



Dear Ms. SHWETA KESHAV WADKAR,

Congratulations! Your Home Loan by ICICI Home Finance Company for a tenure of 336 months has been sanctioned for a Loan Amount of ₹ 3595000.

All important information regarding the facility and terms and conditions, agreed upon to avail the facility, are mentioned below:

Annexure A- Key Fact Statement Part 1 and Part 2

Annexure B- Computation of APR

Annexure C- Repayment Schedule

Terms and Conditions

Sincerely,

Digitally Signed by Shyamsunder Tailor

Date :2026.08.03 13:25:57

Team ICICI Home Finance



Unique Reference Number – 364010464171

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date : 08/03/2026

Timestamp : 07:47:11

IP Address : 45.117.75.171

Letter Generation Date : 08/03/2026

Customer Name : SHWETA KESHAV WADKAR

Communication Address :
FLAT,NO-A-401 4TH FLOOR,MARVEL, SOHAM BUILDNG PLOT,NO-147 MEERA,

Phone : +91-9326928574

Email ID :SHWETAKWADKAR@GMAIL.COM

Dear Sir / Madam,

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

(Franchisee Code :293663)

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).

Annexure A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	364010464171	Type of Loan		Instant HFC Home Loan			
2	Sanctioned Loan amount (in Rupees)		₹ 35,95,000 (Rs.Thirty Five Lakh Ninety Five Thousand 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)		336 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		EPI (₹)	Commencement of repayment, post sanction			
EMI		336		29,600.00	Refer B under 'Additional Terms and Conditions' under Annexure B Part 2			
6	Interest rate (%) and type (fixed or floating or hybrid) Premium of 1.00%-2.00% applicable in case of non-regular collateral / non-regular profile		9.1 % 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 (Keeping EPI constant)
IHPLR (ICICI Home Prime Lending Rate)		18.9 % p.a.	-9.8 %	9.1% p.a.	Once in 6 months or as and when required	As and when required	30,239.00	377

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	One-time	₹ 17975	NIL	NIL
(ii)	Login Fee	One-time	₹ 1250	NIL	NIL
9	Annual Percentage Rate (APR) (%) (excluding Stamp Duty charges For APR calculation refer Annexure A.2.)	9.1% 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, if applicable				
	1)	Floating Rate Housing Loan			NIL
	2)	Floating rate Non Housing loan where the Borrower(s) is individual and the end use of the loan facility is other than business purpose.			NIL
	3)	Floating rate Non Housing loan where the loan is given to individual Borrower(s) for business purpose and to Non-Individual Borrower(s) for all-purpose.			NIL
	4)	Fixed rate housing loan where loan is pre-closed by the borrower out of their own sources**.			NIL
	5)	Fixed rate housing loan where loan is not pre-closed by the borrower out of their own sources**.			NIL
	6)	Fixed rate non housing loans			NIL

*Charges, wherever applicable, will be applied to the outstanding loan amount and on all amounts tendered by the Borrower(s) toward prepayment of the Facility during the last one year from the date of final prepayment.		
**The expression "own sources" for the purpose means any source other than by borrowing from a bank/ HFC/ NBFC and/or a financial institution. Fixed rate loan is one where the rate is fixed for the entire duration of the loan.		
#All Hybrid (dual) rate (combination of fixed and floating) housing loans will attract the pre-closure norms applicable to fixed/ floating rate depending on whether at the time of pre-closure, the loan is on fixed or floating rate. In case of a Hybrid rate housing loan, the pre-closure norm for floating rate will apply once the loan has been converted into floating rate loan, after the expiry of the fixed interest rate period.		
(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) *	
	(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) Documents retrieval charges-	₹ 500/- (Rupees Five Hundred only)
	(viii) Cheque / Repayment mode swap charges other than PDC to PDC-	₹ 500/- (Rupees Five Hundred only)
	(ix) Charges for amortisation schedule-	₹ 100/- (Rupees One Hundred only)

(x)	Charges for statement of account-	₹ 100/-(Rupees One Hundred only)
(xi)	Charges for prepayment statement-	₹ 500/-(Rupees Five 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 ¹	GRO (Grievance Redressal Officer): 022-66493844 Email: nodal.office@icicihfc.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
NA		NA
Blended rate of interest		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 EMIs.



