

Unique Reference Number – 77000364095

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 12/10/2026

Letter Generation Date: 13/10/2026

Customer Name: ACHYUT BABANRAO SHINDE, KALYANI ACHYUT SHINDE

Communication Address:, House No 2364 1 Shivanagar, New Narala, Paithan, Aurangabad, AURANGABAD, MAHARASHTRA, IN, 431107

Phone: +91-9730119641

Email ID: achyutbs9@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

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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
CIN:- U65922MH1999PLC120106

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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000364095	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		2700000 (Rs. Twenty-Seven Lakhs only)						
3	Disbursal schedule: (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details		(i)100% if fully constructed property else Stage wise for under-construction property. (ii) Refer clause A under 'Additional terms and conditions' in Annexure B						
4	Loan term (year/months/days)		300 months excluding the period of construction under which Pre-EMI will be applicable as per Annexure B Part 2 Additional terms and conditions clause B.						
5	Instalment details								
	Type of instalments		Number of EPIs (months)		EPI (₹)		Commencement of repayment, post sanction		
	EMI		300		22659		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)					9.00 % p.a. Floating			
7	Additional Information in case of Floating rate of interest								
	Reference Benchmark		Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)	
						B	S	EPI (₹) (Keeping tenure constant)	No. of EPIs (months) (Keeping EPI constant)
	IHPLR (ICICI Home Prime Lending Rate)		18.9 %	(-)9.90 %	9.00 %p.a	Once in 6 months or as and when required	As and when required	23123	327
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		23895		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.					9.12 % 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	77000364095 App Number to be linked with 77000364096, App Number
15	Appropriate ROI Approval of ROI 8.10 pc to be obtained prior to disbursement.
16	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
17	Customer verification to be positive
18	Declaration of communication address in case Non OVD document taken for address proof to be documented
19	Legal Heir NOC to be provided(if applicable)
20	MOE to be executed in favor of ICICI HFC
21	NOI to be executed by the customer
22	OSV to be documented prior to disbursement
23	Repayment of the loan to be made through STATE BANK OF INDIA 00000033198927692- ACHYUT
24	ST to Positive Residence to be obtained prior to disbursement.
25	Subject to Positive RCU.
26	Technical and Legal report to be positive
27	Updated OVD document to be collected for current residence address proof or VKYC to be done prior to disbursement.
28	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	2700000	2409	20250	22659
2	2697591	2427	20232	22659
3	2695164	2445	20214	22659
4	2692719	2464	20196	22659
5	2690255	2482	20177	22659
6	2687773	2501	20159	22659
7	2685272	2519	20140	22659
8	2682753	2538	20121	22659
9	2680214	2557	20102	22659
10	2677657	2577	20083	22659
11	2675080	2596	20064	22659
12	2672485	2615	20044	22659
13	2669869	2635	20025	22659
14	2667234	2655	20005	22659
15	2664580	2675	19985	22659

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
16	2661905	2695	19965	22659
17	2659210	2715	19945	22659
18	2656495	2735	19924	22659
19	2653760	2756	19904	22659
20	2651004	2776	19883	22659
21	2648228	2797	19862	22659
22	2645430	2818	19841	22659
23	2642612	2839	19820	22659
24	2639773	2861	19799	22659
25	2636912	2882	19777	22659
26	2634030	2904	19756	22659
27	2631126	2926	19734	22659
28	2628200	2948	19712	22659
29	2625253	2970	19690	22659
30	2622283	2992	19668	22659
31	2619292	3014	19645	22659
32	2616277	3037	19623	22659
33	2613240	3060	19600	22659
34	2610181	3083	19577	22659
35	2607098	3106	19554	22659
36	2603992	3129	19530	22659
37	2600863	3153	19507	22659
38	2597711	3176	19483	22659
39	2594534	3200	19460	22659
40	2591334	3224	19436	22659
41	2588110	3248	19411	22659
42	2584862	3273	19387	22659
43	2581590	3297	19362	22659
44	2578293	3322	19338	22659
45	2574971	3347	19313	22659
46	2571624	3372	19288	22659
47	2568252	3397	19262	22659
48	2564855	3423	19237	22659
49	2561433	3448	19211	22659
50	2557984	3474	19185	22659
51	2554510	3500	19159	22659
52	2551010	3526	19133	22659
53	2547484	3553	19107	22659
54	2543931	3580	19080	22659
55	2540351	3606	19053	22659
56	2536745	3633	19026	22659

