

Unique Reference Number – 77000344838

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 23/09/2026

Letter Generation Date: 24/09/2026

Customer Name: GERNAL SINGH HARBHAJAN SINGH BHATIYA, MANJITKAUR H BHATIYA

Communication Address:, ROOM NO.604, C - WING SUKH SAGAR BUILDING, GOLIBAR ROAD SANTACRUZ EAST, Santacruz(East), Mumbai City North, MUMBAI SUBURBAN, MAHARASHTRA, IN, 400055

Phone: +91-8356853121

Email ID: singhjarnail8898@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 372421 - Ashish Mishra)

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:
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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
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000344838	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		2000000 (Rs. Twenty 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)		300 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		300		15570		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					8.10 % 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 %	(-)10.80 %	8.10 %p.a	Once in 6 months or as and when required	As and when required	15903
								323
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		0		NIL		NIL
(ii)	Login Fee (Non refundable)	One time		1475		NIL		NIL
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					8.10 % 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 EMI.

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	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
15	Customer verification to be positive
16	Declaration of communication address in case Non OVD document taken for address proof to be documented
17	Legal Heir NOC to be provided(If applicable)
18	MOE to be executed in favor of ICICI HFC
19	NOI to be executed by the customer
20	OSV to be documented prior to disbursement
21	Repayment of the loan to be made through HDFC BANK 50100370470440- GERNAL SINGH
22	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	2000000	2070	13500	15570
2	1997930	2084	13487	15570
3	1995846	2098	13472	15570
4	1993748	2112	13458	15570
5	1991636	2126	13444	15570
6	1989509	2141	13430	15570
7	1987369	2155	13415	15570
8	1985213	2170	13401	15570
9	1983043	2184	13386	15570
10	1980859	2199	13371	15570
11	1978660	2214	13356	15570
12	1976446	2229	13342	15570
13	1974217	2244	13326	15570
14	1971973	2259	13311	15570
15	1969714	2274	13296	15570
16	1967439	2290	13281	15570
17	1965149	2305	13265	15570
18	1962844	2321	13250	15570
19	1960523	2336	13234	15570
20	1958187	2352	13218	15570
21	1955835	2368	13202	15570

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22	1953466	2384	13186	15570
23	1951082	2400	13170	15570
24	1948682	2416	13154	15570
25	1946266	2433	13138	15570
26	1943833	2449	13121	15570
27	1941384	2466	13105	15570
28	1938918	2482	13088	15570
29	1936436	2499	13071	15570
30	1933937	2516	13055	15570
31	1931421	2533	13038	15570
32	1928888	2550	13020	15570
33	1926338	2567	13003	15570
34	1923771	2585	12986	15570
35	1921186	2602	12969	15570
36	1918584	2620	12951	15570
37	1915965	2637	12933	15570
38	1913328	2655	12915	15570
39	1910672	2673	12898	15570
40	1908000	2691	12879	15570
41	1905309	2709	12861	15570
42	1902599	2727	12843	15570
43	1899872	2746	12825	15570
44	1897126	2764	12806	15570
45	1894362	2783	12787	15570
46	1891579	2802	12769	15570
47	1888777	2821	12750	15570
48	1885956	2840	12731	15570
49	1883116	2859	12712	15570
50	1880257	2878	12692	15570
51	1877379	2898	12673	15570
52	1874481	2917	12653	15570
53	1871564	2937	12634	15570
54	1868627	2957	12614	15570
55	1865670	2977	12594	15570
56	1862694	2997	12574	15570
57	1859697	3017	12553	15570
58	1856680	3037	12533	15570
59	1853642	3058	12513	15570
60	1850584	3079	12492	15570
61	1847506	3099	12471	15570
62	1844406	3120	12450	15570

