

Unique Reference Number – 77000360297

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 28/09/2026

Letter Generation Date: 28/09/2026

Customer Name: RUSHABH HARISH GOGAD, VANDANA HARISH GOGAD, E SOLUTION , PRIYDARSHNA RUSHABH GOGAD

Communication Address:, PLOT NO 4 VISAWA BUNGLOW, RAMDAS, COLONY TRIMBAK LINK ROAD, H P T College, Nasik, NASHIK, MAHARASHTRA, IN, 422005

Phone: +91-9665331514

Email ID: RUSHABH.GOGAD@GMAIL.COM

Dear Sir / Madam,

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

(Franchisee Code: 164240 - BRANCH-1087)

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.

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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000360297	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		8259000 (Rs. Eighty-Two Lakhs Fifty-Nine 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)		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		70114		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					8.20 % 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 %	(-)10.70 %	8.20 %p.a	Once in 6 months or as and when required	As and when required	71413
								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		48729		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.				8.28 % 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@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	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	77000360297 App Number to be linked with 77000360298, App Number
15	Auto Loan (Personal) availed on 08/06/2022 for Rs. 1250000 - Closure proof to be documented
16	Board Resolution/Authority Letter for the transaction and persons authorised to execute the documents to be provided before disbursement
17	Business Loan - Priority Sector - Agriculture availed on 20/09/2022 for Rs. 250000 - Balance Tenure proof to be documented
18	Business proof of Dr. Priyadarshana to be documented
19	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
20	Credit Card availed on 17/09/2014 for Rs. 284320 - Closure proof to be documented
21	Credit Card availed on 24/07/2023 for Rs. 74868 - Closure proof to be documented
22	Customer verification to be positive
23	Declaration of communication address in case Non OVD document taken for address proof to be documented
24	Education certificate of Dr. Priyadarshana to be documented
25	Latest list of directors and shareholding pattern certified by company secretary/List of latest members
26	Legal Heir NOC to be provided(If applicable)
27	MOE to be executed in favor of ICICI HFC
28	NOI to be executed by the customer
29	OSV to be documented prior to disbursement
30	Repayment of the loan to be made through AXIS BANK 115010100391788- RUSHABH
31	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	8259000	13678	56437	70114
2	8245323	13771	56344	70114
3	8231552	13865	56249	70114
4	8217686	13960	56155	70114
5	8203727	14055	56059	70114
6	8189671	14151	55963	70114
7	8175520	14248	55867	70114
8	8161272	14345	55769	70114
9	8146927	14443	55671	70114
10	8132484	14542	55572	70114
11	8117942	14641	55473	70114
12	8103300	14741	55373	70114

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13	8088559	14842	55272	70114
14	8073717	14944	55171	70114
15	8058773	15046	55069	70114
16	8043727	15149	54966	70114
17	8028579	15252	54862	70114
18	8013327	15356	54758	70114
19	7997970	15461	54653	70114
20	7982509	15567	54548	70114
21	7966942	15673	54441	70114
22	7951269	15780	54334	70114
23	7935489	15888	54226	70114
24	7919601	15997	54118	70114
25	7903604	16106	54008	70114
26	7887498	16216	53898	70114
27	7871282	16327	53788	70114
28	7854955	16438	53676	70114
29	7838516	16551	53564	70114
30	7821966	16664	53451	70114
31	7805302	16778	53337	70114
32	7788524	16892	53222	70114
33	7771631	17008	53107	70114
34	7754624	17124	52990	70114
35	7737500	17241	52873	70114
36	7720258	17359	52756	70114
37	7702900	17478	52637	70114
38	7685422	17597	52518	70114
39	7667825	17717	52397	70114
40	7650108	17838	52276	70114
41	7632270	17960	52154	70114
42	7614310	18083	52032	70114
43	7596227	18206	51908	70114
44	7578020	18331	51784	70114
45	7559689	18456	51658	70114
46	7541233	18582	51532	70114
47	7522651	18709	51405	70114
48	7503942	18837	51277	70114
49	7485105	18966	51149	70114
50	7466139	19095	51019	70114
51	7447043	19226	50889	70114
52	7427818	19357	50757	70114
53	7408460	19490	50625	70114