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57	2533111	3661	18999	22659
58	2529451	3688	18971	22659
59	2525763	3716	18944	22659
60	2522047	3744	18916	22659
61	2518303	3772	18888	22659
62	2514532	3800	18859	22659
63	2510732	3829	18831	22659
64	2506903	3857	18802	22659
65	2503046	3886	18773	22659
66	2499160	3915	18744	22659
67	2495244	3945	18715	22659
68	2491300	3974	18685	22659
69	2487325	4004	18655	22659
70	2483321	4034	18625	22659
71	2479287	4064	18595	22659
72	2475223	4095	18565	22659
73	2471128	4126	18534	22659
74	2467003	4156	18503	22659
75	2462846	4188	18472	22659
76	2458658	4219	18440	22659
77	2454439	4251	18409	22659
78	2450189	4283	18377	22659
79	2445906	4315	18345	22659
80	2441591	4347	18312	22659
81	2437244	4380	18280	22659
82	2432865	4413	18247	22659
83	2428452	4446	18214	22659
84	2424006	4479	18181	22659
85	2419528	4513	18147	22659
86	2415015	4546	18113	22659
87	2410469	4580	18079	22659
88	2405888	4615	18045	22659
89	2401273	4649	18010	22659
90	2396624	4684	17975	22659
91	2391940	4719	17940	22659
92	2387220	4755	17905	22659
93	2382465	4791	17869	22659
94	2377675	4826	17833	22659
95	2372848	4863	17797	22659
96	2367986	4899	17760	22659

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97	2363087	4936	17724	22659
98	2358151	4973	17687	22659
99	2353178	5010	17649	22659
100	2348168	5048	17612	22659
101	2343120	5086	17574	22659
102	2338034	5124	17536	22659
103	2332911	5162	17497	22659
104	2327748	5201	17459	22659
105	2322547	5240	17420	22659
106	2317308	5279	17380	22659
107	2312028	5319	17341	22659
108	2306710	5359	17301	22659
109	2301351	5399	17261	22659
110	2295952	5439	17220	22659
111	2290513	5480	17179	22659
112	2285033	5521	17138	22659
113	2279511	5563	17097	22659
114	2273949	5604	17055	22659
115	2268344	5646	17013	22659
116	2262698	5689	16971	22659
117	2257009	5731	16928	22659
118	2251278	5774	16885	22659
119	2245503	5818	16842	22659
120	2239685	5861	16798	22659
121	2233824	5905	16754	22659
122	2227919	5950	16710	22659
123	2221969	5994	16665	22659
124	2215975	6039	16620	22659
125	2209936	6084	16575	22659
126	2203851	6130	16529	22659
127	2197721	6176	16483	22659
128	2191545	6222	16437	22659
129	2185323	6269	16390	22659
130	2179054	6316	16343	22659
131	2172737	6363	16296	22659
132	2166374	6411	16248	22659
133	2159963	6459	16200	22659
134	2153504	6508	16152	22659
135	2146996	6557	16103	22659
136	2140439	6606	16054	22659

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137	2133834	6655	16004	22659
138	2127178	6705	15954	22659
139	2120473	6755	15904	22659
140	2113718	6806	15853	22659
141	2106912	6857	15802	22659
142	2100054	6909	15751	22659
143	2093146	6960	15699	22659
144	2086185	7013	15647	22659
145	2079173	7065	15594	22659
146	2072108	7118	15541	22659
147	2064989	7172	15488	22659
148	2057818	7225	15434	22659
149	2050592	7280	15380	22659
150	2043313	7334	15325	22659
151	2035979	7389	15270	22659
152	2028590	7445	15215	22659
153	2021145	7500	15159	22659
154	2013645	7557	15103	22659
155	2006088	7613	15046	22659
156	1998475	7670	14989	22659
157	1990804	7728	14932	22659
158	1983076	7786	14874	22659
159	1975290	7844	14815	22659
160	1967446	7903	14756	22659
161	1959543	7962	14697	22659
162	1951580	8022	14637	22659
163	1943558	8082	14577	22659
164	1935476	8143	14517	22659
165	1927333	8204	14455	22659
166	1919129	8266	14394	22659
167	1910863	8328	14332	22659
168	1902536	8390	14270	22659
169	1894146	8453	14207	22659
170	1885693	8516	14143	22659
171	1877177	8580	14079	22659
172	1868597	8645	14015	22659
173	1859952	8709	13950	22659
174	1851243	8775	13885	22659
175	1842468	8840	13819	22659
176	1833628	8907	13753	22659