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63	1841286	3141	12429	15570
64	1838145	3163	12408	15570
65	1834982	3184	12387	15570
66	1831799	3205	12365	15570
67	1828593	3227	12343	15570
68	1825366	3249	12322	15570
69	1822117	3271	12300	15570
70	1818847	3293	12278	15570
71	1815554	3315	12255	15570
72	1812239	3337	12233	15570
73	1808901	3360	12211	15570
74	1805542	3383	12188	15570
75	1802159	3405	12165	15570
76	1798754	3428	12142	15570
77	1795325	3452	12119	15570
78	1791874	3475	12096	15570
79	1788399	3498	12072	15570
80	1784900	3522	12049	15570
81	1781378	3546	12025	15570
82	1777833	3570	12001	15570
83	1774263	3594	11977	15570
84	1770669	3618	11953	15570
85	1767051	3642	11928	15570
86	1763409	3667	11904	15570
87	1759742	3692	11879	15570
88	1756050	3717	11854	15570
89	1752334	3742	11829	15570
90	1748592	3767	11803	15570
91	1744825	3792	11778	15570
92	1741032	3818	11752	15570
93	1737214	3844	11727	15570
94	1733371	3870	11701	15570
95	1729501	3896	11675	15570
96	1725605	3922	11648	15570
97	1721683	3949	11622	15570
98	1717734	3975	11595	15570
99	1713759	4002	11568	15570
100	1709757	4029	11541	15570
101	1705728	4056	11514	15570
102	1701671	4084	11487	15570

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103	1697588	4111	11459	15570
104	1693476	4139	11431	15570
105	1689337	4167	11404	15570
106	1685170	4195	11375	15570
107	1680975	4223	11347	15570
108	1676752	4252	11319	15570
109	1672500	4281	11290	15570
110	1668219	4310	11261	15570
111	1663910	4339	11232	15570
112	1659571	4368	11203	15570
113	1655203	4397	11173	15570
114	1650806	4427	11143	15570
115	1646379	4457	11114	15570
116	1641922	4487	11083	15570
117	1637435	4517	11053	15570
118	1632917	4548	11023	15570
119	1628370	4579	10992	15570
120	1623791	4609	10961	15570
121	1619182	4641	10930	15570
122	1614541	4672	10899	15570
123	1609869	4703	10867	15570
124	1605166	4735	10835	15570
125	1600431	4767	10803	15570
126	1595664	4799	10771	15570
127	1590865	4832	10739	15570
128	1586033	4864	10706	15570
129	1581169	4897	10673	15570
130	1576271	4930	10640	15570
131	1571341	4963	10607	15570
132	1566378	4997	10574	15570
133	1561381	5031	10540	15570
134	1556350	5065	10506	15570
135	1551286	5099	10472	15570
136	1546187	5133	10437	15570
137	1541054	5168	10403	15570
138	1535886	5203	10368	15570
139	1530683	5238	10333	15570
140	1525445	5273	10297	15570
141	1520172	5309	10262	15570
142	1514863	5345	10226	15570

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143	1509518	5381	10190	15570
144	1504137	5417	10153	15570
145	1498720	5454	10117	15570
146	1493267	5490	10080	15570
147	1487776	5528	10043	15570
148	1482249	5565	10006	15570
149	1476684	5602	9968	15570
150	1471082	5640	9930	15570
151	1465441	5678	9892	15570
152	1459763	5717	9854	15570
153	1454047	5755	9815	15570
154	1448291	5794	9776	15570
155	1442497	5833	9737	15570
156	1436664	5873	9698	15570
157	1430792	5912	9658	15570
158	1424879	5952	9618	15570
159	1418927	5992	9578	15570
160	1412935	6033	9538	15570
161	1406902	6073	9497	15570
162	1400829	6114	9456	15570
163	1394715	6156	9415	15570
164	1388559	6197	9373	15570
165	1382362	6239	9331	15570
166	1376123	6281	9289	15570
167	1369842	6324	9247	15570
168	1363518	6366	9204	15570
169	1357152	6409	9161	15570
170	1350743	6452	9118	15570
171	1344290	6496	9074	15570
172	1337794	6540	9031	15570
173	1331254	6584	8986	15570
174	1324670	6628	8942	15570
175	1318042	6673	8897	15570
176	1311368	6718	8852	15570
177	1304650	6764	8807	15570
178	1297886	6809	8761	15570
179	1291077	6855	8715	15570
180	1284222	6902	8669	15570
181	1277320	6948	8622	15570
182	1270372	6995	8576	15570