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
54	7388971	19623	50492	70114
55	7369348	19757	50358	70114
56	7349591	19892	50223	70114
57	7329700	20028	50087	70114
58	7309672	20165	49950	70114
59	7289507	20302	49812	70114
60	7269205	20441	49673	70114
61	7248764	20581	49534	70114
62	7228183	20721	49393	70114
63	7207462	20863	49251	70114
64	7186599	21006	49109	70114
65	7165593	21149	48965	70114
66	7144444	21294	48821	70114
67	7123150	21439	48675	70114
68	7101711	21586	48529	70114
69	7080125	21733	48381	70114
70	7058392	21882	48233	70114
71	7036511	22031	48083	70114
72	7014480	22182	47933	70114
73	6992298	22333	47781	70114
74	6969965	22486	47629	70114
75	6947479	22640	47475	70114
76	6924839	22794	47320	70114
77	6902045	22950	47164	70114
78	6879095	23107	47008	70114
79	6855988	23265	46850	70114
80	6832723	23424	46691	70114
81	6809299	23584	46531	70114
82	6785716	23745	46370	70114
83	6761971	23907	46207	70114
84	6738063	24071	46044	70114
85	6713993	24235	45879	70114
86	6689758	24401	45714	70114
87	6665357	24567	45547	70114
88	6640790	24735	45379	70114
89	6616055	24904	45210	70114
90	6591150	25074	45040	70114
91	6566076	25246	44869	70114
92	6540830	25418	44696	70114
93	6515412	25592	44522	70114

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94	6489820	25767	44348	70114
95	6464053	25943	44172	70114
96	6438110	26120	43994	70114
97	6411989	26299	43816	70114
98	6385691	26478	43636	70114
99	6359212	26659	43455	70114
100	6332553	26842	43273	70114
101	6305711	27025	43090	70114
102	6278686	27210	42905	70114
103	6251477	27396	42719	70114
104	6224081	27583	42532	70114
105	6196498	27771	42343	70114
106	6168727	27961	42153	70114
107	6140766	28152	41962	70114
108	6112614	28344	41770	70114
109	6084270	28538	41576	70114
110	6055731	28733	41381	70114
111	6026998	28930	41185	70114
112	5998069	29127	40987	70114
113	5968942	29326	40788	70114
114	5939615	29527	40588	70114
115	5910089	29728	40386	70114
116	5880360	29932	40183	70114
117	5850429	30136	39978	70114
118	5820293	30342	39772	70114
119	5789951	30549	39565	70114
120	5759401	30758	39356	70114
121	5728643	30968	39146	70114
122	5697675	31180	38935	70114
123	5666495	31393	38722	70114
124	5635102	31607	38507	70114
125	5603495	31823	38291	70114
126	5571671	32041	38074	70114
127	5539630	32260	37855	70114
128	5507370	32480	37634	70114
129	5474890	32702	37412	70114
130	5442188	32926	37189	70114
131	5409262	33151	36964	70114
132	5376111	33377	36737	70114
133	5342734	33605	36509	70114

