

Unique Reference Number – 77000335349

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 31/08/2026

Letter Generation Date: 16/09/2026

Customer Name: SAPANA SANJAY MUDE, NITABAI SANJAY MUDE

Communication Address:, SAWARGAON TELI, TA LONAR, SAWARGAON TELI, BUMRALA, BULDANA, Bhumrala, Buldana, BULDHANA, MAHARASHTRA, IN, 443202

Phone: +91-8459976460

Email ID: mudesapna35@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 364907 - DEVIDAS RUSTUMRAO WAYAL)

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.	77000335349	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		1700000 (Rs. Seventeen 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)		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		16406		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					10.00 % 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 %	(-)8.90 %	10.00 %p.a	Once in 6 months or as and when required	As and when required	16688
								254
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.				10.00 % 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 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	77000335349 App Number to be linked with 77000335350, App Number
15	Applicant to be Sole Collateral Owner
16	Applicants all active Credits Cards Consolidated Outstanding should be Nil and Proof to be documented b/d
17	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
18	Commercial Vehicle Loan availed on 23/06/2026 for Rs.690000 - Loan Sanction Letter or SOA or Last Repayment Banking to be Documented b/d to confirm that concerned Loan Obligation is not related to Applicant or Co-applicant
19	Construction cost estimate to be documented
20	Customer verification to be positive
21	Declaration of communication address in case Non OVD document taken for address proof to be documented
22	Disbursement to be done under construction linked plan
23	Disbursement towards construction to start only after completion of plinth level.
24	Latest EPFO statement to be obtain from Applicant or Valid HR Mail Confirmation to be taken or Applicants Official Email ID Confirmation with Domain Validation – Condition fulfillment to be ensured by Local Credit
25	Legal Heir NOC to be provided(If applicable)
26	MOE to be executed in favor of ICICI HFC
27	NOI to be executed by the customer
28	OSV to be documented prior to disbursement
29	Repayment of the loan to be made through HDFC BANK 50100494308029- SAPANA
30	Self-construction declaration on land loan to be taken as per prescribed format
31	Technical and Legal report to be positive
32	Two-wheeler Loan availed on 21/04/2022 for Rs. 76000 - Balance Tenure 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	1700000	2239	14167	16406
2	1697761	2258	14149	16406
3	1695503	2277	14130	16406
4	1693226	2296	14111	16406
5	1690930	2315	14092	16406
6	1688615	2334	14072	16406
7	1686281	2354	14053	16406
8	1683927	2373	14033	16406
9	1681554	2393	14013	16406
10	1679161	2413	13994	16406

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11	1676748	2433	13973	16406
12	1674315	2453	13953	16406
13	1671862	2474	13933	16406
14	1669388	2494	13912	16406
15	1666893	2515	13891	16406
16	1664378	2536	13870	16406
17	1661842	2557	13849	16406
18	1659285	2579	13828	16406
19	1656706	2600	13806	16406
20	1654106	2622	13785	16406
21	1651484	2644	13763	16406
22	1648840	2666	13741	16406
23	1646175	2688	13719	16406
24	1643487	2710	13696	16406
25	1640777	2733	13674	16406
26	1638044	2756	13651	16406
27	1635288	2779	13628	16406
28	1632509	2802	13605	16406
29	1629708	2825	13581	16406
30	1626883	2849	13558	16406
31	1624034	2872	13534	16406
32	1621162	2896	13510	16406
33	1618265	2920	13486	16406
34	1615345	2945	13462	16406
35	1612400	2969	13437	16406
36	1609431	2994	13412	16406
37	1606437	3019	13387	16406
38	1603418	3044	13362	16406
39	1600373	3070	13337	16406
40	1597304	3095	13311	16406
41	1594209	3121	13286	16406
42	1591088	3147	13260	16406
43	1587941	3173	13233	16406
44	1584768	3200	13207	16406
45	1581568	3226	13180	16406
46	1578342	3253	13153	16406
47	1575089	3280	13126	16406
48	1571808	3308	13099	16406
49	1568501	3335	13071	16406
50	1565166	3363	13044	16406

