

Unique Reference Number – 77000345874

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 30/09/2026

Letter Generation Date: 30/09/2026

Customer Name: AMOL ANDENAPPA GADAVE, VIJAYALAXMI ANDENAPPA GADAVE, Bhagyashri Amol Gadave

Communication Address:, E 302, Panchvati Nest, Survey Number 9 77/9 79, Front of Keshavnagar Bus Stop, RUPEENAGAR MULSHI PUNE, PUNE, PUNE, MAHARASHTRA, IN, 412114

Phone: +91-8149831959

Email ID: Amolgadave321@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 284594 - URBAN MONEY PRIVATE LIMITED)

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

ICICI Home Finance Company Limited

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

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

Toll free number for new customers: 1800 267 4455
Website : www.icicihfc.com
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000345874	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		1744067 (Rs. Seventeen Lakhs Forty-Four Thousand Sixty-Seven 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		14697		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					8.10 % p.a. Floating		
7	Additional Information in case of Floating rate of interest							
	Reference Benchmark		Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)
						B	S	EPI (₹) (Keeping tenure constant)
								No. of EPIs (months) (Keeping EPI constant)
	IHPLR (ICICI Home Prime Lending Rate)		18.9 %	(-)10.80 %	8.10 %p.a	Once in 6 months or as and when required	As and when required	14971
								252
8	Fee/Charges							
		Payable to the RE (A)			Payable to a third party through RE (B)			
		One-time/ Recurring		Amount (in ₹) or Percentage (%) as applicable		One- time/Recurring		Amount (in ₹) or Percentage (%) as applicable
(i)	Processing fees (Non refundable)	One time		0		NIL		NIL
(ii)	Login Fee (Non refundable)	One time		1475		NIL		NIL
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.				8.10 % p.a.			
10	Details of Contingent Charges (in ₹ or %, as applicable)							
(i)	Penal charges, if any, in case of delayed payment (In the event of default/ delay in payment/ repayment of any part of the loan amount on due date)				1.50% per month (p.m.) on the overdue/defaulted amount over and above the applicable Interest Rate (plus applicable taxes or other statutory levies, if any)			
(ii)	Other penal charges, (in the event of breach of other material terms (other than payment default))				ICICI HFC reserves the right to levy and recover the applicable Penal Charges at its discretion, at the rate specified on the outstanding amount plus applicable taxes and other statutory levies, if any			
(iii)	Full prepayment/Foreclosure charges				The foreclosure/prepayment charges on the facility/loan shall be NIL			
(iv)	Part Prepayment Fees				NIL			
(v)	Charges for switching of loans from floating to fixed rate and vice versa				0.50% for housing loan, 1.00% for the non-housing loan + applicable taxes			
(vi)	Any other charges (please specify) *							

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

***subject to applicable taxes**

Part 2 (Other qualitative information)

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

Definitions:

