

Unique Reference Number – 77000340475

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 21/08/2026

Letter Generation Date: 22/08/2026

Customer Name: NITIN BALU HALKUNDE, BALU PANDURANG HALKUNDE

Communication Address:, Kharjul Mala Juna Chehdi Road, Nashik Road Nashik, Nashik Road, Nasik, NASHIK, MAHARASHTRA, IN, 422101

Phone: +91-8830687620

Email ID: nitinhalkunde62@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 284594 - URBAN MONEY PRIVATE LIMITED)

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

ICICI Home Finance Company Limited

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Bandra-Kurla Complex
Mumbai 400 051, India.

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

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

HF-38-VER-14-01072026/KFS

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000340475	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property					
2	Sanctioned Loan amount (in Rupees)		3000000 (Rs. Thirty 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		34085		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2			
6	Interest rate (%) and type (fixed or floating or hybrid)					12.50 % 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 %	(-)6.40 %	12.50 %p.a		Once in 6 months or as and when required	As and when required	34615	259
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.					12.50 % 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	77000340475 App Number to be linked with 77000340476, App Number
15	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
16	Customer verification to be positive
17	Declaration of communication address in case Non OVD document taken for address proof to be documented
18	Job stability proof to be documented
19	Legal Heir NOC to be provided(If applicable)
20	MOE to be executed in favor of ICICI HFC
21	OSV to be documented prior to disbursement
22	Repayment of the loan to be made through BANK OF BARODA 04758100004009- NITIN
23	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	3000000	2835	31250	34085
2	2997165	2865	31221	34085
3	2994300	2894	31191	34085
4	2991406	2925	31161	34085
5	2988482	2955	31131	34085
6	2985527	2986	31100	34085
7	2982541	3017	31069	34085
8	2979524	3048	31037	34085
9	2976476	3080	31005	34085
10	2973396	3112	30973	34085
11	2970284	3145	30941	34085
12	2967139	3177	30908	34085
13	2963962	3210	30875	34085
14	2960751	3244	30842	34085
15	2957507	3278	30808	34085
16	2954230	3312	30774	34085
17	2950918	3346	30739	34085
18	2947572	3381	30704	34085
19	2944191	3416	30669	34085
20	2940774	3452	30634	34085

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21	2937322	3488	30598	34085
22	2933834	3524	30561	34085
23	2930310	3561	30525	34085
24	2926749	3598	30487	34085
25	2923151	3636	30450	34085
26	2919516	3673	30412	34085
27	2915842	3712	30374	34085
28	2912131	3750	30335	34085
29	2908380	3789	30296	34085
30	2904591	3829	30257	34085
31	2900762	3869	30217	34085
32	2896893	3909	30176	34085
33	2892984	3950	30136	34085
34	2889035	3991	30095	34085
35	2885044	4032	30053	34085
36	2881011	4074	30011	34085
37	2876937	4117	29969	34085
38	2872820	4160	29926	34085
39	2868660	4203	29882	34085
40	2864457	4247	29839	34085
41	2860210	4291	29794	34085
42	2855919	4336	29750	34085
43	2851583	4381	29704	34085
44	2847202	4427	29659	34085
45	2842776	4473	29613	34085
46	2838303	4519	29566	34085
47	2833783	4566	29519	34085
48	2829217	4614	29472	34085
49	2824603	4662	29423	34085
50	2819941	4711	29375	34085
51	2815230	4760	29326	34085
52	2810471	4809	29276	34085
53	2805661	4859	29226	34085
54	2800802	4910	29176	34085
55	2795892	4961	29124	34085
56	2790931	5013	29073	34085
57	2785918	5065	29020	34085
58	2780853	5118	28968	34085
59	2775735	5171	28914	34085
60	2770564	5225	28861	34085
61	2765339	5279	28806	34085

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
62	2760060	5334	28751	34085
63	2754726	5390	28696	34085
64	2749336	5446	28639	34085
65	2743889	5503	28583	34085
66	2738387	5560	28525	34085
67	2732827	5618	28467	34085
68	2727208	5677	28409	34085
69	2721532	5736	28350	34085
70	2715796	5795	28290	34085
71	2710001	5856	28230	34085
72	2704145	5917	28169	34085
73	2698228	5978	28107	34085
74	2692250	6041	28045	34085
75	2686209	6104	27982	34085
76	2680105	6167	27918	34085
77	2673938	6231	27854	34085
78	2667707	6296	27789	34085
79	2661410	6362	27724	34085
80	2655048	6428	27657	34085
81	2648620	6495	27590	34085
82	2642125	6563	27523	34085
83	2635562	6631	27454	34085
84	2628931	6700	27385	34085
85	2622230	6770	27315	34085
86	2615460	6841	27245	34085
87	2608620	6912	27174	34085
88	2601708	6984	27102	34085
89	2594724	7057	27029	34085
90	2587667	7130	26955	34085
91	2580537	7204	26881	34085
92	2573333	7279	26806	34085
93	2566053	7355	26730	34085
94	2558698	7432	26654	34085
95	2551266	7509	26576	34085
96	2543757	7588	26498	34085
97	2536169	7667	26419	34085
98	2528503	7746	26339	34085
99	2520756	7827	26258	34085
100	2512929	7909	26177	34085
101	2505020	7991	26094	34085