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51	1561803	3391	13016	16406
52	1558412	3419	12987	16406
53	1554992	3448	12959	16406
54	1551545	3476	12930	16406
55	1548068	3505	12901	16406
56	1544563	3535	12872	16406
57	1541028	3564	12842	16406
58	1537464	3594	12813	16406
59	1533870	3624	12783	16406
60	1530247	3654	12753	16406
61	1526593	3684	12722	16406
62	1522908	3715	12691	16406
63	1519193	3746	12660	16406
64	1515447	3777	12629	16406
65	1511670	3809	12598	16406
66	1507861	3840	12566	16406
67	1504021	3873	12534	16406
68	1500148	3905	12502	16406
69	1496243	3937	12469	16406
70	1492306	3970	12436	16406
71	1488336	4003	12403	16406
72	1484333	4037	12370	16406
73	1480296	4070	12336	16406
74	1476226	4104	12302	16406
75	1472122	4138	12268	16406
76	1467983	4173	12234	16406
77	1463811	4208	12199	16406
78	1459603	4243	12164	16406
79	1455360	4278	12128	16406
80	1451082	4314	12093	16406
81	1446769	4350	12057	16406
82	1442419	4386	12021	16406
83	1438033	4422	11984	16406
84	1433611	4459	11947	16406
85	1429152	4496	11910	16406
86	1424655	4534	11873	16406
87	1420121	4572	11835	16406
88	1415550	4610	11797	16406
89	1410940	4648	11758	16406
90	1406292	4687	11720	16406

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91	1401605	4726	11681	16406
92	1396879	4765	11641	16406
93	1392114	4805	11601	16406
94	1387309	4845	11561	16406
95	1382464	4885	11521	16406
96	1377578	4926	11480	16406
97	1372652	4967	11439	16406
98	1367685	5009	11398	16406
99	1362676	5050	11356	16406
100	1357626	5092	11314	16406
101	1352533	5135	11272	16406
102	1347398	5178	11229	16406
103	1342221	5221	11186	16406
104	1337000	5264	11142	16406
105	1331735	5308	11098	16406
106	1326427	5352	11054	16406
107	1321075	5397	11009	16406
108	1315678	5442	10964	16406
109	1310236	5487	10919	16406
110	1304748	5533	10873	16406
111	1299215	5579	10827	16406
112	1293636	5626	10781	16406
113	1288010	5673	10734	16406
114	1282338	5720	10687	16406
115	1276618	5768	10639	16406
116	1270850	5816	10591	16406
117	1265035	5864	10542	16406
118	1259171	5913	10494	16406
119	1253258	5962	10444	16406
120	1247296	6012	10395	16406
121	1241284	6062	10345	16406
122	1235222	6112	10294	16406
123	1229109	6163	10243	16406
124	1222946	6215	10192	16406
125	1216731	6267	10140	16406
126	1210465	6319	10088	16406
127	1204146	6371	10035	16406
128	1197774	6425	9982	16406
129	1191350	6478	9928	16406
130	1184872	6532	9874	16406

