

Unique Reference Number – 77000354849

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 30/09/2026

Letter Generation Date: 30/09/2026

Customer Name: DEEPAK PALAKCHAND SEWAIWAR, DURVANSHEE DEEPAK SEWAIWAR

Communication Address:, Plot No 8 Gopal Nagar, Swalambi Nagar Road, 3rd Bus Stop, Ranapratap Nagar, Nagpur City, NAGPUR, MAHARASHTRA, IN, 440022

Phone: +91-9970287280

Email ID: deepak186@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 247174 - ANDROMEDA SALES AND DISTR P LTD)

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.

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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000354849	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		4000000 (Rs. Forty 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)		240 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		240		38601		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)					10.00 % 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 %	(-)8.90 %	10.00 %p.a	Once in 6 months or as and when required	As and when required	39266	254
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.					10.00 % 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	77000354849 App Number to be linked with 77000354850, App Number
15	Business Vintage proof to be documented.
16	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
17	Consumer Loan availed on 07/08/2020 for Rs. 2000 - Balance Tenure proof to be documented
18	Consumer Loan availed on 07/08/2020 for Rs. 8000 - Balance Tenure proof to be documented
19	Credit Card availed on 08/02/2021 for Rs. 241510 - Closure proof to be documented
20	Credit Card availed on 08/09/2012 for Rs. 262556 - Closure proof to be documented
21	Credit Card availed on 15/12/2022 for Rs. 275133 - Closure proof to be documented
22	Credit Card availed on 17/06/2021 for Rs. 571326 - Closure proof to be documented
23	Credit Card availed on 18/10/2024 for Rs. 21534 - Closure proof to be documented
24	Customer verification to be positive
25	Declaration of communication address in case Non OVD document taken for address proof to be documented
26	Gold Loan availed on 16/03/2026 for Rs. 547000 - Closure proof to be documented
27	Gold Loan availed on 17/08/2026 for Rs. 619000 - Closure proof to be documented
28	Gold Loan availed on 18/03/2026 for Rs. 825000 - Closure proof to be documented
29	Legal Heir NOC to be provided(If applicable)
30	MOE to be executed in favor of ICICI HFC
31	NOI to be executed by the customer
32	OSV to be documented prior to disbursement
33	Personal Loan availed on 10/02/2026 for Rs. 857253 - Closure proof to be documented
34	Repayment of the loan to be made through ICICI BANK LIMITED 624201023493- DEEPAK
35	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	4000000	5268	33334	38601
2	3994732	5312	33290	38601
3	3989421	5356	33246	38601
4	3984065	5400	33201	38601
5	3978664	5445	33156	38601
6	3973219	5491	33111	38601
7	3967728	5537	33065	38601
8	3962192	5583	33019	38601

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9	3956609	5629	32972	38601
10	3950980	5676	32925	38601
11	3945303	5723	32878	38601
12	3939580	5771	32830	38601
13	3933809	5819	32782	38601
14	3927990	5868	32734	38601
15	3922122	5917	32685	38601
16	3916205	5966	32636	38601
17	3910239	6016	32586	38601
18	3904223	6066	32536	38601
19	3898158	6116	32485	38601
20	3892041	6167	32434	38601
21	3885874	6219	32383	38601
22	3879655	6271	32331	38601
23	3873385	6323	32279	38601
24	3867062	6375	32226	38601
25	3860686	6429	32173	38601
26	3854258	6482	32119	38601
27	3847776	6536	32065	38601
28	3841239	6591	32011	38601
29	3834649	6646	31956	38601
30	3828003	6701	31901	38601
31	3821302	6757	31845	38601
32	3814545	6813	31788	38601
33	3807732	6870	31732	38601
34	3800862	6927	31674	38601
35	3793935	6985	31617	38601
36	3786950	7043	31558	38601
37	3779907	7102	31500	38601
38	3772806	7161	31441	38601
39	3765645	7221	31381	38601
40	3758424	7281	31321	38601
41	3751143	7341	31260	38601
42	3743802	7403	31199	38601
43	3736399	7464	31137	38601
44	3728935	7527	31075	38601
45	3721408	7589	31012	38601
46	3713819	7653	30949	38601
47	3706166	7716	30885	38601
48	3698450	7781	30821	38601
49	3690669	7845	30756	38601