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177	1824721	8974	13686	22659
178	1815747	9041	13619	22659
179	1806706	9109	13551	22659
180	1797598	9177	13482	22659
181	1788421	9246	13414	22659
182	1779175	9315	13344	22659
183	1769859	9385	13274	22659
184	1760474	9455	13204	22659
185	1751019	9526	13133	22659
186	1741493	9598	13062	22659
187	1731895	9670	12990	22659
188	1722225	9742	12917	22659
189	1712483	9815	12844	22659
190	1702667	9889	12770	22659
191	1692778	9963	12696	22659
192	1682815	10038	12622	22659
193	1672777	10113	12546	22659
194	1662664	10189	12470	22659
195	1652475	10265	12394	22659
196	1642210	10342	12317	22659
197	1631867	10420	12239	22659
198	1621447	10498	12161	22659
199	1610949	10577	12083	22659
200	1600372	10656	12003	22659
201	1589716	10736	11923	22659
202	1578980	10817	11843	22659
203	1568163	10898	11762	22659
204	1557265	10980	11680	22659
205	1546286	11062	11598	22659
206	1535224	11145	11515	22659
207	1524079	11228	11431	22659
208	1512851	11313	11347	22659
209	1501538	11397	11262	22659
210	1490141	11483	11177	22659
211	1478658	11569	11090	22659
212	1467089	11656	11004	22659
213	1455433	11743	10916	22659
214	1443690	11831	10828	22659
215	1431858	11920	10739	22659
216	1419938	12009	10650	22659

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217	1407929	12100	10560	22659
218	1395829	12190	10469	22659
219	1383639	12282	10378	22659
220	1371357	12374	10286	22659
221	1358983	12467	10193	22659
222	1346517	12560	10099	22659
223	1333957	12654	10005	22659
224	1321302	12749	9910	22659
225	1308553	12845	9815	22659
226	1295708	12941	9718	22659
227	1282767	13038	9621	22659
228	1269729	13136	9523	22659
229	1256593	13235	9425	22659
230	1243358	13334	9326	22659
231	1230024	13434	9226	22659
232	1216591	13535	9125	22659
233	1203056	13636	9023	22659
234	1189420	13738	8921	22659
235	1175682	13841	8818	22659
236	1161840	13945	8714	22659
237	1147895	14050	8610	22659
238	1133845	14155	8504	22659
239	1119690	14261	8398	22659
240	1105429	14368	8291	22659
241	1091061	14476	8183	22659
242	1076584	14585	8075	22659
243	1062000	14694	7965	22659
244	1047306	14804	7855	22659
245	1032502	14915	7744	22659
246	1017586	15027	7632	22659
247	1002559	15140	7520	22659
248	987420	15253	7406	22659
249	972166	15368	7292	22659
250	956798	15483	7176	22659
251	941315	15599	7060	22659
252	925716	15716	6943	22659
253	910000	15834	6825	22659
254	894166	15953	6707	22659
255	878213	16072	6587	22659
256	862141	16193	6467	22659

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
257	845948	16314	6345	22659
258	829634	16437	6223	22659
259	813197	16560	6099	22659
260	796637	16684	5975	22659
261	779953	16809	5850	22659
262	763143	16935	5724	22659
263	746208	17062	5597	22659
264	729145	17190	5469	22659
265	711955	17319	5340	22659
266	694636	17449	5210	22659
267	677186	17580	5079	22659
268	659606	17712	4948	22659
269	641894	17845	4815	22659
270	624050	17979	4681	22659
271	606071	18113	4546	22659
272	587958	18249	4410	22659
273	569708	18386	4273	22659
274	551322	18524	4135	22659
275	532798	18663	3996	22659
276	514135	18803	3857	22659
277	495332	18944	3715	22659
278	476388	19086	3573	22659
279	457302	19229	3430	22659
280	438073	19373	3286	22659
281	418699	19519	3141	22659
282	399180	19665	2994	22659
283	379515	19813	2847	22659
284	359703	19961	2698	22659
285	339741	20111	2549	22659
286	319630	20262	2398	22659
287	299369	20414	2246	22659
288	278955	20567	2093	22659
289	258388	20721	1938	22659
290	237667	20877	1783	22659
291	216790	21033	1626	22659
292	195757	21191	1469	22659
293	174567	21350	1310	22659
294	153217	21510	1150	22659
295	131707	21671	988	22659
296	110036	21834	826	22659

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
297	88202	21997	662	22659
298	66205	22162	497	22659
299	44042	22329	331	22659
300	21713	21713	163	21876

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)	2700000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	300
a)	No. of instalments for payment of principal, in case of non - equated periodic loans	Not applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no.of EMIs in case of monthly instalments) SI No. 5 of the KFS	EMI 22659
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)	9.00 % 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)	4097055
6	Fee/Charges payable (in Rupees)	25370
A.	Payable to the RE (SI No.8A of the KFS)	25370
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)	2674630
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	6797055
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.12 %
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 Jiwan Raut will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7517430318.

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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