

Unique Reference Number – 77000340089

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 18/09/2026

Letter Generation Date: 18/09/2026

Customer Name: AKSHAY VRAJESHKUMAR SHAH, RAJSHREE VRAJESHKUMAR SHAH, RIDDHI AKSHAY SHAH

Communication Address:, G Wing 10th Floor flat No 1006, Eisha Pearl Society, Kondhwa KH, Pune City East, PUNE, MAHARASHTRA, IN, 411048

Phone: +91-9860259292

Email ID: akkishah1989@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

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.icicihfc.com
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000340089	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		2800000 (Rs. Twenty-Eight 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		25283		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	25736	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		24780		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.					9.18 % 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	Applicant correct photo on app form to be uploaded to resolve RCU Query prior to disbursement.
15	All partners to be taken on loan structure
16	App mother and other Partner in his Business should also be added on deal Structure
17	Clear Shop act and URC to be uploaded to resolve RCU query prior to disbursement
18	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
19	Customer verification to be positive
20	Declaration of communication address in case Non OVD document taken for address proof to be documented
21	Enach To Be Documented Prior To Disbursement.
22	Final sanction is subject to collateral comfort.
23	Income Ownership Norms to be complied with
24	Legal Heir NOC to be provided(If applicable)
25	LTV To be restricted as per policy norms
26	MOE to be executed in favor of ICICI HFC
27	NOC from app brother in relation to relinquish his right over app Business should be documented
28	NOI to be executed by the customer
29	OCR Clearance
30	OSV to be documented prior to disbursement
31	Partnership firm to be added on deal Structure
32	Positive visit at main Business Premises of app to be done by CM or TCM and Same to be documented prior to disbursement
33	Positive visit at main Residence of app to be done by IHFC employee and same to be documented prior to disbursement.
34	Proof of EMI paid by app brother regarding other and HL reflecting in app CIBIL to be documented prior to disbursement
35	RCU to be Positive
36	Reconstitution Deed indicating app and his mother as partners and 100 Pcs Shareholding is contributed between app and his mother to be documented prior to disbursement
37	Repayment of the loan to be made through UNION BANK OF INDIA 321802010121177- AKSHAY
38	Repayment to be taken from Union Bank of India Bearing account Number-321802010121177
39	Resi And Office Fi To Be Positive
40	Roi Approval of 9.05 pcs or lower needs to be taken prior to disbursement
41	Subject To Legal And Technical Clearance
42	Technical and Legal report to be positive

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2800000	4166	21117	25283

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2	2795834	4198	21086	25283
3	2791636	4229	21054	25283
4	2787407	4261	21022	25283
5	2783145	4293	20990	25283
6	2778852	4326	20958	25283
7	2774526	4358	20925	25283
8	2770167	4391	20892	25283
9	2765776	4424	20859	25283
10	2761352	4458	20826	25283
11	2756894	4491	20792	25283
12	2752402	4525	20758	25283
13	2747877	4559	20724	25283
14	2743318	4594	20690	25283
15	2738724	4628	20655	25283
16	2734095	4663	20620	25283
17	2729432	4699	20585	25283
18	2724734	4734	20550	25283
19	2720000	4770	20514	25283
20	2715230	4806	20478	25283
21	2710424	4842	20442	25283
22	2705582	4878	20405	25283
23	2700704	4915	20368	25283
24	2695789	4952	20331	25283
25	2690837	4990	20294	25283
26	2685847	5027	20256	25283
27	2680820	5065	20218	25283
28	2675755	5103	20180	25283
29	2670651	5142	20142	25283
30	2665509	5181	20103	25283
31	2660329	5220	20064	25283
32	2655109	5259	20024	25283
33	2649850	5299	19985	25283
34	2644551	5339	19945	25283
35	2639213	5379	19905	25283
36	2633834	5420	19864	25283
37	2628414	5460	19823	25283
38	2622954	5502	19782	25283
39	2617452	5543	19740	25283
40	2611909	5585	19699	25283
41	2606324	5627	19657	25283

