

Unique Reference Number – 77000346568

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 21/09/2026

Letter Generation Date: 28/09/2026

Customer Name: VINAY SUKHADEVRAO RAIBOLE, SUKHDEVRAO LAXMAN RAIBOLE

Communication Address:, Near maharashtra tantra niketan, Kishor Nagar, Rukhmini Nagar, Amaravati, AMRAVATI, MAHARASHTRA, IN, 444606

Phone: +91-9049682493

Email ID: raibolevinay@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 300505 - FINWIZZ FINANCIAL SERVICES 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
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.	77000346568	Type of Loan and Purpose/End use of loan		Non Home Loan and Others			
2	Sanctioned Loan amount (in Rupees)		2670000 (Rs. Twenty-Six Lakhs Seventy Thousand only)					
3	Disbursal schedule: (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details		(i)100% if fully constructed property else Stage wise for under-construction property. (ii) Refer clause A under 'Additional terms and conditions' in Annexure B					
4	Loan term (year/months/days)		180 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		180		29184		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					10.30 % 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 %	(-)8.60 %	10.30 %p.a	Once in 6 months or as and when required	As and when required	29597
								186
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.				10.30 % 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	77000346568 App Number to be linked with 77000346569, App Number
15	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
16	Consumer Loan availed on 26/07/2020 for Rs. 2000 - Balance Tenure proof to be documented
17	Consumer Loan availed on 26/07/2020 for Rs. 8000 - Balance Tenure proof to be documented
18	Consumer Loan availed on 31/07/2026 for Rs. 974 - Balance Tenure proof to be documented
19	Customer verification to be positive
20	Declaration of communication address in case Non OVD document taken for address proof to be documented
21	End Use letter to be documented
22	End use letter to be documented prior to disbursement.
23	Gold Loan availed on 30/05/2025 for Rs. 124000 - Closure proof to be documented
24	Legal Heir NOC of Mr. Sukhdevrao Laxman Raibole (Applicant) to be documented and same to be verified by TCM prior to disbursement.
25	Legal Heir NOC to be provided(If applicable)
26	LTV to be restricted as per Policy
27	MOE to be executed in favor of ICICI HFC
28	NOI to be executed by the customer
29	OSV to be documented prior to disbursement
30	Personal Loan availed on 16/01/2026 for Rs. 100000 - Closure proof to be documented
31	Personal Loan availed on 22/10/2025 for Rs. 60000 - Balance Tenure proof to be documented
32	Personal Loan availed on 23/06/2026 for Rs. 15000 - Balance Tenure proof to be documented
33	Positive Residence FI report of Co-Applicant to be documented before disbursement.
34	RCU Stamp, OSV and Self attestation to be done on all documents
35	Repayment of the loan to be made through STATE BANK OF INDIA 32559795527- VINAY
36	Subject to all property owners should be added on this loan structure prior to disbursement
37	Subject to August month salary slip and salary credit bank statement to be documented and same to be verified by TCM prior to disbursement.
38	Subject to Authorized ROI Approval of 10.30% to be documented prior to disbursement.
39	Subject to document positive RCU report prior to disbursement.
40	Subject to HFC employee visit other than sourcing employee for office verification of Applicant OR Positive HR Mail Confirmation and same domain check locally to be documented before disbursement.
41	Subject to LAP amount to be transferred in the bank account of Applicant.
42	Subject to less than 12 EMI or Loan Closure proof of Consumer Loan sanctioned at Rs. 8,000/-, Consumer Loan sanctioned at Rs. 2,000/- Personal Loan sanctioned at Rs. 60,000/-, Consumer Loan sanctioned at Rs. 974/- and Personal Loan sanctioned at Rs. 15,000/- reflecting in CIBIL of Applicant to be documented and same to be verified by TCM prior to disbursement.
43	Subject to Loan Closure proof of Gold Loan sanctioned at Rs. 1,24,000/- and Personal Loan sanctioned at Rs. 1,00,000/- reflecting in CIBIL of Applicant to be documented and same to be verified by TCM prior to disbursement.