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.
- 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
- 09.Positive legal & technical verification of the property
- 10.Purchaser(s) of property/Property Owner(s) to be applicant to the loan.
- 11.Notice of Intimation as per government regulations to be provided, if applicable
- 12.Security - Such security as may be specified by ICICI HFC, from time to time at its sole discretion.
- 13.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

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)	35,95,000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	336
a)	No. of instalments for payment of principal, in case of nonequated periodic loans	Not applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMIs in case of monthly instalments) SI No. 5 of the KFS	EMI 29,600.00 336
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)	9.1% 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)	6350708
6	*Fee/Charges payable(in Rupees)	19225
A	Payable to the RE (SI No.8A of the KFS)	19225
B	Payable to third-party routed through RE (SI No.8B of the KFS template)	NIL
7	(a) Disbursed amount (1-6) (in rupees) for APR calculation (excluding stamp duty charges) (b) Stamp duty charges {as per Part 1 (8 (viii))} (c) Net disbursed amount 7 (a-b) (in Rupees)**	35,95,000

8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)**	9945708
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.1% p.a.
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.

*For upfront fees/charges which are deducted from disbursement amount, please refer Annex A, Sr no 8 (Fees/ Charges)

**Fees/Charges wherever paid by customer through cheque/online/any other mode, these fees /charges are not considered for the computation of Sr.No.7C (Net disbursed amount) & Sr.No.8 (Total amount to be paid by the borrower).

ANNEXURE B**PART 1****TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER:****Definitions**

“Pre-EMI Interest” or “PEMI” 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 IHFC, 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. 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, IHFC 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/alterd 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, PEMI, 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.
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, for which the said property was charged to ICICI HFC and/or ICICI Group.
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 IHFC 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 IHFC 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

PART 2

ADDITIONAL TERMS AND CONDITIONS

A. DISBURSAL SCHEDULE

- 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:
- A reference to the term:
 - "construction" includes modification or extension of the Property/ies;
 - "improvement" means any structural, internal, or external improvement to the Property as agreed by the Borrower with the ICICI HFC.
- 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.
- 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.
- 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.comply with terms and conditions governing the Property(ies) and the rules, regulations and bye-laws of the concerned Co-operative Society, Condominium, Limited Company or any other relevant body or authority;
 - 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 IHFC 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 IHFC 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 IHFC 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 IHFC, 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 IHFC 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 IHFC may deem fit and all such incidental costs and expenses shall borne by the Borrower.



D.Assignment

The Borrower hereby provides consent to the IHFC to securitize, sell, assign, discount or transfer all or any part of the IHFC'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.

* 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 Harigovind Tirath Yadav will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9867175117.

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

Thanking you,

Yours sincerely

Name: Harigovind Tirath Yadav

Designation: RELATIONSHIP MANAGER

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.



Customer consent

I/We are interested in availing the Instant home loan facility offered by ICICI Housing Finance Company ("ICICI HFC") and hereby expressly authorize ICICI Bank Limited ("ICICI Bank") to disclose, transfer or part with any of my/our information, (including my/our credit information, bank account statements, Know Your Customer (KYC) data or other such information as may be required by ICICI HFC for processing my loan request) with:

- a. Employees and authorized representatives of ICICI HFC;
- b. Auditors, statutory/regulatory authorities, governmental/administrative authorities having jurisdiction over ICICI Bank or its group entities;
- c. Service providers or such persons with whom ICICI Bank or ICICI HFC contracts or proposes to contract;

For the purposes of:

- a. Allowing ICICI HFC to carry out assessment of my/our loan request basis its internal eligibility and underwriting parameters;
- b. Assisting ICICI HFC comply with the applicable KYC requirements; or
- c. ICICI Bank's compliance with applicable laws or any order (judicial or otherwise), statutory/regulatory requirement

I/We accept the above terms & conditions.

SHWETA KESHAV WADKAR

Customer Signature

To be signed by all Borrower/co-borrower.