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

I/we acknowledge that

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

The aforesaid sanction of the Facility will be subject to

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

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3	Approved sanction plans shall be submitted by the Borrower/s to the satisfaction of ICICI HFC.
4	Terms and conditions as mentioned in Annexure B.
5	Own Contribution Receipt through Bank Clearance, if applicable
6	This sanction is valid subject to positive and satisfactory verification of all the documents provided by you.
7	As per Section 194-IA of the Income Tax Act, 1961, in case the consideration for transfer of an immovable property is more than ₹5.0 million, the purchaser / buyer of such property is required to deduct income tax at the rate of 1% of the consideration (20% if the seller does not have a PAN) on behalf of the seller / vendor. Thus, you are required to comply with the said provision and undertake all the necessary steps in this regard.
8	Rate conversion is Permitted only if a period of 1 year has elapsed from the date of first disbursement
9	Purchaser(s) of property/Property Owner(s) to be applicant to the loan.
10	Notice of Intimation as per government regulations to be provided, if applicable
11	Security - Such security as may be specified by ICICI HFC, from time to time at its sole discretion.
12	The aforesaid rate of interest would be valid for a period of 30 days from date of this sanction letter, subject to change in IHPLR.
13	Updated KYC to be provided, if applicable
14	1st tranche of disbursement towards closure of BT of Rs 33,90,637 and 2nd tranche of disbursement towards closure of Property Loan of Rs. 61,50,000, PL of Rs. 4,60,154 and PL of Rs. 4,50,000.
15	77000345874 App Number to be linked with 77000345875, App Number
16	All the Borrowers and Co-Borrowers of the Existing Housing Loan Structure (BT Loan) to be on the Proposed Loan Structure.
17	Appropriate ROI Approval to be documented prior to disbursement.
18	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
19	Combined LTV to be as per LAP norms.
20	Combined LTV to be as per Rented LAP norms.
21	Credit Card availed on 15/09/2021 for Rs. 315550 - Closure proof to be documented
22	Credit Card availed on 25/09/2022 for Rs. 255813 - Closure proof to be documented
23	Credit Card availed on 26/09/2019 for Rs. 385191 - Closure proof to be documented
24	Credit Card availed on 31/01/2013 for Rs. 892689 - Closure proof to be documented
25	Customer verification to be positive
26	Declaration of communication address in case Non OVD document taken for address proof to be documented
27	Housing Loan availed on 06/07/2013 for Rs. 1449085 - Closure proof to be documented
28	LAN No. 10326497 and LAN No. 10327070 to be Cross Linked.
29	LAN No. 10326497 and LAN No. 10327070 to be Simultaneously disbursed.
30	Latest EPFO statement or Satisfactory HR email confirmation of Both Applicant and Co-Applicant to be obtained and same to be vet by local credit prior to disbursement.
31	Latest Foreclosure Letter
32	Legal Heir NOC to be provided(If applicable)
33	Loan on Credit Card availed on 20/06/2023 for Rs. 500000 - Closure proof to be documented
34	Loan to be crosslinked for the said application 77000345874, 77000345875, 77000346536, 77000346537
35	MOE to be executed in favor of ICICI HFC
36	Mrs. Vijayalaxmi Andenappa Gadave Legal Heir NOC to be documented prior to Disbursement.
37	NOI to be executed by the customer
38	Personal Loan availed on 16/05/2026 for Rs. 999000 - Closure proof to be documented
39	Personal Loan availed on 19/09/2025 for Rs. 50000 - Closure proof to be documented
40	Personal Loan availed on 20/07/2026 for Rs. 400000 - Closure proof to be documented
41	Personal Loan availed on 24/07/2026 for Rs. 150000 - Closure proof to be documented
42	Personal Loan availed on 25/11/2025 for Rs. 385000 - Closure proof to be documented
43	Personal Loan availed on 30/06/2026 for Rs. 482000 - Closure proof to be documented
44	Repayment of the loan to be made through ICICI BANK LIMITED 338001502134- Bhagyashri or AXIS BANK 924010000092773- AMOL
45	ST to Positive Residence and Office FI to be obtained prior to disbursement.
46	Subject to Positive RCU.

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47	Technical and Legal report to be positive
48	Tenant NOC on rented property which is to be mortgaged with us to be taken.
49	The Collateral Property should be Owned by Both Applicant Mr. Amol Andenappa Gadave and Co-Applicant Mrs. Vijayalaxmi Andenappa Gadave only.
50	The PL of Rs. 4,00,000, PL of Rs. 3,00,000, PL of Rs. 4,82,000, PL of Rs. 2,68,393, PL of Rs. 1,50,000, PL of Rs. 9,99,000, PL of Rs. 385000, PL of Rs. 50000 and Loan on Credit Card of Rs. 500000 to be closed from Top up of LAN ? 10327070.
51	There is a disbursement of Rs. 1,77,660 from VIVI Finance in the Applicants Axis Bank A/c. XXXXXXXXXXXX2773 on 4th Feb, 2026. NOC to be obtained prior to disbursement.
52	There is a disbursement of Rs. 282300 from VIVI Finance in the Applicants Axis Bank A/c. XXXXXXXXXXXX2773 on 8th July, 2026. NOC to be obtained prior to disbursement.
53	Valid Relationship Proof to be obtained prior to disbursement.

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	1744067	2925	11773	14697
2	1741142	2944	11753	14697
3	1738198	2964	11733	14697
4	1735234	2984	11713	14697
5	1732250	3004	11693	14697
6	1729246	3025	11673	14697
7	1726221	3045	11652	14697
8	1723176	3066	11632	14697
9	1720110	3086	11611	14697
10	1717024	3107	11590	14697
11	1713917	3128	11569	14697
12	1710789	3149	11548	14697
13	1707640	3170	11527	14697
14	1704469	3192	11506	14697
15	1701278	3213	11484	14697
16	1698064	3235	11462	14697
17	1694829	3257	11441	14697
18	1691572	3279	11419	14697
19	1688293	3301	11396	14697
20	1684992	3323	11374	14697
21	1681669	3346	11352	14697
22	1678323	3368	11329	14697
23	1674955	3391	11306	14697
24	1671564	3414	11284	14697
25	1668150	3437	11261	14697
26	1664713	3460	11237	14697
27	1661253	3484	11214	14697
28	1657769	3507	11190	14697
29	1654262	3531	11167	14697
30	1650731	3555	11143	14697
31	1647177	3579	11119	14697
32	1643598	3603	11095	14697
33	1639996	3627	11070	14697
34	1636369	3652	11046	14697