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44	Subject to Nil Balance Proof of Credit Card with credit limit of Rs. 45,000/-, Credit Card with credit limit of Rs. 20,000/- and Credit Card with credit limit of Rs. 95,000/- reflecting in CIBIL of Applicant to be documented and same to be verified by TCM prior to disbursement.
45	Subject to no negative hunter matches found, same to be checked prior to disbursement.
46	Subject to positive Legal and Technical Verification document to be documented before disbursement.
47	Subject to Positive Physical pd and verification done by TCM/CM prior to disbursement.
48	Subject to property should be within the OGL limit as per policy and same to be verified by TCM prior to disbursement.
49	Subject to Tenant NOC to be documented and same to be verified by TCM prior to disbursement.
50	Subject to valid relationship proof as per latest login checklist to be documented and same to be verified by TCM prior to disbursement.
51	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	2670000	6267	22918	29184
2	2663734	6320	22864	29184
3	2657413	6375	22810	29184
4	2651039	6429	22755	29184
5	2644609	6484	22700	29184
6	2638125	6540	22644	29184
7	2631585	6596	22588	29184
8	2624989	6653	22532	29184
9	2618336	6710	22475	29184
10	2611626	6768	22417	29184
11	2604858	6826	22359	29184
12	2598033	6884	22300	29184
13	2591148	6943	22241	29184
14	2584205	7003	22182	29184
15	2577202	7063	22121	29184
16	2570139	7124	22061	29184
17	2563016	7185	22000	29184
18	2555831	7246	21938	29184
19	2548584	7309	21876	29184
20	2541276	7371	21813	29184
21	2533904	7435	21750	29184
22	2526470	7498	21686	29184
23	2518971	7563	21622	29184
24	2511408	7628	21557	29184
25	2503781	7693	21491	29184
26	2496087	7759	21425	29184
27	2488328	7826	21359	29184
28	2480502	7893	21291	29184
29	2472609	7961	21224	29184
30	2464649	8029	21155	29184
31	2456619	8098	21086	29184
32	2448521	8168	21017	29184
33	2440354	8238	20947	29184
34	2432116	8308	20876	29184
35	2423808	8380	20805	29184

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
36	2415428	8452	20733	29184
37	2406977	8524	20660	29184
38	2398453	8597	20587	29184
39	2389855	8671	20513	29184
40	2381184	8746	20439	29184
41	2372439	8821	20364	29184
42	2363618	8896	20288	29184
43	2354722	8973	20212	29184
44	2345749	9050	20135	29184
45	2336700	9127	20057	29184
46	2327572	9206	19979	29184
47	2318367	9285	19900	29184
48	2309082	9364	19820	29184
49	2299718	9445	19740	29184
50	2290273	9526	19659	29184
51	2280747	9608	19577	29184
52	2271139	9690	19494	29184
53	2261449	9773	19411	29184
54	2251676	9857	19327	29184
55	2241819	9942	19243	29184
56	2231877	10027	19157	29184
57	2221850	10113	19071	29184
58	2211737	10200	18985	29184
59	2201537	10287	18897	29184
60	2191250	10376	18809	29184
61	2180874	10465	18720	29184
62	2170409	10555	18630	29184
63	2159854	10645	18539	29184
64	2149209	10737	18448	29184
65	2138473	10829	18356	29184
66	2127644	10922	18263	29184
67	2116722	11015	18169	29184
68	2105707	11110	18074	29184
69	2094597	11205	17979	29184
70	2083391	11302	17883	29184
71	2072090	11399	17786	29184
72	2060691	11496	17688	29184
73	2049195	11595	17589	29184
74	2037600	11695	17490	29184
75	2025905	11795	17390	29184