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183	1263377	7042	8528	15570
184	1256335	7090	8481	15570
185	1249245	7138	8433	15570
186	1242108	7186	8385	15570
187	1234922	7234	8336	15570
188	1227688	7283	8287	15570
189	1220405	7332	8238	15570
190	1213072	7382	8189	15570
191	1205691	7432	8139	15570
192	1198259	7482	8089	15570
193	1190777	7532	8038	15570
194	1183245	7583	7987	15570
195	1175662	7634	7936	15570
196	1168028	7686	7885	15570
197	1160342	7738	7833	15570
198	1152604	7790	7781	15570
199	1144814	7843	7728	15570
200	1136972	7895	7675	15570
201	1129076	7949	7622	15570
202	1121128	8002	7568	15570
203	1113125	8056	7514	15570
204	1105069	8111	7460	15570
205	1096958	8166	7405	15570
206	1088793	8221	7350	15570
207	1080572	8276	7294	15570
208	1072296	8332	7238	15570
209	1063964	8388	7182	15570
210	1055575	8445	7126	15570
211	1047131	8502	7069	15570
212	1038629	8559	7011	15570
213	1030069	8617	6953	15570
214	1021452	8675	6895	15570
215	1012777	8734	6837	15570
216	1004043	8793	6778	15570
217	995251	8852	6718	15570
218	986399	8912	6659	15570
219	977487	8972	6599	15570
220	968515	9033	6538	15570
221	959482	9093	6477	15570
222	950389	9155	6416	15570

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223	941234	9217	6354	15570
224	932017	9279	6292	15570
225	922739	9342	6229	15570
226	913397	9405	6166	15570
227	903992	9468	6102	15570
228	894524	9532	6039	15570
229	884992	9596	5974	15570
230	875396	9661	5909	15570
231	865735	9726	5844	15570
232	856009	9792	5779	15570
233	846217	9858	5712	15570
234	836359	9925	5646	15570
235	826434	9992	5579	15570
236	816443	10059	5511	15570
237	806384	10127	5444	15570
238	796257	10195	5375	15570
239	786061	10264	5306	15570
240	775797	10333	5237	15570
241	765464	10403	5167	15570
242	755061	10473	5097	15570
243	744588	10544	5026	15570
244	734043	10615	4955	15570
245	723428	10687	4884	15570
246	712741	10759	4811	15570
247	701982	10832	4739	15570
248	691151	10905	4666	15570
249	680246	10978	4592	15570
250	669268	11052	4518	15570
251	658215	11127	4443	15570
252	647088	11202	4368	15570
253	635886	11278	4293	15570
254	624608	11354	4217	15570
255	613254	11431	4140	15570
256	601824	11508	4063	15570
257	590316	11585	3985	15570
258	578731	11664	3907	15570
259	567067	11742	3828	15570
260	555325	11822	3749	15570
261	543503	11901	3669	15570
262	531602	11982	3589	15570

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
263	519620	12063	3508	15570
264	507558	12144	3427	15570
265	495414	12226	3345	15570
266	483188	12308	3262	15570
267	470879	12392	3179	15570
268	458488	12475	3095	15570
269	446013	12559	3011	15570
270	433453	12644	2926	15570
271	420809	12730	2841	15570
272	408079	12815	2755	15570
273	395264	12902	2669	15570
274	382362	12989	2581	15570
275	369373	13077	2494	15570
276	356296	13165	2405	15570
277	343131	13254	2317	15570
278	329877	13343	2227	15570
279	316534	13433	2137	15570
280	303101	13524	2046	15570
281	289577	13615	1955	15570
282	275961	13707	1863	15570
283	262254	13800	1771	15570
284	248454	13893	1678	15570
285	234561	13987	1584	15570
286	220575	14081	1489	15570
287	206493	14176	1394	15570
288	192317	14272	1299	15570
289	178045	14368	1202	15570
290	163677	14465	1105	15570
291	149212	14563	1008	15570
292	134649	14661	909	15570
293	119988	14760	810	15570
294	105228	14860	711	15570
295	90368	14960	610	15570
296	75408	15061	510	15570
297	60347	15163	408	15570
298	45185	15265	305	15570
299	29920	15368	202	15570
300	14552	14552	99	14651

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)	2000000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	300
a)	No. of instalments for payment of principal, in case of non - equated periodic loans	Not applicable
b)	Type of EPI	EMI

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	Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMLs in case of monthly instalments) SI No. 5 of the KFS	15570
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)	8.10 % 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)	2670221
6	Fee/Charges payable (in Rupees)	0
A.	Payable to the RE (SI No.8A of the KFS)	0
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)	2000000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	4670221
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.10 %
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 Vivek Tiwari will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7768814822.

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

Thanking you,
Yours sincerely

Name: Ganesh Tukaram Dighe

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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