

Unique Reference Number – 77000327519

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 10/09/2026

Letter Generation Date: 23/09/2026

Customer Name: SANOBUR JAHAN MOHAMMED ISMAIL SHAIKH, MOHAMMED FARHAN MOHAMMED ISMAIL SHAIKH

Communication Address:, Room No. 3 Khairunisa Chawl, Golibar 7th Road Mumbai, Santacruz(East), Mumbai City North, MUMBAI SUBURBAN, MAHARASHTRA, IN, 400055

Phone: +91-9619405963

Email ID: Sanober9619@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 246513 - REAL VALUE FINLOAN SERVICES PVT 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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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.	77000327519	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		3500000 (Rs. Thirty-Five 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		27363		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)						8.15 % 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 %	(-)10.75 %	8.15 %p.a	Once in 6 months or as and when required	As and when required	27948
								324
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		20650		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.					8.22 % 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	77000327519 App Number to be linked with 77000327520, App Number
15	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
16	Consumer Loan availed on 08/10/2025 for Rs. 7687 - Balance Tenure proof to be documented
17	Customer verification to be positive
18	Declaration of communication address in case Non OVD document taken for address proof to be documented
19	Legal Heir NOC to be provided(if applicable)
20	LTV to be restricted as per Policy
21	MOE to be executed in favor of ICICI HFC
22	NOI to be executed by the customer
23	OCR Clearance
24	OSV to be documented prior to disbursement
25	RCU Stamp, OSV and Self attestation to be done on all documents
26	Repayment of the loan to be made through HSBC BANK 012521795006- SANOBUR
27	Subject to Authorized ROI Approval of 8.10% to be documented prior to disbursement.
28	Subject to document co-applicant loan EMI are paid by co-applicant only and same to be vetted by TCM prior to disbursement.
29	Subject to document minimum 2 years of overall work experience proof of Applicant before disbursement.
30	Subject to document proof of Personal Loan sanctioned at Rs. 7,00,900/- reflecting in CIBIL of Applicant EMI is not more than Rs. 15,000/- and same to be verified by TCM prior to disbursement.
31	Subject to HFC employee visit other than sourcing employee for office verification of Applicant OR Positive HR Mail Confirmation and same domain check locally to be documented before disbursement.
32	Subject to latest PF to be documented and verified by TCM prior to disbursement.
33	Subject to Loan Closure proof of Consumer Loan sanctioned at Rs. 7,687/- reflecting in CIBIL of Applicant to be documented and same to be verified by TCM prior to disbursement.
34	Subject to Nil Balance Proof of Credit Card with credit limit of Rs. 1,00,000/- and Credit Card with credit limit of Rs. 1,56,000/- reflecting in CIBIL of Applicant to be documented and same to be verified by TCM prior to disbursement.
35	Subject to no negative hunter matches found, same to be checked prior to disbursement.
36	Subject to positive Legal and Technical Verification document to be documented before disbursement.
37	Subject to purchasing property should be registered in the name of Miss. Sanobur Jahan Mohammed Ismail Shaikh (Applicant) only and same to be verified by TCM prior to disbursement.
38	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	3500000	3592	23771	27363
2	3496408	3617	23747	27363

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3	3492791	3641	23722	27363
4	3489150	3666	23698	27363
5	3485484	3691	23673	27363
6	3481794	3716	23648	27363
7	3478078	3741	23622	27363
8	3474337	3766	23597	27363
9	3470570	3792	23571	27363
10	3466778	3818	23546	27363
11	3462960	3844	23520	27363
12	3459117	3870	23494	27363
13	3455247	3896	23467	27363
14	3451351	3923	23441	27363
15	3447428	3949	23414	27363
16	3443479	3976	23387	27363
17	3439503	4003	23360	27363
18	3435500	4030	23333	27363
19	3431470	4058	23306	27363
20	3427412	4085	23278	27363
21	3423327	4113	23251	27363
22	3419214	4141	23223	27363
23	3415073	4169	23195	27363
24	3410904	4197	23166	27363
25	3406707	4226	23138	27363
26	3402481	4254	23109	27363
27	3398227	4283	23080	27363
28	3393943	4312	23051	27363
29	3389631	4342	23022	27363
30	3385289	4371	22992	27363
31	3380918	4401	22963	27363
32	3376517	4431	22933	27363
33	3372086	4461	22903	27363
34	3367625	4491	22872	27363
35	3363134	4522	22842	27363
36	3358612	4552	22811	27363
37	3354060	4583	22780	27363
38	3349476	4614	22749	27363
39	3344862	4646	22718	27363
40	3340216	4677	22686	27363
41	3335539	4709	22654	27363
42	3330830	4741	22622	27363