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
50	3682824	7911	30691	38601
51	3674913	7977	30625	38601
52	3666937	8043	30558	38601
53	3658893	8110	30491	38601
54	3650783	8178	30424	38601
55	3642605	8246	30356	38601
56	3634359	8315	30287	38601
57	3626045	8384	30218	38601
58	3617661	8454	30148	38601
59	3609207	8524	30077	38601
60	3600683	8595	30006	38601
61	3592087	8667	29935	38601
62	3583420	8739	29862	38601
63	3574681	8812	29790	38601
64	3565869	8885	29716	38601
65	3556984	8959	29642	38601
66	3548024	9034	29567	38601
67	3538990	9109	29492	38601
68	3529881	9185	29416	38601
69	3520695	9262	29340	38601
70	3511434	9339	29262	38601
71	3502095	9417	29185	38601
72	3492678	9495	29106	38601
73	3483182	9574	29027	38601
74	3473608	9654	28947	38601
75	3463954	9735	28867	38601
76	3454219	9816	28786	38601
77	3444403	9898	28704	38601
78	3434505	9980	28621	38601
79	3424525	10063	28538	38601
80	3414462	10147	28454	38601
81	3404315	10232	28370	38601
82	3394083	10317	28285	38601
83	3383766	10403	28199	38601
84	3373363	10490	28112	38601
85	3362874	10577	28024	38601
86	3352296	10665	27936	38601
87	3341631	10754	27847	38601
88	3330877	10844	27758	38601
89	3320034	10934	27667	38601

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90	3309099	11025	27576	38601
91	3298074	11117	27484	38601
92	3286957	11210	27392	38601
93	3275748	11303	27298	38601
94	3264444	11397	27204	38601
95	3253047	11492	27109	38601
96	3241555	11588	27013	38601
97	3229967	11685	26917	38601
98	3218282	11782	26820	38601
99	3206500	11880	26721	38601
100	3194620	11979	26622	38601
101	3182641	12079	26523	38601
102	3170562	12180	26422	38601
103	3158382	12281	26320	38601
104	3146101	12383	26218	38601
105	3133718	12487	26115	38601
106	3121231	12591	26011	38601
107	3108640	12696	25906	38601
108	3095945	12801	25800	38601
109	3083143	12908	25693	38601
110	3070235	13016	25586	38601
111	3057219	13124	25477	38601
112	3044095	13234	25368	38601
113	3030862	13344	25258	38601
114	3017518	13455	25146	38601
115	3004063	13567	25034	38601
116	2990496	13680	24921	38601
117	2976815	13794	24807	38601
118	2963021	13909	24692	38601
119	2949112	14025	24576	38601
120	2935087	14142	24460	38601
121	2920945	14260	24342	38601
122	2906685	14379	24223	38601
123	2892307	14498	24103	38601
124	2877808	14619	23982	38601
125	2863189	14741	23860	38601
126	2848448	14864	23738	38601
127	2833584	14988	23614	38601
128	2818596	15113	23489	38601
129	2803483	15239	23363	38601