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
102	2497029	8074	26011	34085
103	2488955	8158	25927	34085
104	2480797	8243	25842	34085
105	2472553	8329	25756	34085
106	2464224	8416	25669	34085
107	2455808	8504	25582	34085
108	2447304	8592	25493	34085
109	2438712	8682	25404	34085
110	2430030	8772	25313	34085
111	2421258	8864	25222	34085
112	2412395	8956	25130	34085
113	2403439	9049	25036	34085
114	2394390	9143	24942	34085
115	2385246	9239	24847	34085
116	2376007	9335	24751	34085
117	2366673	9432	24653	34085
118	2357240	9530	24555	34085
119	2347710	9630	24456	34085
120	2338080	9730	24355	34085
121	2328350	9831	24254	34085
122	2318519	9934	24152	34085
123	2308585	10037	24048	34085
124	2298548	10142	23944	34085
125	2288406	10247	23838	34085
126	2278159	10354	23731	34085
127	2267805	10462	23623	34085
128	2257342	10571	23514	34085
129	2246771	10681	23404	34085
130	2236090	10792	23293	34085
131	2225298	10905	23181	34085
132	2214393	11018	23067	34085
133	2203375	11133	22952	34085
134	2192242	11249	22836	34085
135	2180992	11366	22719	34085
136	2169626	11485	22601	34085
137	2158141	11604	22481	34085
138	2146537	11725	22360	34085
139	2134812	11847	22238	34085
140	2122964	11971	22115	34085
141	2110994	12095	21990	34085

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142	2098898	12221	21864	34085
143	2086677	12349	21737	34085
144	2074328	12477	21608	34085
145	2061850	12607	21478	34085
146	2049243	12739	21347	34085
147	2036504	12871	21214	34085
148	2023633	13005	21080	34085
149	2010627	13141	20945	34085
150	1997486	13278	20808	34085
151	1984209	13416	20669	34085
152	1970792	13556	20530	34085
153	1957237	13697	20388	34085
154	1943539	13840	20246	34085
155	1929700	13984	20102	34085
156	1915716	14130	19956	34085
157	1901586	14277	19809	34085
158	1887309	14426	19660	34085
159	1872884	14576	19510	34085
160	1858308	14728	19358	34085
161	1843580	14881	19204	34085
162	1828699	15036	19049	34085
163	1813663	15193	18893	34085
164	1798470	15351	18735	34085
165	1783120	15511	18575	34085
166	1767609	15672	18413	34085
167	1751936	15836	18250	34085
168	1736101	16001	18085	34085
169	1720100	16167	17918	34085
170	1703933	16336	17750	34085
171	1687597	16506	17580	34085
172	1671091	16678	17408	34085
173	1654413	16852	17234	34085
174	1637562	17027	17058	34085
175	1620535	17204	16881	34085
176	1603330	17384	16702	34085
177	1585947	17565	16521	34085
178	1568382	17748	16338	34085
179	1550634	17933	16153	34085
180	1532702	18119	15966	34085
181	1514582	18308	15777	34085

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182	1496274	18499	15587	34085
183	1477775	18692	15394	34085
184	1459084	18886	15199	34085
185	1440198	19083	15003	34085
186	1421115	19282	14804	34085
187	1401833	19483	14603	34085
188	1382351	19686	14400	34085
189	1362665	19891	14195	34085
190	1342774	20098	13988	34085
191	1322677	20307	13778	34085
192	1302370	20519	13567	34085
193	1281851	20732	13353	34085
194	1261119	20948	13137	34085
195	1240170	21167	12919	34085
196	1219004	21387	12698	34085
197	1197617	21610	12476	34085
198	1176007	21835	12251	34085
199	1154172	22062	12023	34085
200	1132109	22292	11793	34085
201	1109817	22524	11561	34085
202	1087293	22759	11326	34085
203	1064534	22996	11089	34085
204	1041538	23236	10850	34085
205	1018302	23478	10608	34085
206	994824	23722	10363	34085
207	971102	23969	10116	34085
208	947133	24219	9866	34085
209	922914	24471	9614	34085
210	898442	24726	9359	34085
211	873716	24984	9102	34085
212	848732	25244	8841	34085
213	823488	25507	8578	34085
214	797981	25773	8313	34085
215	772209	26041	8044	34085
216	746167	26312	7773	34085
217	719855	26587	7499	34085
218	693269	26863	7222	34085
219	666405	27143	6942	34085
220	639262	27426	6659	34085
221	611836	27712	6374	34085

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222	584124	28000	6085	34085
223	556124	28292	5793	34085
224	527832	28587	5499	34085
225	499245	28885	5201	34085
226	470360	29185	4900	34085
227	441175	29489	4596	34085
228	411686	29797	4289	34085
229	381889	30107	3979	34085
230	351782	30421	3665	34085
231	321361	30737	3348	34085
232	290624	31058	3028	34085
233	259566	31381	2704	34085
234	228185	31708	2377	34085
235	196477	32038	2047	34085
236	164439	32372	1713	34085
237	132066	32709	1376	34085
238	99357	33050	1035	34085
239	66307	33394	691	34085
240	32913	32913	343	33256

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)	3000000
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 34085
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)	12.50 % 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)	5179685
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)	3000000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	8179685
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	12.50 %
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 Ramesh Dhatrak will assist you with all your requirements pertaining to the above facility. You can reach him /her on 8888869445.

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

Thanking you,
Yours sincerely

Name: Sable Mangesh

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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