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
43	3326088	4773	22590	27363
44	3321315	4806	22558	27363
45	3316509	4838	22525	27363
46	3311671	4871	22492	27363
47	3306800	4904	22459	27363
48	3301895	4938	22426	27363
49	3296958	4971	22392	27363
50	3291987	5005	22359	27363
51	3286982	5039	22325	27363
52	3281943	5073	22290	27363
53	3276870	5108	22256	27363
54	3271762	5142	22221	27363
55	3266620	5177	22186	27363
56	3261443	5212	22151	27363
57	3256230	5248	22116	27363
58	3250982	5283	22080	27363
59	3245699	5319	22044	27363
60	3240380	5355	22008	27363
61	3235024	5392	21972	27363
62	3229633	5428	21935	27363
63	3224204	5465	21898	27363
64	3218739	5502	21861	27363
65	3213236	5540	21824	27363
66	3207697	5577	21786	27363
67	3202119	5615	21748	27363
68	3196504	5653	21710	27363
69	3190851	5692	21672	27363
70	3185159	5730	21633	27363
71	3179428	5769	21594	27363
72	3173659	5809	21555	27363
73	3167850	5848	21515	27363
74	3162002	5888	21476	27363
75	3156115	5928	21436	27363
76	3150187	5968	21396	27363
77	3144219	6009	21355	27363
78	3138210	6049	21314	27363
79	3132161	6090	21273	27363
80	3126071	6132	21232	27363
81	3119939	6173	21190	27363
82	3113766	6215	21148	27363

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83	3107550	6258	21106	27363
84	3101293	6300	21063	27363
85	3094993	6343	21021	27363
86	3088650	6386	20978	27363
87	3082264	6429	20934	27363
88	3075835	6473	20891	27363
89	3069362	6517	20847	27363
90	3062845	6561	20802	27363
91	3056283	6606	20758	27363
92	3049678	6651	20713	27363
93	3043027	6696	20668	27363
94	3036331	6741	20622	27363
95	3029590	6787	20576	27363
96	3022803	6833	20530	27363
97	3015970	6880	20484	27363
98	3009090	6926	20437	27363
99	3002164	6973	20390	27363
100	2995191	7021	20343	27363
101	2988170	7068	20295	27363
102	2981102	7116	20247	27363
103	2973985	7165	20199	27363
104	2966821	7213	20150	27363
105	2959607	7262	20101	27363
106	2952345	7312	20052	27363
107	2945033	7361	20002	27363
108	2937672	7411	19952	27363
109	2930261	7462	19902	27363
110	2922799	7512	19851	27363
111	2915287	7563	19800	27363
112	2907724	7615	19749	27363
113	2900109	7666	19697	27363
114	2892442	7719	19645	27363
115	2884724	7771	19593	27363
116	2876953	7824	19540	27363
117	2869129	7877	19487	27363
118	2861252	7930	19433	27363
119	2853322	7984	19379	27363
120	2845338	8038	19325	27363
121	2837300	8093	19270	27363
122	2829207	8148	19216	27363

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123	2821059	8203	19160	27363
124	2812855	8259	19104	27363
125	2804596	8315	19048	27363
126	2796281	8372	18992	27363
127	2787909	8428	18935	27363
128	2779481	8486	18878	27363
129	2770995	8543	18820	27363
130	2762452	8601	18762	27363
131	2753851	8660	18704	27363
132	2745191	8719	18645	27363
133	2736472	8778	18586	27363
134	2727695	8837	18526	27363
135	2718857	8897	18466	27363
136	2709960	8958	18406	27363
137	2701002	9019	18345	27363
138	2691983	9080	18284	27363
139	2682903	9142	18222	27363
140	2673762	9204	18160	27363
141	2664558	9266	18097	27363
142	2655292	9329	18034	27363
143	2645963	9393	17971	27363
144	2636570	9456	17907	27363
145	2627114	9521	17843	27363
146	2617593	9585	17778	27363
147	2608008	9650	17713	27363
148	2598358	9716	17648	27363
149	2588642	9782	17582	27363
150	2578860	9848	17515	27363
151	2569012	9915	17448	27363
152	2559097	9982	17381	27363
153	2549114	10050	17313	27363
154	2539064	10119	17245	27363
155	2528946	10187	17176	27363
156	2518758	10256	17107	27363
157	2508502	10326	17037	27363
158	2498176	10396	16967	27363
159	2487780	10467	16897	27363
160	2477313	10538	16826	27363
161	2466775	10609	16754	27363
162	2456165	10682	16682	27363