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130	2788245	15366	23236	38601
131	2772879	15494	23108	38601
132	2757385	15623	22979	38601
133	2741763	15753	22849	38601
134	2726010	15884	22717	38601
135	2710125	16017	22585	38601
136	2694109	16150	22451	38601
137	2677959	16285	22317	38601
138	2661674	16420	22181	38601
139	2645254	16557	22044	38601
140	2628696	16695	21906	38601
141	2612001	16834	21767	38601
142	2595167	16975	21627	38601
143	2578192	17116	21485	38601
144	2561076	17259	21343	38601
145	2543817	17403	21199	38601
146	2526415	17548	21054	38601
147	2508867	17694	20908	38601
148	2491174	17841	20760	38601
149	2473332	17990	20612	38601
150	2455342	18140	20462	38601
151	2437203	18291	20311	38601
152	2418912	18443	20158	38601
153	2400468	18597	20004	38601
154	2381871	18752	19849	38601
155	2363119	18908	19693	38601
156	2344211	19066	19536	38601
157	2325145	19225	19377	38601
158	2305920	19385	19216	38601
159	2286535	19547	19055	38601
160	2266989	19709	18892	38601
161	2247279	19874	18728	38601
162	2227405	20039	18562	38601
163	2207366	20206	18395	38601
164	2187160	20375	18227	38601
165	2166785	20544	18057	38601
166	2146241	20716	17886	38601
167	2125525	20888	17713	38601
168	2104637	21062	17539	38601
169	2083574	21238	17364	38601

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170	2062337	21415	17187	38601
171	2040922	21593	17008	38601
172	2019328	21773	16828	38601
173	1997555	21955	16647	38601
174	1975600	22138	16464	38601
175	1953463	22322	16279	38601
176	1931141	22508	16093	38601
177	1908632	22696	15906	38601
178	1885937	22885	15717	38601
179	1863052	23076	15526	38601
180	1839976	23268	15334	38601
181	1816708	23462	15140	38601
182	1793247	23657	14944	38601
183	1769589	23854	14747	38601
184	1745735	24053	14548	38601
185	1721682	24254	14348	38601
186	1697428	24456	14146	38601
187	1672972	24660	13942	38601
188	1648313	24865	13736	38601
189	1623448	25072	13529	38601
190	1598375	25281	13320	38601
191	1573094	25492	13110	38601
192	1547602	25704	12897	38601
193	1521898	25919	12683	38601
194	1495979	26135	12467	38601
195	1469845	26352	12249	38601
196	1443493	26572	12030	38601
197	1416921	26793	11808	38601
198	1390127	27017	11585	38601
199	1363111	27242	11360	38601
200	1335869	27469	11133	38601
201	1308400	27698	10904	38601
202	1280703	27928	10673	38601
203	1252774	28161	10440	38601
204	1224613	28396	10206	38601
205	1196217	28633	9969	38601
206	1167585	28871	9730	38601
207	1138713	29112	9490	38601
208	1109602	29354	9247	38601
209	1080247	29599	9003	38601

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210	1050648	29846	8756	38601
211	1020803	30094	8507	38601
212	990709	30345	8256	38601
213	960363	30598	8004	38601
214	929766	30853	7749	38601
215	898913	31110	7491	38601
216	867802	31369	7232	38601
217	836433	31631	6971	38601
218	804802	31894	6707	38601
219	772908	32160	6441	38601
220	740748	32428	6173	38601
221	708320	32698	5903	38601
222	675622	32971	5631	38601
223	642651	33246	5356	38601
224	609405	33523	5079	38601
225	575883	33802	4800	38601
226	542081	34084	4518	38601
227	507997	34368	4234	38601
228	473629	34654	3947	38601
229	438975	34943	3659	38601
230	404032	35234	3367	38601
231	368798	35528	3074	38601
232	333271	35824	2778	38601
233	297447	36122	2479	38601
234	261325	36423	2178	38601
235	224901	36727	1875	38601
236	188174	37033	1569	38601
237	151142	37341	1260	38601
238	113800	37653	949	38601
239	76147	37966	635	38601
240	38181	38181	319	38500

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)	4000000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	240
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 38601
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)	10.00 % p.a.

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5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	5264261
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)	4000000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	9264261
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	10.00 %
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 Rohit Meshram will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7709444644.

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

Thanking you,
Yours sincerely

Name: Vaibhav Ahuja

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.