

ANNEXURE A
PART 1 (Interest rate and fees/charges)
Key Facts Statement

1	Loan proposal/ account No.	77000328395	Type of Loan and Purpose/End use of loan		Non Housing loan and Insurance				
2	Sanctioned Loan amount (in Rupees)		63300 (Rs. Sixty-Three Thousand Three Hundred 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		100% upfront						
4	Loan term (year/months/days)		120 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	120		1020		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2			
6	Interest rate (%) and type (fixed or floating or hybrid)					14.95 % 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 %	(-)3.95 %	14.95 %p.a	Once in 6 months or as and when required	As and when required	1030	123
8	Fee/Charges								
		Payable to the RE (A)			Payable to a third party through RE (B)				
		One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable		One- time/Recurring		Amount (in ₹) or Percentage (%) as applicable		
(i)	Processing fees (Non refundable)	One time	0		NIL		NIL		
(ii)	Login Fee (Non refundable)	One time	0		NIL		NIL		
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.				14.97 % 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				NIL				
(vi)	Any other charges (please specify) *								
	(i)	Cheque /ECS/NACH/Payment Instrument dishonor Charges,			NIL				

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.

 Toll free number for new customers:1800 267 4455
 Website : www.icicifhfc.com
 CIN:- U65922MH1999PLC120106

HF-I-38-VER-13-01072026/KFS

ICICI Home Finance

Unique Reference Number – 77000328395

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 28/09/2026

Letter Generation Date: 28/09/2026

Customer Name: Bhaurao Parasharam Hosurkar, Laxmi Bhaurao Hosurkar

Communication Address: GF/1, 1373 E wing shri ganeshkrupa Apartment, A/p Janavali Taluka Kankavli Dist Sindhudurg, Janavali, SINDHUDURG, SINDHUDURG, MAHARASHTRA, IN, 416602

Phone: +91-9011547874

Email ID: bhaurao hosurkar@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 167554 - KANKAVLI-0872)

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

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000328394	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		960000 (Rs. Nine 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		12606		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)						14.95 % 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 %	(-)3.95 %	14.95 %p.a	Once in 6 months or as and when required	As and when required	12784	265
8	Fee/Charges								
		Payable to the RE (A)				Payable to a third party through RE (B)			
		One-time/ Recurring		Amount (in ₹) or Percentage (%) as applicable		One- time/Recurring		Amount (in ₹) or Percentage (%) as applicable	
(i)	Processing fees (Non refundable)	One time		0		NIL		NIL	
(ii)	Login Fee (Non refundable)	One time		1475		NIL		NIL	
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					14.95 % 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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