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134	5309129	33835	36280	70114
135	5275294	34066	36048	70114
136	5241228	34299	35816	70114
137	5206929	34533	35581	70114
138	5172395	34769	35345	70114
139	5137626	35007	35108	70114
140	5102619	35246	34868	70114
141	5067373	35487	34628	70114
142	5031886	35729	34385	70114
143	4996157	35974	34141	70114
144	4960183	36219	33895	70114
145	4923964	36467	33648	70114
146	4887497	36716	33398	70114
147	4850781	36967	33147	70114
148	4813814	37220	32895	70114
149	4776594	37474	32641	70114
150	4739120	37730	32384	70114
151	4701390	37988	32127	70114
152	4663402	38247	31867	70114
153	4625155	38509	31606	70114
154	4586646	38772	31343	70114
155	4547874	39037	31078	70114
156	4508837	39304	30811	70114
157	4469534	39572	30542	70114
158	4429962	39843	30272	70114
159	4390119	40115	30000	70114
160	4350004	40389	29726	70114
161	4309615	40665	29450	70114
162	4268950	40943	29172	70114
163	4228007	41223	28892	70114
164	4186785	41504	28610	70114
165	4145280	41788	28327	70114
166	4103493	42073	28041	70114
167	4061419	42361	27754	70114
168	4019058	42650	27464	70114
169	3976408	42942	27173	70114
170	3933466	43235	26879	70114
171	3890231	43531	26584	70114
172	3846700	43828	26286	70114
173	3802872	44128	25987	70114

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174	3758744	44429	25685	70114
175	3714315	44733	25382	70114
176	3669582	45039	25076	70114
177	3624543	45346	24768	70114
178	3579197	45656	24458	70114
179	3533541	45968	24146	70114
180	3487573	46282	23832	70114
181	3441290	46599	23516	70114
182	3394692	46917	23198	70114
183	3347775	47238	22877	70114
184	3300537	47560	22554	70114
185	3252977	47885	22229	70114
186	3205092	48213	21902	70114
187	3156879	48542	21573	70114
188	3108337	48874	21241	70114
189	3059463	49208	20907	70114
190	3010256	49544	20571	70114
191	2960712	49882	20232	70114
192	2910829	50223	19891	70114
193	2860606	50567	19548	70114
194	2810040	50912	19202	70114
195	2759128	51260	18855	70114
196	2707868	51610	18504	70114
197	2656257	51963	18152	70114
198	2604294	52318	17797	70114
199	2551976	52675	17439	70114
200	2499301	53035	17079	70114
201	2446265	53398	16717	70114
202	2392868	53763	16352	70114
203	2339105	54130	15984	70114
204	2284975	54500	15614	70114
205	2230475	54872	15242	70114
206	2175602	55247	14867	70114
207	2120355	55625	14490	70114
208	2064730	56005	14109	70114
209	2008725	56388	13727	70114
210	1952337	56773	13341	70114
211	1895564	57161	12954	70114
212	1838403	57552	12563	70114
213	1780852	57945	12170	70114

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214	1722907	58341	11774	70114
215	1664566	58739	11375	70114
216	1605827	59141	10974	70114
217	1546686	59545	10570	70114
218	1487141	59952	10163	70114
219	1427189	60362	9753	70114
220	1366827	60774	9340	70114
221	1306053	61189	8925	70114
222	1244864	61607	8507	70114
223	1183257	62028	8086	70114
224	1121228	62452	7662	70114
225	1058776	62879	7235	70114
226	995897	63309	6806	70114
227	932588	63741	6373	70114
228	868847	64177	5938	70114
229	804670	64615	5499	70114
230	740055	65057	5058	70114
231	674998	65502	4613	70114
232	609496	65949	4165	70114
233	543547	66400	3715	70114
234	477147	66853	3261	70114
235	410294	67310	2804	70114
236	342983	67770	2344	70114
237	275213	68233	1881	70114
238	206980	68700	1415	70114
239	138280	69169	945	70114
240	69111	69111	473	69584

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)	8259000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	240
a)	No. of instalments for payment of principal, in case of non - equated periodic loans	Not applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no.of EMI in case of monthly instalments) SI No. 5 of the KFS	EMI 70114
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)	8.20 % 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)	8567950
6	Fee/Charges payable (in Rupees)	50204
A.	Payable to the RE (SI No.8A of the KFS)	50204

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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)	8208796
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	16826950
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.28 %
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 Vishal Ambre will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9175263125.

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

Thanking you,
Yours sincerely

Name: Vilas Chavan

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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