Annex C
Repayment Schedule under Equated Periodic Installment for the loan as per Annex B

Installment No.	Outstanding principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Installment (in Rupees)
1	3595000	2338	27262	29600
2	3592662	2356	27244	29600
3	3590306	2374	27226	29600
4	3587932	2392	27208	29600
5	3585540	2410	27190	29600
6	3583130	2428	27172	29600
7	3580702	2447	27154	29600
8	3578255	2465	27135	29600
9	3575790	2484	27116	29600
10	3573306	2503	27098	29600
11	3570804	2522	27079	29600
12	3568282	2541	27059	29600
13	3565741	2560	27040	29600
14	3563181	2580	27021	29600
15	3560601	2599	27001	29600
16	3558002	2619	26982	29600
17	3555383	2639	26962	29600
18	3552745	2659	26942	29600
19	3550086	2679	26921	29600
20	3547407	2699	26901	29600
21	3544708	2720	26881	29600
22	3541989	2740	26860	29600
23	3539248	2761	26839	29600
24	3536487	2782	26818	29600
25	3533705	2803	26797	29600
26	3530902	2824	26776	29600
27	3528078	2846	26755	29600
28	3525232	2867	26733	29600
29	3522365	2889	26711	29600
30	3519476	2911	26689	29600
31	3516565	2933	26667	29600
32	3513632	2955	26645	29600

33	3510677	2978	26623	29600
34	3507699	3000	26600	29600
35	3504699	3023	26577	29600
36	3501676	3046	26554	29600
37	3498630	3069	26531	29600
38	3495561	3092	26508	29600
39	3492468	3116	26485	29600
40	3489352	3139	26461	29600
41	3486213	3163	26437	29600
42	3483050	3187	26413	29600
43	3479863	3211	26389	29600
44	3476651	3236	26365	29600
45	3473416	3260	26340	29600
46	3470155	3285	26315	29600
47	3466870	3310	26290	29600
48	3463560	3335	26265	29600
49	3460225	3360	26240	29600
50	3456865	3386	26215	29600
51	3453479	3411	26189	29600
52	3450068	3437	26163	29600
53	3446631	3463	26137	29600
54	3443167	3490	26111	29600
55	3439678	3516	26084	29600
56	3436162	3543	26058	29600
57	3432619	3570	26031	29600
58	3429049	3597	26004	29600
59	3425453	3624	25976	29600
60	3421829	3651	25949	29600
61	3418177	3679	25921	29600
62	3414498	3707	25893	29600
63	3410791	3735	25865	29600
64	3407056	3763	25837	29600
65	3403292	3792	25808	29600
66	3399500	3821	25780	29600
67	3395679	3850	25751	29600
68	3391830	3879	25721	29600
69	3387951	3908	25692	29600
70	3384042	3938	25662	29600
71	3380104	3968	25632	29600
72	3376137	3998	25602	29600

73	3372139	4028	25572	29600
74	3368110	4059	25542	29600
75	3364051	4090	25511	29600
76	3359962	4121	25480	29600
77	3355841	4152	25448	29600
78	3351689	4183	25417	29600
79	3347506	4215	25385	29600
80	3343291	4247	25353	29600
81	3339044	4279	25321	29600
82	3334765	4312	25289	29600
83	3330453	4344	25256	29600
84	3326109	4377	25223	29600
85	3321731	4411	25190	29600
86	3317321	4444	25156	29600
87	3312877	4478	25123	29600
88	3308399	4512	25089	29600
89	3303888	4546	25054	29600
90	3299342	4580	25020	29600
91	3294761	4615	24985	29600
92	3290146	4650	24950	29600
93	3285496	4685	24915	29600
94	3280811	4721	24879	29600
95	3276090	4757	24844	29600
96	3271334	4793	24808	29600
97	3266541	4829	24771	29600
98	3261712	4866	24735	29600
99	3256846	4903	24698	29600
100	3251943	4940	24661	29600
101	3247004	4977	24623	29600
102	3242027	5015	24585	29600
103	3237012	5053	24547	29600
104	3231959	5091	24509	29600
105	3226867	5130	24470	29600
106	3221737	5169	24432	29600
107	3216569	5208	24392	29600
108	3211361	5248	24353	29600
109	3206113	5287	24313	29600
110	3200826	5327	24273	29600
111	3195498	5368	24233	29600
112	3190131	5408	24192	29600