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42	2600697	5669	19614	25283
43	2595028	5712	19571	25283
44	2589316	5755	19528	25283
45	2583561	5799	19485	25283
46	2577762	5842	19441	25283
47	2571920	5886	19397	25283
48	2566033	5931	19353	25283
49	2560102	5976	19308	25283
50	2554127	6021	19263	25283
51	2548106	6066	19217	25283
52	2542040	6112	19172	25283
53	2535928	6158	19126	25283
54	2529770	6204	19079	25283
55	2523566	6251	19032	25283
56	2517315	6298	18985	25283
57	2511017	6346	18938	25283
58	2504671	6394	18890	25283
59	2498277	6442	18842	25283
60	2491836	6490	18793	25283
61	2485345	6539	18744	25283
62	2478806	6589	18695	25283
63	2472217	6638	18645	25283
64	2465579	6688	18595	25283
65	2458890	6739	18545	25283
66	2452151	6790	18494	25283
67	2445362	6841	18443	25283
68	2438521	6892	18391	25283
69	2431628	6944	18339	25283
70	2424684	6997	18287	25283
71	2417687	7050	18234	25283
72	2410637	7103	18181	25283
73	2403535	7156	18127	25283
74	2396378	7210	18073	25283
75	2389168	7265	18019	25283
76	2381903	7319	17964	25283
77	2374584	7375	17909	25283
78	2367209	7430	17853	25283
79	2359779	7486	17797	25283
80	2352293	7543	17741	25283
81	2344750	7600	17684	25283

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82	2337150	7657	17627	25283
83	2329493	7715	17569	25283
84	2321778	7773	17511	25283
85	2314005	7832	17452	25283
86	2306174	7891	17393	25283
87	2298283	7950	17333	25283
88	2290333	8010	17273	25283
89	2282323	8070	17213	25283
90	2274253	8131	17152	25283
91	2266121	8193	17091	25283
92	2257929	8254	17029	25283
93	2249674	8317	16967	25283
94	2241357	8379	16904	25283
95	2232978	8443	16841	25283
96	2224535	8506	16777	25283
97	2216029	8570	16713	25283
98	2207459	8635	16648	25283
99	2198824	8700	16583	25283
100	2190123	8766	16518	25283
101	2181358	8832	16452	25283
102	2172526	8899	16385	25283
103	2163627	8966	16318	25283
104	2154661	9033	16250	25283
105	2145628	9101	16182	25283
106	2136527	9170	16113	25283
107	2127357	9239	16044	25283
108	2118118	9309	15975	25283
109	2108809	9379	15904	25283
110	2099430	9450	15834	25283
111	2089980	9521	15762	25283
112	2080459	9593	15691	25283
113	2070866	9665	15618	25283
114	2061201	9738	15545	25283
115	2051463	9812	15472	25283
116	2041651	9886	15398	25283
117	2031765	9960	15323	25283
118	2021805	10035	15248	25283
119	2011770	10111	15173	25283
120	2001659	10187	15096	25283
121	1991472	10264	15020	25283

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122	1981208	10341	14942	25283
123	1970867	10419	14864	25283
124	1960447	10498	14786	25283
125	1949949	10577	14706	25283
126	1939372	10657	14627	25283
127	1928715	10737	14546	25283
128	1917978	10818	14465	25283
129	1907160	10900	14384	25283
130	1896260	10982	14301	25283
131	1885278	11065	14219	25283
132	1874213	11148	14135	25283
133	1863065	11232	14051	25283
134	1851832	11317	13966	25283
135	1840515	11402	13881	25283
136	1829113	11488	13795	25283
137	1817624	11575	13708	25283
138	1806049	11662	13621	25283
139	1794387	11750	13533	25283
140	1782637	11839	13445	25283
141	1770798	11928	13355	25283
142	1758869	12018	13265	25283
143	1746851	12109	13175	25283
144	1734742	12200	13083	25283
145	1722542	12292	12991	25283
146	1710250	12385	12899	25283
147	1697865	12478	12805	25283
148	1685387	12572	12711	25283
149	1672815	12667	12616	25283
150	1660147	12763	12521	25283
151	1647385	12859	12425	25283
152	1634526	12956	12328	25283
153	1621570	13054	12230	25283
154	1608516	13152	12131	25283
155	1595364	13251	12032	25283
156	1582113	13351	11932	25283
157	1568761	13452	11832	25283
158	1555310	13553	11730	25283
159	1541756	13656	11628	25283
160	1528101	13759	11525	25283
161	1514342	13862	11421	25283