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131	1178340	6587	9820	16406
132	1171753	6641	9765	16406
133	1165112	6697	9710	16406
134	1158415	6753	9654	16406
135	1151662	6809	9598	16406
136	1144854	6866	9541	16406
137	1137988	6923	9484	16406
138	1131065	6980	9426	16406
139	1124085	7039	9368	16406
140	1117046	7097	9309	16406
141	1109949	7156	9250	16406
142	1102793	7216	9190	16406
143	1095576	7276	9130	16406
144	1088300	7337	9070	16406
145	1080963	7398	9009	16406
146	1073565	7460	8947	16406
147	1066106	7522	8885	16406
148	1058584	7584	8822	16406
149	1051000	7648	8759	16406
150	1043352	7711	8695	16406
151	1035641	7776	8631	16406
152	1027865	7840	8566	16406
153	1020024	7906	8501	16406
154	1012119	7972	8435	16406
155	1004147	8038	8368	16406
156	996109	8105	8301	16406
157	988004	8173	8234	16406
158	979831	8241	8166	16406
159	971590	8309	8097	16406
160	963281	8379	8028	16406
161	954902	8448	7958	16406
162	946454	8519	7888	16406
163	937935	8590	7817	16406
164	929345	8661	7745	16406
165	920684	8734	7673	16406
166	911950	8806	7600	16406
167	903144	8880	7527	16406
168	894264	8954	7453	16406
169	885310	9028	7378	16406
170	876282	9104	7303	16406

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171	867178	9180	7227	16406
172	857998	9256	7150	16406
173	848742	9333	7073	16406
174	839409	9411	6996	16406
175	829998	9489	6917	16406
176	820509	9568	6838	16406
177	810940	9648	6758	16406
178	801292	9729	6678	16406
179	791564	9810	6597	16406
180	781754	9891	6515	16406
181	771863	9974	6433	16406
182	761889	10057	6350	16406
183	751832	10141	6266	16406
184	741691	10225	6181	16406
185	731466	10310	6096	16406
186	721156	10396	6010	16406
187	710759	10483	5923	16406
188	700276	10570	5836	16406
189	689706	10658	5748	16406
190	679047	10747	5659	16406
191	668300	10837	5570	16406
192	657463	10927	5479	16406
193	646536	11018	5388	16406
194	635518	11110	5296	16406
195	624408	11203	5204	16406
196	613205	11296	5111	16406
197	601909	11390	5016	16406
198	590519	11485	4921	16406
199	579034	11581	4826	16406
200	567454	11677	4729	16406
201	555776	11775	4632	16406
202	544002	11873	4534	16406
203	532129	11972	4435	16406
204	520158	12071	4335	16406
205	508086	12172	4235	16406
206	495914	12273	4133	16406
207	483641	12376	4031	16406
208	471265	12479	3928	16406
209	458786	12583	3824	16406
210	446204	12688	3719	16406

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211	433516	12793	3613	16406
212	420723	12900	3507	16406
213	407823	13007	3399	16406
214	394815	13116	3291	16406
215	381699	13225	3181	16406
216	368474	13335	3071	16406
217	355139	13447	2960	16406
218	341692	13559	2848	16406
219	328134	13672	2735	16406
220	314462	13785	2621	16406
221	300677	13900	2506	16406
222	286776	14016	2390	16406
223	272760	14133	2273	16406
224	258627	14251	2156	16406
225	244376	14370	2037	16406
226	230007	14489	1917	16406
227	215518	14610	1796	16406
228	200908	14732	1675	16406
229	186176	14855	1552	16406
230	171321	14978	1428	16406
231	156343	15103	1303	16406
232	141240	15229	1177	16406
233	126011	15356	1051	16406
234	110655	15484	923	16406
235	95171	15613	794	16406
236	79558	15743	663	16406
237	63815	15874	532	16406
238	47941	16006	400	16406
239	31934	16140	267	16406
240	15794	15794	132	15926

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)	1700000
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 16406
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)	10.00 % p.a.
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate	2237078

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	prevailing on sanction date (in Rupees)	
6	Fee/Charges payable (in Rupees)	0
A.	Payable to the RE (SI No.8A of the KFS)	0
B	Payable to third-party routed through RE (SI No.8B of the KFS template)	NIL
7	Disbursed amount (1-6) (in rupees) for APR calculation (excluding stamp duty charges)	1700000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	3937078
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	10.00 %
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 Amol Mosambe will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9511770073.

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

Thanking you,
Yours sincerely

Name: Mayur Ghadigaonkar

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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