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
35	1632717	3676	11021	14697
36	1629041	3701	10997	14697
37	1625340	3726	10972	14697
38	1621614	3751	10946	14697
39	1617863	3776	10921	14697
40	1614086	3802	10896	14697
41	1610284	3828	10870	14697
42	1606457	3853	10844	14697
43	1602603	3879	10818	14697
44	1598724	3906	10792	14697
45	1594818	3932	10766	14697
46	1590886	3959	10739	14697
47	1586928	3985	10712	14697
48	1582943	4012	10685	14697
49	1578931	4039	10658	14697
50	1574891	4066	10631	14697
51	1570825	4094	10604	14697
52	1566731	4122	10576	14697
53	1562609	4149	10548	14697
54	1558460	4177	10520	14697
55	1554283	4206	10492	14697
56	1550077	4234	10464	14697
57	1545843	4263	10435	14697
58	1541580	4291	10406	14697
59	1537289	4320	10377	14697
60	1532969	4349	10348	14697
61	1528619	4379	10319	14697
62	1524241	4408	10289	14697
63	1519832	4438	10259	14697
64	1515394	4468	10229	14697
65	1510926	4498	10199	14697
66	1506428	4529	10169	14697
67	1501899	4559	10138	14697
68	1497340	4590	10108	14697
69	1492750	4621	10077	14697
70	1488129	4652	10045	14697
71	1483477	4684	10014	14697
72	1478793	4715	9982	14697
73	1474078	4747	9951	14697
74	1469331	4779	9918	14697

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
75	1464552	4811	9886	14697
76	1459741	4844	9854	14697
77	1454897	4876	9821	14697
78	1450021	4909	9788	14697
79	1445111	4943	9755	14697
80	1440169	4976	9722	14697
81	1435193	5009	9688	14697
82	1430184	5043	9654	14697
83	1425140	5077	9620	14697
84	1420063	5112	9586	14697
85	1414951	5146	9551	14697
86	1409805	5181	9517	14697
87	1404625	5216	9482	14697
88	1399409	5251	9447	14697
89	1394158	5286	9411	14697
90	1388871	5322	9375	14697
91	1383549	5358	9339	14697
92	1378191	5394	9303	14697
93	1372797	5431	9267	14697
94	1367366	5467	9230	14697
95	1361899	5504	9193	14697
96	1356395	5541	9156	14697
97	1350854	5579	9119	14697
98	1345275	5616	9081	14697
99	1339658	5654	9043	14697
100	1334004	5692	9005	14697
101	1328312	5731	8967	14697
102	1322581	5770	8928	14697
103	1316811	5809	8889	14697
104	1311003	5848	8850	14697
105	1305155	5887	8810	14697
106	1299268	5927	8771	14697
107	1293341	5967	8731	14697
108	1287374	6007	8690	14697
109	1281367	6048	8650	14697
110	1275319	6089	8609	14697
111	1269230	6130	8568	14697
112	1263101	6171	8526	14697
113	1256929	6213	8485	14697
114	1250717	6255	8443	14697

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115	1244462	6297	8401	14697
116	1238165	6339	8358	14697
117	1231826	6382	8315	14697
118	1225444	6425	8272	14697
119	1219018	6469	8229	14697
120	1212550	6512	8185	14697
121	1206037	6556	8141	14697
122	1199481	6601	8097	14697
123	1192881	6645	8052	14697
124	1186236	6690	8008	14697
125	1179546	6735	7962	14697
126	1172811	6781	7917	14697
127	1166030	6826	7871	14697
128	1159204	6872	7825	14697
129	1152332	6919	7779	14697
130	1145413	6965	7732	14697
131	1138447	7012	7685	14697
132	1131435	7060	7638	14697
133	1124375	7107	7590	14697
134	1117268	7155	7542	14697
135	1110112	7204	7494	14697
136	1102908	7252	7445	14697
137	1095656	7301	7396	14697
138	1088355	7351	7347	14697
139	1081004	7400	7297	14697
140	1073604	7450	7247	14697
141	1066154	7500	7197	14697
142	1058653	7551	7146	14697
143	1051102	7602	7095	14697
144	1043500	7653	7044	14697
145	1035847	7705	6992	14697
146	1028142	7757	6940	14697
147	1020385	7809	6888	14697
148	1012575	7862	6835	14697
149	1004713	7915	6782	14697
150	996798	7969	6729	14697
151	988829	8022	6675	14697
152	980807	8077	6621	14697
153	972730	8131	6566	14697
154	964599	8186	6512	14697