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162	1500480	13967	11317	25283
163	1486513	14072	11211	25283
164	1472441	14178	11105	25283
165	1458262	14285	10998	25283
166	1443977	14393	10890	25283
167	1429584	14502	10782	25283
168	1415082	14611	10673	25283
169	1400471	14721	10562	25283
170	1385750	14832	10451	25283
171	1370918	14944	10340	25283
172	1355974	15057	10227	25283
173	1340918	15170	10113	25283
174	1325747	15285	9999	25283
175	1310463	15400	9884	25283
176	1295063	15516	9767	25283
177	1279547	15633	9650	25283
178	1263914	15751	9533	25283
179	1248163	15870	9414	25283
180	1232293	15989	9294	25283
181	1216303	16110	9173	25283
182	1200193	16232	9052	25283
183	1183962	16354	8930	25283
184	1167608	16477	8806	25283
185	1151130	16602	8682	25283
186	1134529	16727	8557	25283
187	1117802	16853	8431	25283
188	1100949	16980	8303	25283
189	1083969	17108	8175	25283
190	1066861	17237	8046	25283
191	1049624	17367	7916	25283
192	1032257	17498	7785	25283
193	1014759	17630	7653	25283
194	997129	17763	7521	25283
195	979366	17897	7387	25283
196	961469	18032	7252	25283
197	943437	18168	7116	25283
198	925269	18305	6979	25283
199	906964	18443	6841	25283
200	888521	18582	6701	25283
201	869939	18722	6561	25283

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202	851217	18863	6420	25283
203	832354	19006	6278	25283
204	813348	19149	6134	25283
205	794199	19293	5990	25283
206	774905	19439	5845	25283
207	755467	19586	5698	25283
208	735881	19733	5550	25283
209	716148	19882	5401	25283
210	696266	20032	5251	25283
211	676234	20183	5100	25283
212	656051	20335	4948	25283
213	635715	20489	4795	25283
214	615227	20643	4640	25283
215	594584	20799	4485	25283
216	573785	20956	4328	25283
217	552829	21114	4170	25283
218	531715	21273	4011	25283
219	510442	21433	3850	25283
220	489009	21595	3688	25283
221	467414	21758	3526	25283
222	445656	21922	3361	25283
223	423734	22087	3196	25283
224	401647	22254	3030	25283
225	379393	22422	2862	25283
226	356971	22591	2693	25283
227	334380	22761	2522	25283
228	311619	22933	2351	25283
229	288686	23106	2178	25283
230	265580	23280	2003	25283
231	242300	23456	1828	25283
232	218844	23633	1651	25283
233	195212	23811	1473	25283
234	171401	23990	1293	25283
235	147411	24171	1112	25283
236	123239	24354	930	25283
237	98886	24537	746	25283
238	74349	24722	561	25283
239	49626	24909	375	25283
240	24718	24718	187	24905

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)	2800000
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

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CIN:- U65922MH1999PLC120106
HF-38-VER-14-01072026/KFS

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 25283
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)	3267660
6	Fee/Charges payable (in Rupees)	26255
A.	Payable to the RE (SI No.8A of the KFS)	26255
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)	2773745
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	6067660
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.18 %
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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HF-38-VER-14-01072026/KFS

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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HF-38-VER-14-01072026/KFS

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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HF-38-VER-14-01072026/KFS

* 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 Ishaq Mulani will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9225228223.

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

Thanking you,
Yours sincerely

Name: Somil Daga

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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