

Unique Reference Number – 77000330830

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 13/08/2026

Letter Generation Date: 27/08/2026

Customer Name: PRATIK BHASKAR KHILARI, SAVITA BHASKAR KHILARI

Communication Address:, Sant Tukaram Nagar,, near Om Star, Bhosari, Bhosarigoan, Pune City East, PUNE, MAHARASHTRA, IN, 411039

Phone: +91-9011722190

Email ID: Khilaripratik35@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 294666 - BASIC ENTERPRISES 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:
ICICI Bank Towers,
Bandra-Kurla Complex
Mumbai 400 051, India.

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

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Website : www.icicihfc.com
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000330830	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		3860000 (Rs. Thirty-Eight Lakhs Sixty 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		34854		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)						9.05 % 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 %	(-)9.85 %	9.05 %p.a	Once in 6 months or as and when required	As and when required	35478
								253
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		22774		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.					9.14 % p.a.		
10	Details of Contingent Charges (in ₹ or %, as applicable)							
(i)	Penal charges, if any, in case of delayed payment (In the event of default/ delay in payment/ repayment of any part of the loan amount on due date)					1.50% per month (p.m.) on the overdue/defaulted amount over and above the applicable Interest Rate (plus applicable taxes or other statutory levies, if any)		
(ii)	Other penal charges, (in the event of breach of other material terms (other than payment default))					ICICI HFC reserves the right to levy and recover the applicable Penal Charges at its discretion, at the rate specified on the outstanding amount plus applicable taxes and other statutory levies, if any		
(iii)	Full prepayment/Foreclosure charges					The foreclosure/prepayment charges on the facility/loan shall be NIL		
(iv)	Part Prepayment Fees					NIL		
(v)	Charges for switching of loans from floating to fixed rate and vice versa					0.50% for housing loan, 1.00% for the non-housing loan + applicable taxes		
(vi)	Any other charges (please specify) *							

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

***subject to applicable taxes**

Part 2 (Other qualitative information)

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

Definitions:

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

I/we acknowledge that

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

The aforesaid sanction of the Facility will be subject to

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

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3	Approved sanction plans shall be submitted by the Borrower/s to the satisfaction of ICICI HFC.
4	Terms and conditions as mentioned in Annexure B.
5	Own Contribution Receipt through Bank Clearance, if applicable
6	This sanction is valid subject to positive and satisfactory verification of all the documents provided by you.
7	As per Section 194-IA of the Income Tax Act, 1961, in case the consideration for transfer of an immovable property is more than ₹5.0 million, the purchaser / buyer of such property is required to deduct income tax at the rate of 1% of the consideration (20% if the seller does not have a PAN) on behalf of the seller / vendor. Thus, you are required to comply with the said provision and undertake all the necessary steps in this regard.
8	Rate conversion is Permitted only if a period of 1 year has elapsed from the date of first disbursement
9	Purchaser(s) of property/Property Owner(s) to be applicant to the loan.
10	Notice of Intimation as per government regulations to be provided, if applicable
11	Security - Such security as may be specified by ICICI HFC, from time to time at its sole discretion.
12	The aforesaid rate of interest would be valid for a period of 30 days from date of this sanction letter, subject to change in IHPLR.
13	Updated KYC to be provided, if applicable
14	2 Wheeler Closure proof to be documented
15	Applicant and Co Applicant current photos to be documented.
16	Approval of ROI of 9.05 to be taken.
17	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
18	Customer verification to be positive
19	Declaration of communication address in case Non OVD document taken for address proof to be documented
20	HFC Employee visit at the place of residence to be done.
21	Legal Heir NOC to be provided (If applicable)
22	MOE to be executed in favor of ICICI HFC
23	NOI to be executed by the customer
24	OSV to be documented prior to disbursement
25	Repayment of the loan to be made through SHRI CHHATRAPATI RAJASHRI SHAHU URBAN COOPERATIVE BANK LIMITED 045002100000327- PRATIK or SHRI CHHATRAPATI RAJASHRI SHAHU URBAN COOPERATIVE BANK LIMITED 045002100000510- PRATIK or BANK OF BARODA 39520100007254- PRATIK
26	TCM visit to be done as PD is credit refer.
27	Technical and Legal report to be positive
28	Two-wheeler Loan availed on 19/10/2025 for Rs. 79000 - Closure proof to be documented

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	3860000	5743	29111	34854
2	3854257	5786	29068	34854
3	3848470	5830	29024	34854
4	3842640	5874	28980	34854
5	3836766	5918	28936	34854
6	3830848	5963	28891	34854
7	3824885	6008	28847	34854
8	3818877	6053	28801	34854
9	3812823	6099	28756	34854
10	3806724	6145	28710	34854
11	3800580	6191	28663	34854
12	3794388	6238	28617	34854
13	3788150	6285	28569	34854
14	3781865	6332	28522	34854

