terms and conditions for the facility and/or the Standard Terms applicable to the Facilities.
8. The borrower/s shall immediately intimate ICICI HFC in the event of any change in the repayment capacity of the borrower/s. Without limitation, this shall include a loss/change in job/profession etc. as also any change in any information stated in your application for the Facilities.
9. Gradation of interest rate will be based on factors such as credit bureau, type of income, type of collateral, customer profile, type of product etc. For more details, please visit our website www.icicihfc.com. The rate of interest applicable to the Facilities shall be as prevailing on the date/s of disbursement(s) / drawal(s) and as mentioned in this sanction letter and more particularly detailed in the Facility Agreement/Credit Facility Application Form.
10. No disbursements/drawals under the Facilities shall be permitted until and unless the borrower/s has made its contribution towards the Purpose(s) as mentioned overleaf, executed the required agreements, documents and writings and performed such other acts and deeds and created such security as may be required by ICICI HFC.
11. ICICI HFC has sanctioned the Facilities on the basis of the calculation and the estimation of the costs to be incurred for fulfilling the Purpose(s). If the cost of fulfilling the Purpose(s) increases above or falls below the calculated amounts, ICICI HFC reserves the right to cancel the Facilities or reduce the amount sanctioned at the sole and exclusive discretion of ICICI HFC and the decision of ICICI HFC in that behalf shall be binding on the borrower/s.
12. For all products, ICICI HFC may, in its sole discretion and on such terms for payment of prepayment charges etc. as it may prescribe (**subject to applicable laws/regulations from time to time**) and **compliance with any other conditions as it may specify from time to time**, permit prepayment/ acceleration in payment of EMIs/installment at the request of the borrower/s. In the event ICICI HFC permits any prepayment/acceleration, the repayment schedule for such facility shall be amended/altered by ICICI HFC for giving effect to such prepayment/acceleration repayment schedules shall be binding on the borrower/s. In case if any amount is prepaid by the borrower/s, the same shall be adjusted first towards the incidental charges, penal charges, PEMII, EMI outstanding, EMI of the current month and balance towards the principal amount of such facility. ICICI HFC, at its sole discretion, may permit swap of the post-dated cheques for re-scheduling of EMI only if such minimum amount, as may be decided by ICICI HFC from time to time is prepaid.

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13. The original property/title documents will be released to you within 30 days from the date of full repayment/settlement of the Facility at the nearest loan servicing branch of ICICI Bank Limited/ICICI HFC as per the borrower's communication address or customer can also opt for any other preferred location by visiting branch of ICICI HFC. The release of original property documents shall be subject to no dues being payable in respect of this Facility or any other credit facility availed by the borrower from ICICI HFC, for which the said property was charged to ICICI HFC.
14. The Borrower(s) hereby agrees and covenants that the Facility shall be utilized for the Purpose as mentioned under this sanction letter, Facility Agreement along with Schedules thereto, End Use letter, executed or entered into or to be executed or entered into by the Borrower(s), as the case maybe and each such Transaction Document as maybe amended from time to time.

Terms and Conditions applicable only for Non-Resident (NRI)/Person of Indian Origin (PIO)/ Overseas Citizen of India (OCI):

15. Repayment of the Facilities and all charges leviable under the Facility Agreement/ Credit Facility Application Form shall be made by the borrower/s by remittances from abroad through normal banking channels or out of his / her NRE/FCNR/NRO account in India or through rental income derived from renting out the property in India and/or in such other manner as may be decided solely by ICICI HFC subject to the applicable laws, rules and regulations including FEMA
16. The property purchased out of the proceeds of the Facilities will be used by the non -resident for his / her own occupation on his /her return to India and not for any other purpose.
17. In the event of the property is given on lease/leave and license/tenancy basis (if so agreed upon by ICICI HFC) by the borrower/s during his / her stay abroad, the borrower undertakes to utilize the entire rentals for repayment of the facility, even if the entire rentals are more than the prescribed EMI. In such an event where the rentals are appropriated towards repayment of the facility, ICICI HFC may in its sole discretion permit swap of the post-dated cheques for re-schedulement of the EMI.
18. Payment of Margin Money must be made by debit to NRO account of the borrower/s as well as through direct remittance from abroad through normal banking channels or out in India and /or in such other manner as may be decided solely by ICICI HFC subject to the applicable laws, rules and regulations including FEMA and regulations made thereunder.