113	3184722	5450	24151	29600
114	3179273	5491	24109	29600
115	3173782	5532	24068	29600
116	3168249	5574	24026	29600
117	3162675	5617	23984	29600
118	3157058	5659	23941	29600
119	3151399	5702	23898	29600
120	3145697	5745	23855	29600
121	3139951	5789	23811	29600
122	3134162	5833	23767	29600
123	3128329	5877	23723	29600
124	3122452	5922	23679	29600
125	3116530	5967	23634	29600
126	3110564	6012	23588	29600
127	3104552	6057	23543	29600
128	3098494	6103	23497	29600
129	3092391	6150	23451	29600
130	3086241	6196	23404	29600
131	3080045	6243	23357	29600
132	3073802	6291	23310	29600
133	3067511	6338	23262	29600
134	3061173	6386	23214	29600
135	3054786	6435	23165	29600
136	3048351	6484	23117	29600
137	3041868	6533	23067	29600
138	3035335	6582	23018	29600
139	3028752	6632	22968	29600
140	3022120	6683	22918	29600
141	3015438	6733	22867	29600
142	3008704	6784	22816	29600
143	3001920	6836	22765	29600
144	2995084	6888	22713	29600
145	2988197	6940	22660	29600
146	2981257	6992	22608	29600
147	2974264	7045	22555	29600
148	2967219	7099	22501	29600
149	2960120	7153	22448	29600
150	2952967	7207	22393	29600
151	2945760	7262	22339	29600
152	2938499	7317	22284	29600

153	2931182	7372	22228	29600
154	2923810	7428	22172	29600
155	2916382	7484	22116	29600
156	2908897	7541	22059	29600
157	2901356	7598	22002	29600
158	2893758	7656	21944	29600
159	2886102	7714	21886	29600
160	2878388	7773	21828	29600
161	2870615	7831	21769	29600
162	2862783	7891	21709	29600
163	2854893	7951	21650	29600
164	2846942	8011	21589	29600
165	2838931	8072	21529	29600
166	2830859	8133	21467	29600
167	2822726	8195	21406	29600
168	2814531	8257	21344	29600
169	2806275	8319	21281	29600
170	2797955	8382	21218	29600
171	2789573	8446	21154	29600
172	2781127	8510	21090	29600
173	2772617	8575	21026	29600
174	2764042	8640	20961	29600
175	2755402	8705	20895	29600
176	2746697	8771	20829	29600
177	2737926	8838	20763	29600
178	2729088	8905	20696	29600
179	2720183	8972	20628	29600
180	2711211	9040	20560	29600
181	2702171	9109	20491	29600
182	2693062	9178	20422	29600
183	2683884	9248	20353	29600
184	2674637	9318	20283	29600
185	2665319	9388	20212	29600
186	2655931	9460	20141	29600
187	2646471	9531	20069	29600
188	2636940	9604	19997	29600
189	2627336	9676	19924	29600
190	2617660	9750	19851	29600
191	2607910	9824	19777	29600
192	2598087	9898	19702	29600