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15	3775533	6380	28474	34854
16	3769153	6428	28426	34854
17	3762724	6477	28378	34854
18	3756247	6526	28329	34854
19	3749722	6575	28280	34854
20	3743147	6624	28230	34854
21	3736523	6674	28180	34854
22	3729848	6725	28130	34854
23	3723123	6775	28079	34854
24	3716348	6827	28028	34854
25	3709521	6878	27976	34854
26	3702643	6930	27925	34854
27	3695714	6982	27872	34854
28	3688731	7035	27820	34854
29	3681697	7088	27767	34854
30	3674609	7141	27713	34854
31	3667467	7195	27659	34854
32	3660272	7249	27605	34854
33	3653023	7304	27550	34854
34	3645719	7359	27495	34854
35	3638359	7415	27440	34854
36	3630945	7471	27384	34854
37	3623474	7527	27328	34854
38	3615947	7584	27271	34854
39	3608363	7641	27214	34854
40	3600722	7699	27156	34854
41	3593024	7757	27098	34854
42	3585267	7815	27039	34854
43	3577452	7874	26980	34854
44	3569578	7933	26921	34854
45	3561645	7993	26861	34854
46	3553651	8054	26801	34854
47	3545598	8114	26740	34854
48	3537484	8175	26679	34854
49	3529308	8237	26617	34854
50	3521071	8299	26555	34854
51	3512772	8362	26493	34854
52	3504410	8425	26430	34854
53	3495985	8488	26366	34854
54	3487497	8552	26302	34854

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55	3478944	8617	26238	34854
56	3470327	8682	26173	34854
57	3461645	8747	26107	34854
58	3452898	8813	26041	34854
59	3444084	8880	25975	34854
60	3435204	8947	25908	34854
61	3426258	9014	25840	34854
62	3417243	9082	25772	34854
63	3408161	9151	25704	34854
64	3399010	9220	25635	34854
65	3389790	9289	25565	34854
66	3380501	9359	25495	34854
67	3371142	9430	25425	34854
68	3361712	9501	25353	34854
69	3352211	9573	25282	34854
70	3342638	9645	25210	34854
71	3332993	9718	25137	34854
72	3323275	9791	25064	34854
73	3313484	9865	24990	34854
74	3303620	9939	24915	34854
75	3293680	10014	24840	34854
76	3283666	10090	24765	34854
77	3273577	10166	24689	34854
78	3263411	10242	24612	34854
79	3253168	10320	24535	34854
80	3242849	10398	24457	34854
81	3232451	10476	24379	34854
82	3221975	10555	24300	34854
83	3211420	10635	24220	34854
84	3200786	10715	24140	34854
85	3190071	10796	24059	34854
86	3179275	10877	23978	34854
87	3168398	10959	23895	34854
88	3157439	11042	23813	34854
89	3146398	11125	23730	34854
90	3135273	11209	23646	34854
91	3124064	11293	23561	34854
92	3112771	11379	23476	34854
93	3101392	11464	23390	34854
94	3089928	11551	23304	34854

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95	3078377	11638	23217	34854
96	3066739	11726	23129	34854
97	3055013	11814	23040	34854
98	3043199	11903	22951	34854
99	3031296	11993	22862	34854
100	3019303	12083	22771	34854
101	3007220	12175	22680	34854
102	2995045	12266	22588	34854
103	2982779	12359	22496	34854
104	2970420	12452	22402	34854
105	2957968	12546	22309	34854
106	2945422	12641	22214	34854
107	2932781	12736	22119	34854
108	2920045	12832	22023	34854
109	2907213	12929	21926	34854
110	2894285	13026	21828	34854
111	2881258	13125	21730	34854
112	2868134	13223	21631	34854
113	2854910	13323	21531	34854
114	2841587	13424	21431	34854
115	2828163	13525	21330	34854
116	2814638	13627	21228	34854
117	2801012	13730	21125	34854
118	2787282	13833	21021	34854
119	2773449	13938	20917	34854
120	2759511	14043	20812	34854
121	2745468	14149	20706	34854
122	2731320	14255	20599	34854
123	2717064	14363	20492	34854
124	2702702	14471	20383	34854
125	2688230	14580	20274	34854
126	2673650	14690	20164	34854
127	2658960	14801	20053	34854
128	2644159	14913	19942	34854
129	2629246	15025	19829	34854
130	2614221	15138	19716	34854
131	2599083	15253	19602	34854
132	2583830	15368	19487	34854
133	2568463	15484	19371	34854
134	2552979	15600	19254	34854