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155	956413	8241	6456	14697
156	948172	8297	6401	14697
157	939875	8353	6345	14697
158	931522	8409	6288	14697
159	923113	8466	6232	14697
160	914647	8523	6174	14697
161	906124	8581	6117	14697
162	897543	8639	6059	14697
163	888905	8697	6001	14697
164	880208	8756	5942	14697
165	871452	8815	5883	14697
166	862638	8874	5823	14697
167	853763	8934	5763	14697
168	844829	8994	5703	14697
169	835835	9055	5642	14697
170	826780	9116	5581	14697
171	817664	9178	5520	14697
172	808486	9240	5458	14697
173	799246	9302	5395	14697
174	789944	9365	5333	14697
175	780579	9428	5269	14697
176	771151	9492	5206	14697
177	761659	9556	5142	14697
178	752103	9620	5077	14697
179	742483	9685	5012	14697
180	732798	9751	4947	14697
181	723047	9816	4881	14697
182	713231	9883	4815	14697
183	703348	9949	4748	14697
184	693399	10017	4681	14697
185	683382	10084	4613	14697
186	673298	10152	4545	14697
187	663146	10221	4477	14697
188	652925	10290	4408	14697
189	642635	10359	4338	14697
190	632276	10429	4268	14697
191	621847	10500	4198	14697
192	611347	10570	4127	14697
193	600777	10642	4056	14697
194	590135	10714	3984	14697

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
195	579422	10786	3912	14697
196	568636	10859	3839	14697
197	557777	10932	3765	14697
198	546845	11006	3692	14697
199	535839	11080	3617	14697
200	524759	11155	3543	14697
201	513604	11230	3467	14697
202	502374	11306	3392	14697
203	491068	11382	3315	14697
204	479686	11459	3238	14697
205	468227	11536	3161	14697
206	456690	11614	3083	14697
207	445076	11693	3005	14697
208	433383	11772	2926	14697
209	421612	11851	2846	14697
210	409760	11931	2766	14697
211	397829	12012	2686	14697
212	385818	12093	2605	14697
213	373725	12174	2523	14697
214	361551	12257	2441	14697
215	349294	12339	2358	14697
216	336955	12423	2275	14697
217	324532	12506	2191	14697
218	312026	12591	2107	14697
219	299435	12676	2022	14697
220	286759	12761	1936	14697
221	273998	12848	1850	14697
222	261150	12934	1763	14697
223	248216	13022	1676	14697
224	235194	13109	1588	14697
225	222085	13198	1500	14697
226	208887	13287	1410	14697
227	195600	13377	1321	14697
228	182223	13467	1231	14697
229	168756	13558	1140	14697
230	155199	13649	1048	14697
231	141549	13742	956	14697
232	127808	13834	863	14697
233	113973	13928	770	14697
234	100046	14022	676	14697

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
235	86024	14116	581	14697
236	71908	14212	486	14697
237	57696	14308	390	14697
238	43388	14404	293	14697
239	28984	14501	196	14697
240	14483	14483	98	14581

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)	1744067
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 EMIs in case of monthly instalments) SI No. 5 of the KFS	EMI 14697
c)	No. of instalments for payment of capitalised interest, if any	Not applicable
d)	Commencement of repayment post sanction (SI No. 5 of the KFS)	Refer B under 'Additional Terms and Conditions' under Annexure B Part 2
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS)	Floating
4	Rate of Interest (SI No. 6 of the KFS)	8.10 % p.a.
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	1783209
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)	1744067
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	3527276
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.10 %
10	Schedule of disbursement as per terms and conditions	Refer point 3 of the KFS
11	Due date of payment of instalment and interest	Subject to the date of final Disbursement or the Repayment option opted by the customer, as applicable

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ANNEXURE B

PART 1

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER:

Definitions

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

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

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

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

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

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

Additional Terms and Conditions applicable for Adjustable Interest Rate:

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

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

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PART 2

ADDITIONAL TERMS AND CONDITIONS

A. DISBURSAL SCHEDULE

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

B. Equated Monthly Installments

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

C. Engagement of Recovery Agents

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

D. Assignment

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

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

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

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

The signing of this letter by the Borrower constitutes acceptance and acknowledgement of the terms herein contained. ICICI HFC Official Mohammad Ansari will assist you with all your requirements pertaining to the above facility. You can reach him /her on 8446781857.

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

Thanking you,
Yours sincerely

Name: Saket Hingar

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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