Additional Terms and Conditions applicable for Adjustable Interest Rate:

19. (i) ICICI Home Prime Lending Rate (IHPLR) shall mean the percentage rate per annum from time to time and notified/ announced by ICICI HFC in such form and manner as deemed appropriate by ICICI HFC from time to time as IHPLR.
- (ii) Adjustable Interest Rate (AIR) means the IHPLR and the margin, if any as specified by ICICI HFC shall be applied by ICICI HFC on the first of the month following the month of the year (as per the English Calendar) in which IHPLR changed. AIR would change based on changes in the IHPLR.
- (iii) Any change in IHPLR may result in a change in your EMI or tenor or both. This change in rate of interest shall be communicated to the Borrower, post reset along with options to (including but not limited to) increase in tenor or EMI or both or to switch over to fixed rate as per ICICI HFC/Lender's approved policy.
20. For illustration purpose, please find below table depicting possible impact of change in benchmark Interest rate on EMI/Tenure on Loan account:

Particulars	Existing	Change in Tenure (keeping EMI constant)	Change in EMI (keeping Tenure constant)	Change in EMI & Tenure (both)
Rate of Interest	9.00%	9.25%	9.25%	9.25%
Loan Amount (Rs.)	5,000,000	5,000,000	5,000,000	5,000,000
Tenure (in months)	300	327	300	324
EMI Amount (Rs.)	41,960	41,960	42,820	42,034

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PART 2

ADDITIONAL TERMS AND CONDITIONS

A. DISBURSAL SCHEDULE

- 1) Facility for the purpose of purchase of property under construction:
If the Purpose of the Facility is to purchase property(ies), which is under construction or to improve / repair property, the following additional terms and conditions shall apply:
- 2) A reference to the term:
(i) "construction" includes modification or extension of the Property(ies);
(ii) "improvement" means any structural, internal, or external improvement to the Property as agreed by the Borrower with the ICICI HFC.
- 3) The ICICI HFC will disburse the Facility (to buy, construct, improve or repair the Property(ies)) only after Borrower pays agreed self-contribution and produces documentary proof to ICICI HFC.
- 4) The ICICI HFC may extend the Facility for the purpose of improvement of office/commercial Property(ies) only if the Borrower is simultaneously buying the Property.
- 5) The ICICI HFC will disburse the Facility for the purpose of construction / improvement of the Property(ies) only after the Borrower commences construction / improvement of such Property and produces documentary proof to the ICICI HFC.
- 6) If the Facility has been agreed to be granted for the purpose of acquiring Property(ies) which is under construction / for purpose of construction of the Property(ies), The ICICI HFC may make disbursements under the Facility in stages as per the progress of work, in terms of its internal norms and guidelines as applicable from time to time. The decision of the ICICI HFC in this regard shall be final and binding on the Applicant.
- 7) The Borrower shall –
 - a. acquire / construct / improve / repair the Property(ies) in accordance with sanctioned plans;
 - b. the Borrower shall inform ICICI HFC when such acquisition / construction / improvement / repair is completed, and obtain and produce to the ICICI HFC a true copy of occupation / completion certificate issued by the Municipal and other concerned competent authority;
 - c. promptly notify the ICICI HFC of any event or circumstance which might delay commencement or completion of the construction or acquisition of the Property(ies);
 - d. maintain the Property(ies) upon purchase / completion, in good order and condition and make necessary repairs, additions and improvements during the currency of the Facility; the Borrower will ensure that the value of the Property(ies) does not diminish;
 - e. maintain the Property(ies) upon purchase / completion, in good order and condition and make necessary repairs, additions and improvements during the currency of the Facility; the Borrower will ensure that the value of the Property(ies) does not diminish;
 - f. pay maintenance and other charges for its upkeep and any other dues payable in respect of the Property(ies) or its use;
 - g. notify the ICICI HFC, details of any additions or alterations to the Property(ies) which the Borrower proposes to do, and the Borrower shall not carry out any such material additions or alterations without the prior consent of the ICICI HFC;
 - h. inform the ICICI HFC of the progress of construction / improvement/ repair of the Property(ies).
- 8) The Borrower shall not hold the ICICI HFC responsible for any delay in the construction / giving possession of / completion of the Property(ies) by the developer / promoter / builder /society to the Applicant, or for quality, condition or fitness of construction of the Property(ies) even if the ICICI HFC may have approved / sanctioned any facilities to such developer /promoter/builder/Development Authority or given to the Borrower any information about such promoter/property/builder/Development Authority.