193	2588188	9973	19627	29600
194	2578215	10049	19551	29600
195	2568166	10125	19475	29600
196	2558041	10202	19398	29600
197	2547839	10279	19321	29600
198	2537560	10357	19243	29600
199	2527203	10436	19165	29600
200	2516767	10515	19085	29600
201	2506253	10595	19006	29600
202	2495658	10675	18925	29600
203	2484983	10756	18844	29600
204	2474227	10837	18763	29600
205	2463390	10920	18681	29600
206	2452470	11002	18598	29600
207	2441468	11086	18514	29600
208	2430382	11170	18430	29600
209	2419212	11255	18346	29600
210	2407957	11340	18260	29600
211	2396617	11426	18174	29600
212	2385191	11513	18088	29600
213	2373679	11600	18000	29600
214	2362079	11688	17912	29600
215	2350391	11777	17824	29600
216	2338614	11866	17734	29600
217	2326749	11956	17645	29600
218	2314793	12046	17554	29600
219	2302746	12138	17462	29600
220	2290608	12230	17370	29600
221	2278379	12323	17278	29600
222	2266056	12416	17184	29600
223	2253640	12510	17090	29600
224	2241130	12605	16995	29600
225	2228525	12701	16900	29600
226	2215824	12797	16803	29600
227	2203027	12894	16706	29600
228	2190133	12992	16609	29600
229	2177141	13090	16510	29600
230	2164051	13190	16411	29600
231	2150861	13290	16311	29600
232	2137571	13390	16210	29600

233	2124181	13492	16108	29600
234	2110689	13594	16006	29600
235	2097095	13697	15903	29600
236	2083397	13801	15799	29600
237	2069596	13906	15694	29600
238	2055690	14011	15589	29600
239	2041679	14118	15483	29600
240	2027561	14225	15376	29600
241	2013337	14333	15268	29600
242	1999004	14441	15159	29600
243	1984563	14551	15050	29600
244	1970012	14661	14939	29600
245	1955351	14772	14828	29600
246	1940579	14884	14716	29600
247	1925695	14997	14603	29600
248	1910698	15111	14489	29600
249	1895587	15225	14375	29600
250	1880361	15341	14259	29600
251	1865020	15457	14143	29600
252	1849563	15574	14026	29600
253	1833989	15693	13908	29600
254	1818296	15812	13789	29600
255	1802485	15931	13669	29600
256	1786553	16052	13548	29600
257	1770501	16174	13426	29600
258	1754327	16297	13304	29600
259	1738030	16420	13180	29600
260	1721610	16545	13056	29600
261	1705065	16670	12930	29600
262	1688395	16797	12804	29600
263	1671598	16924	12676	29600
264	1654674	17052	12548	29600
265	1637622	17182	12419	29600
266	1620440	17312	12288	29600
267	1603128	17443	12157	29600
268	1585685	17576	12025	29600
269	1568109	17709	11891	29600
270	1550400	17843	11757	29600
271	1532557	17978	11622	29600
272	1514579	18115	11486	29600

273	1496464	18252	11348	29600
274	1478212	18391	11210	29600
275	1459821	18530	11070	29600
276	1441291	18671	10930	29600
277	1422621	18812	10788	29600
278	1403809	18955	10646	29600
279	1384854	19099	10502	29600
280	1365755	19243	10357	29600
281	1346512	19389	10211	29600
282	1327123	19536	10064	29600
283	1307587	19684	9916	29600
284	1287902	19834	9767	29600
285	1268068	19984	9616	29600
286	1248084	20136	9465	29600
287	1227949	20288	9312	29600
288	1207660	20442	9158	29600
289	1187218	20597	9003	29600
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291	1145867	20911	8689	29600
292	1124956	21069	8531	29600
293	1103887	21229	8371	29600
294	1082658	21390	8210	29600
295	1061268	21552	8048	29600
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299	974073	22214	7387	29600
300	951859	22382	7218	29600
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304	861307	23069	6532	29600
305	838238	23244	6357	29600
306	814995	23420	6180	29600
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310	720244	24138	5462	29600
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316	572639	25258	4343	29600
317	547382	25449	4151	29600
318	521932	25642	3958	29600
319	496290	25837	3764	29600
320	470453	26033	3568	29600
321	444420	26230	3370	29600
322	418190	26429	3171	29600
323	391761	26629	2971	29600
324	365132	26831	2769	29600
325	338300	27035	2565	29600
326	311266	27240	2360	29600
327	284026	27446	2154	29600
328	256579	27655	1946	29600
329	228925	27864	1736	29600
330	201060	28076	1525	29600
331	172985	28289	1312	29600
332	144696	28503	1097	29600
333	116193	28719	881	29600
334	87474	28937	663	29600
335	58537	29156	444	29600
336	29381	29378	223	29600