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
76	2014110	11896	17288	29184
77	2002214	11998	17186	29184
78	1990215	12101	17083	29184
79	1978114	12205	16979	29184
80	1965909	12310	16875	29184
81	1953599	12416	16769	29184
82	1941183	12522	16662	29184
83	1928661	12630	16555	29184
84	1916032	12738	16446	29184
85	1903293	12847	16337	29184
86	1890446	12958	16227	29184
87	1877488	13069	16116	29184
88	1864420	13181	16003	29184
89	1851238	13294	15890	29184
90	1837944	13408	15776	29184
91	1824536	13523	15661	29184
92	1811013	13639	15545	29184
93	1797373	13757	15428	29184
94	1783616	13875	15310	29184
95	1769742	13994	15191	29184
96	1755748	14114	15071	29184
97	1741634	14235	14950	29184
98	1727399	14357	14827	29184
99	1713042	14480	14704	29184
100	1698562	14605	14580	29184
101	1683957	14730	14454	29184
102	1669227	14856	14328	29184
103	1654371	14984	14201	29184
104	1639387	15113	14072	29184
105	1624274	15242	13942	29184
106	1609032	15373	13811	29184
107	1593659	15505	13679	29184
108	1578153	15638	13546	29184
109	1562515	15772	13412	29184
110	1546743	15908	13277	29184
111	1530835	16044	13140	29184
112	1514791	16182	13002	29184
113	1498609	16321	12864	29184
114	1482288	16461	12723	29184
115	1465827	16602	12582	29184

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116	1449224	16745	12440	29184
117	1432480	16889	12296	29184
118	1415591	17034	12151	29184
119	1398558	17180	12005	29184
120	1381378	17327	11857	29184
121	1364051	17476	11709	29184
122	1346575	17626	11559	29184
123	1328949	17777	11407	29184
124	1311172	17930	11255	29184
125	1293242	18084	11101	29184
126	1275158	18239	10946	29184
127	1256919	18395	10789	29184
128	1238524	18553	10631	29184
129	1219971	18713	10472	29184
130	1201258	18873	10311	29184
131	1182385	19035	10149	29184
132	1163350	19199	9986	29184
133	1144151	19363	9821	29184
134	1124788	19530	9655	29184
135	1105258	19697	9487	29184
136	1085561	19866	9318	29184
137	1065695	20037	9148	29184
138	1045658	20209	8976	29184
139	1025449	20382	8802	29184
140	1005067	20557	8627	29184
141	984510	20734	8451	29184
142	963776	20912	8273	29184
143	942864	21091	8093	29184
144	921773	21272	7912	29184
145	900501	21455	7730	29184
146	879047	21639	7546	29184
147	857408	21825	7360	29184
148	835583	22012	7173	29184
149	813571	22201	6984	29184
150	791370	22391	6793	29184
151	768979	22584	6601	29184
152	746395	22777	6407	29184
153	723618	22973	6212	29184
154	700645	23170	6014	29184
155	677475	23369	5815	29184

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156	654106	23570	5615	29184
157	630536	23772	5413	29184
158	606764	23976	5209	29184
159	582788	24182	5003	29184
160	558607	24389	4795	29184
161	534217	24599	4586	29184
162	509619	24810	4375	29184
163	484809	25023	4162	29184
164	459786	25238	3947	29184
165	434549	25454	3730	29184
166	409095	25673	3512	29184
167	383422	25893	3292	29184
168	357529	26115	3069	29184
169	331414	26339	2845	29184
170	305074	26565	2619	29184
171	278509	26793	2391	29184
172	251716	27023	2161	29184
173	224692	27255	1929	29184
174	197437	27489	1695	29184
175	169947	27725	1459	29184
176	142222	27963	1221	29184
177	114259	28203	981	29184
178	86056	28445	739	29184
179	57610	28690	495	29184
180	28921	28921	249	29170

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)	2670000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	180
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 29184
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)	10.30 % 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)	2583192
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)	2670000

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8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	5253192
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	10.30 %
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 Abhijeet Wankhade will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7972186278.

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

Thanking you,
Yours sincerely

Name: Raksha Shetty

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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