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135	2537379	15718	19137	34854
136	2521661	15836	19018	34854
137	2505824	15956	18899	34854
138	2489869	16076	18778	34854
139	2473792	16197	18657	34854
140	2457595	16320	18535	34854
141	2441275	16443	18412	34854
142	2424832	16567	18288	34854
143	2408266	16692	18163	34854
144	2391574	16818	18037	34854
145	2374757	16944	17910	34854
146	2357812	17072	17782	34854
147	2340740	17201	17654	34854
148	2323539	17331	17524	34854
149	2306208	17461	17393	34854
150	2288747	17593	17261	34854
151	2271154	17726	17129	34854
152	2253428	17859	16995	34854
153	2235569	17994	16860	34854
154	2217575	18130	16725	34854
155	2199445	18267	16588	34854
156	2181179	18404	16450	34854
157	2162774	18543	16311	34854
158	2144231	18683	16172	34854
159	2125548	18824	16031	34854
160	2106724	18966	15889	34854
161	2087759	19109	15746	34854
162	2068650	19253	15602	34854
163	2049397	19398	15456	34854
164	2029999	19544	15310	34854
165	2010454	19692	15163	34854
166	1990763	19840	15014	34854
167	1970922	19990	14865	34854
168	1950932	20141	14714	34854
169	1930792	20293	14562	34854
170	1910499	20446	14409	34854
171	1890053	20600	14255	34854
172	1869453	20755	14099	34854
173	1848698	20912	13943	34854
174	1827786	21069	13785	34854

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175	1806717	21228	13626	34854
176	1785489	21388	13466	34854
177	1764100	21550	13305	34854
178	1742550	21712	13142	34854
179	1720838	21876	12978	34854
180	1698962	22041	12814	34854
181	1676921	22207	12647	34854
182	1654714	22375	12480	34854
183	1632339	22543	12311	34854
184	1609796	22713	12141	34854
185	1587082	22885	11970	34854
186	1564198	23057	11797	34854
187	1541140	23231	11623	34854
188	1517909	23406	11448	34854
189	1494503	23583	11272	34854
190	1470920	23761	11094	34854
191	1447159	23940	10914	34854
192	1423219	24121	10734	34854
193	1399098	24302	10552	34854
194	1374796	24486	10369	34854
195	1350310	24670	10184	34854
196	1325640	24856	9998	34854
197	1300783	25044	9811	34854
198	1275739	25233	9622	34854
199	1250506	25423	9431	34854
200	1225083	25615	9240	34854
201	1199469	25808	9046	34854
202	1173661	26003	8852	34854
203	1147658	26199	8656	34854
204	1121459	26396	8458	34854
205	1095063	26595	8259	34854
206	1068467	26796	8059	34854
207	1041671	26998	7856	34854
208	1014673	27202	7653	34854
209	987472	27407	7448	34854
210	960065	27614	7241	34854
211	932451	27822	7033	34854
212	904630	28032	6823	34854
213	876598	28243	6612	34854
214	848355	28456	6399	34854

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215	819899	28671	6184	34854
216	791228	28887	5968	34854
217	762342	29105	5750	34854
218	733237	29324	5530	34854
219	703913	29545	5309	34854
220	674367	29768	5086	34854
221	644599	29993	4862	34854
222	614607	30219	4636	34854
223	584388	30447	4408	34854
224	553941	30676	4178	34854
225	523265	30908	3947	34854
226	492357	31141	3714	34854
227	461216	31376	3479	34854
228	429841	31612	3242	34854
229	398228	31851	3004	34854
230	366378	32091	2764	34854
231	334287	32333	2522	34854
232	301954	32577	2278	34854
233	269377	32822	2032	34854
234	236555	33070	1785	34854
235	203485	33319	1535	34854
236	170165	33571	1284	34854
237	136594	33824	1031	34854
238	102771	34079	776	34854
239	68692	34336	519	34854
240	34356	34356	260	34616

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)	3860000
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 34854
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)	9.05 % 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)	4504855
6	Fee/Charges payable (in Rupees)	24249
A.	Payable to the RE (SI No.8A of the KFS)	24249
B	Payable to third-party routed through RE (SI No.8B of the KFS template)	NIL

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7	Disbursed amount (1-6) (in rupees) for APR calculation (excluding stamp duty charges)	3835751
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	8364855
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.14 %
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/alterd by ICICI HFC for giving effect to such prepayment/acceleration repayment schedules shall be binding on the borrower/s. In case if any amount is prepaid by the borrower/s, the same shall be adjusted first towards the incidental charges, penal charges, 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 Bharat Warade will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7420803646.

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

Thanking you,
Yours sincerely

Name: Rahul Kag

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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