B. Equated Monthly Installments

1. In case of the Facility sanctioned for the purpose of purchase of under construction property or for purchase of a plot for construction of the property, prior to the start of the principal Instalments, the Borrower shall pay the interest at the applicable Interest Rate to the ICICI HFC by way of the Pre-EMI Interest.
2. Where the Facility is disbursed by a single tranche, the Facility shall be repaid in accordance with the agreed repayment schedule as specified in Annexure A.1. Where the Facility is disbursable in more than one tranches, the Borrower has by mutual agreement with the ICICI HFC, may chose one of the following three options as further detailed under the Facility Agreement

C. Engagement of Recovery Agents

The Borrower hereby agrees and acknowledges that the ICICI HFC shall be entitled at its discretion to engage/ avail of, at the risk and cost of the Borrower, services of any person/third party service provider/agent/agency, for anything required to be done for/ in relation to/ pursuant to the Facility, including collections, recovery of dues, enforcement of security, getting or verifying any information of the Borrower/ assets, and any necessary or incidental lawful acts/ deeds/ matters and things connected thereto, as the ICICI HFC may deem fit and all such incidental costs and expenses shall borne by the Borrower.

D. Assignment

The Borrower hereby provides consent to the ICICI HFC to securitize, sell, assign, discount or transfer all or any part of the ICICI HFC's rights and/or obligations under the Facility, this Sanction Letter and all Transaction Documents executed from time to time in relation to the Facility to any person(s), at any time in the future. Any such sale, assignment, securitization or transfer shall conclusively bind the Borrower and all other persons. The Borrower shall not be entitled to directly or indirectly assign or in any manner transfer, whether in whole or part, any rights, benefits or obligations under or in relation to the Facility, the Transaction Documents or any part thereof.

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* All taxes, duties and levies, including but not limited to Goods and Services Tax, and any other tax/levy applicable as per law and as may be amended from time to time would be additionally charged.

From the date of first disbursement, you will be required to pay Pre - EMI interest (at the rate applicable to your facility) till the time your facility is fully disbursed, subsequent to which your EMI payments will begin.

ICICI HFC provides ECS and/or Direct Debit facilities as modes of repayment wherever these facilities are available. We encourage customers to avail ECS/Direct Debit facilities for repayment.

The signing of this letter by the Borrower constitutes acceptance and acknowledgement of the terms herein contained. ICICI HFC Official Trushal Kende will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9373621645.

We look forward to a long-lasting relationship with you.

Thanking you,
Yours sincerely

Name: Shubham Jadhav

Designation: Portfolio

ICICI HFC PAN: AAACI6285N

ICICI HFC GSTN: 27AAACI6285N1Z0

Website: www.icicihfc.com This is a system generated letter and does not require any physical signature.

I/We accept the above terms & conditions.

I hereby expressly acknowledge that I have been informed about the loan amount, tenure, applicable interest and other terms of the said loan. I hereby affix my signature in acceptance of the same.

Customer Signature

To be signed by all Borrower/co-borrower.

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