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163	2445484	10754	16609	27363
164	2434730	10827	16536	27363
165	2423903	10901	16463	27363
166	2413002	10975	16389	27363
167	2402027	11049	16314	27363
168	2390978	11124	16239	27363
169	2379854	11200	16164	27363
170	2368654	11276	16088	27363
171	2357378	11352	16011	27363
172	2346025	11430	15934	27363
173	2334596	11507	15856	27363
174	2323089	11585	15778	27363
175	2311503	11664	15699	27363
176	2299839	11743	15620	27363
177	2288096	11823	15540	27363
178	2276273	11903	15460	27363
179	2264370	11984	15379	27363
180	2252386	12066	15298	27363
181	2240320	12147	15216	27363
182	2228173	12230	15133	27363
183	2215943	12313	15050	27363
184	2203629	12397	14967	27363
185	2191233	12481	14883	27363
186	2178752	12566	14798	27363
187	2166186	12651	14713	27363
188	2153535	12737	14627	27363
189	2140798	12823	14540	27363
190	2127975	12911	14453	27363
191	2115064	12998	14365	27363
192	2102066	13086	14277	27363
193	2088980	13175	14188	27363
194	2075804	13265	14099	27363
195	2062540	13355	14009	27363
196	2049185	13446	13918	27363
197	2035739	13537	13827	27363
198	2022202	13629	13735	27363
199	2008573	13721	13642	27363
200	1994852	13815	13549	27363
201	1981037	13908	13455	27363
202	1967129	14003	13361	27363

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
203	1953126	14098	13265	27363
204	1939028	14194	13170	27363
205	1924834	14290	13073	27363
206	1910544	14387	12976	27363
207	1896157	14485	12879	27363
208	1881672	14583	12780	27363
209	1867088	14682	12681	27363
210	1852406	14782	12581	27363
211	1837624	14882	12481	27363
212	1822741	14984	12380	27363
213	1807758	15085	12278	27363
214	1792673	15188	12176	27363
215	1777485	15291	12073	27363
216	1762194	15395	11969	27363
217	1746799	15499	11864	27363
218	1731300	15605	11759	27363
219	1715695	15711	11653	27363
220	1699985	15817	11546	27363
221	1684167	15925	11439	27363
222	1668243	16033	11331	27363
223	1652210	16142	11222	27363
224	1636068	16251	11112	27363
225	1619817	16362	11002	27363
226	1603455	16473	10891	27363
227	1586982	16585	10779	27363
228	1570397	16697	10666	27363
229	1553700	16811	10553	27363
230	1536889	16925	10439	27363
231	1519964	17040	10324	27363
232	1502924	17156	10208	27363
233	1485769	17272	10091	27363
234	1468497	17389	9974	27363
235	1451107	17508	9856	27363
236	1433600	17626	9737	27363
237	1415973	17746	9617	27363
238	1398227	17867	9497	27363
239	1380360	17988	9375	27363
240	1362372	18110	9253	27363
241	1344262	18233	9130	27363
242	1326029	18357	9006	27363

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
243	1307672	18482	8882	27363
244	1289190	18607	8756	27363
245	1270583	18734	8630	27363
246	1251849	18861	8503	27363
247	1232988	18989	8375	27363
248	1213999	19118	8246	27363
249	1194881	19248	8116	27363
250	1175634	19378	7985	27363
251	1156255	19510	7853	27363
252	1136745	19643	7721	27363
253	1117102	19776	7587	27363
254	1097326	19910	7453	27363
255	1077416	20046	7318	27363
256	1057370	20182	7182	27363
257	1037189	20319	7045	27363
258	1016870	20457	6907	27363
259	996413	20596	6768	27363
260	975818	20736	6628	27363
261	955082	20876	6487	27363
262	934206	21018	6345	27363
263	913187	21161	6203	27363
264	892026	21305	6059	27363
265	870722	21449	5914	27363
266	849272	21595	5768	27363
267	827677	21742	5622	27363
268	805936	21889	5474	27363
269	784046	22038	5325	27363
270	762008	22188	5176	27363
271	739821	22338	5025	27363
272	717482	22490	4873	27363
273	694992	22643	4721	27363
274	672349	22797	4567	27363
275	649553	22951	4412	27363
276	626601	23107	4256	27363
277	603494	23264	4099	27363
278	580230	23422	3941	27363
279	556807	23581	3782	27363
280	533226	23742	3622	27363
281	509484	23903	3461	27363
282	485582	24065	3298	27363

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
283	461517	24229	3135	27363
284	437288	24393	2970	27363
285	412895	24559	2805	27363
286	388336	24726	2638	27363
287	363611	24893	2470	27363
288	338717	25063	2301	27363
289	313655	25233	2131	27363
290	288422	25404	1959	27363
291	263018	25577	1787	27363
292	237441	25750	1613	27363
293	211691	25925	1438	27363
294	185765	26101	1262	27363
295	159664	26279	1085	27363
296	133386	26457	906	27363
297	106928	26637	727	27363
298	80292	26818	546	27363
299	53474	27000	364	27363
300	26474	26474	180	26654

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)	3500000
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 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 27363
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)	8.15 % 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)	4708338
6	Fee/Charges payable (in Rupees)	22125
A.	Payable to the RE (SI No.8A of the KFS)	22125
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)	3477875
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	8208338
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.22 %
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 Pankaj Pandey will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9834313206.

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

Thanking you,
Yours sincerely

Name: Raksha Shetty

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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