

Unique Reference Number – 77000341478

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 10/09/2026

Letter Generation Date: 11/09/2026

Customer Name: KESHAV DEEPAK JHA, VISHAL DEEPAK JHA

Communication Address:, Room no 2 Gupta Singh Chawl Bhaji Wadi, Gaondevi Road Poisar, Kandivali East, Mumbai City North West, MUMBAI SUBURBAN, MAHARASHTRA, IN, 400101

Phone: +91-9137889479

Email ID: jhakeshav156@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 335096 - Aadifidelis Solutions 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
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000341478	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		4480000 (Rs. Forty-Four Lakhs Eighty 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)		360 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		360		36209		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	37019
								413
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.				9.05 % 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 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	Applicants 2 years job continuity proof to be documented and vetted by TPM/PM bef disb.
15	Applicants 6250 Salary Advance Deduction from Pay Slip Closure Proof to be Documented before disb
16	Applicants all active Credits Cards Consolidated Outstanding should be below 8000 Proof should be documented b/d
17	Both Applicants should be Collateral Owner
18	Co applicant Previous Employer May26 and Jun26 Month Pay Slip to be Documented b/d
19	Collateral Property should be at least 2 BHK
20	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
21	Consumer Loan availed on 13/04/2026 for Rs. 11990 - Closure proof to be documented
22	Customer verification to be positive
23	Declaration of communication address in case Non OVD document taken for address proof to be documented
24	Duly filled and signed revised Application Form to be documented before disbursement
25	Last 6 Months EPFO statement to be obtain from Applicant and Coapplicant or Vaild HR Mail Confirmation to be taken or Applicants Official Email ID Confirmation with Domain Validation ? Condition fulfillment to be ensured by Local Credit
26	Legal Heir NOC to be provided(If applicable)
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 06/03/2026 for Rs. 310000 - Closure proof to be documented
31	Personal Loan availed on 26/07/2026 for Rs. 20000 - Closure proof to be documented
32	Repayment of the loan to be made through HDFC BANK 50100644638569- KESHAV
33	Short Term Personal Loan availed on 02/08/2026 for Rs. 10000 - Closure proof to be documented
34	Short Term Personal Loan availed on 08/04/2026 for Rs. 27200 - Closure proof to be documented
35	Short Term Personal Loan availed on 08/04/2026 for Rs. 6800 - Closure proof to be documented
36	Short Term Personal Loan availed on 12/05/2026 for Rs. 4000 - Closure proof to be documented
37	Short Term Personal Loan availed on 21/09/2025 for Rs. 25000 - Closure proof to be documented
38	Short Term Personal Loan availed on 26/04/2026 for Rs. 25000 - Closure proof to be documented
39	Technical and Legal report to be positive
40	Vishal Jha Aug-26 Salary Banking reflection to be documented.

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	4480000	2422	33787	36209
2	4477578	2441	33769	36209
3	4475137	2459	33750	36209

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
4	4472678	2478	33732	36209
5	4470201	2496	33713	36209
6	4467704	2515	33694	36209
7	4465189	2534	33675	36209
8	4462655	2553	33656	36209
9	4460102	2572	33637	36209
10	4457530	2592	33618	36209
11	4454938	2611	33598	36209
12	4452326	2631	33578	36209
13	4449695	2651	33559	36209
14	4447045	2671	33539	36209
15	4444374	2691	33518	36209
16	4441683	2711	33498	36209
17	4438971	2732	33478	36209
18	4436240	2752	33457	36209
19	4433487	2773	33436	36209
20	4430714	2794	33415	36209
21	4427920	2815	33394	36209
22	4425105	2836	33373	36209
23	4422269	2858	33352	36209
24	4419411	2879	33330	36209
25	4416532	2901	33309	36209
26	4413631	2923	33287	36209
27	4410708	2945	33265	36209
28	4407763	2967	33242	36209
29	4404796	2990	33220	36209
30	4401806	3012	33197	36209
31	4398794	3035	33175	36209
32	4395759	3058	33152	36209
33	4392702	3081	33129	36209
34	4389621	3104	33106	36209
35	4386517	3127	33082	36209
36	4383390	3151	33059	36209
37	4380239	3175	33035	36209
38	4377064	3199	33011	36209
39	4373866	3223	32987	36209
40	4370643	3247	32962	36209
41	4367396	3272	32938	36209
42	4364124	3296	32913	36209
43	4360828	3321	32888	36209

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
44	4357507	3346	32863	36209
45	4354161	3371	32838	36209
46	4350789	3397	32813	36209
47	4347393	3422	32787	36209
48	4343970	3448	32761	36209
49	4340522	3474	32735	36209
50	4337048	3500	32709	36209
51	4333547	3527	32683	36209
52	4330020	3553	32656	36209
53	4326467	3580	32629	36209
54	4322887	3607	32602	36209
55	4319280	3634	32575	36209
56	4315645	3662	32548	36209
57	4311983	3689	32520	36209
58	4308294	3717	32492	36209
59	4304577	3745	32464	36209
60	4300831	3774	32436	36209
61	4297058	3802	32407	36209
62	4293256	3831	32379	36209
63	4289425	3860	32350	36209
64	4285565	3889	32321	36209
65	4281677	3918	32291	36209
66	4277759	3948	32262	36209
67	4273811	3977	32232	36209
68	4269834	4007	32202	36209
69	4265826	4038	32172	36209
70	4261789	4068	32141	36209
71	4257721	4099	32111	36209
72	4253622	4130	32080	36209
73	4249492	4161	32049	36209
74	4245332	4192	32017	36209
75	4241140	4224	31986	36209
76	4236916	4256	31954	36209
77	4232660	4288	31922	36209
78	4228373	4320	31889	36209
79	4224053	4353	31857	36209
80	4219700	4385	31824	36209
81	4215315	4419	31791	36209
82	4210896	4452	31758	36209
83	4206444	4485	31724	36209

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84	4201959	4519	31690	36209
85	4197440	4553	31656	36209
86	4192886	4588	31622	36209
87	4188299	4622	31587	36209
88	4183676	4657	31552	36209
89	4179019	4692	31517	36209
90	4174327	4728	31482	36209
91	4169599	4763	31446	36209
92	4164836	4799	31410	36209
93	4160037	4835	31374	36209
94	4155202	4872	31338	36209
95	4150330	4909	31301	36209
96	4145421	4946	31264	36209
97	4140476	4983	31227	36209
98	4135493	5020	31189	36209
99	4130472	5058	31151	36209
100	4125414	5097	31113	36209
101	4120317	5135	31075	36209
102	4115182	5174	31036	36209
103	4110009	5213	30997	36209
104	4104796	5252	30957	36209
105	4099544	5292	30918	36209
106	4094252	5332	30878	36209
107	4088921	5372	30838	36209
108	4083549	5412	30797	36209
109	4078137	5453	30756	36209
110	4072684	5494	30715	36209
111	4067190	5536	30674	36209
112	4061654	5577	30632	36209
113	4056077	5619	30590	36209
114	4050457	5662	30548	36209
115	4044795	5705	30505	36209
116	4039091	5748	30462	36209
117	4033343	5791	30419	36209
118	4027553	5835	30375	36209
119	4021718	5879	30331	36209
120	4015839	5923	30287	36209
121	4009917	5968	30242	36209
122	4003949	6013	30197	36209
123	3997937	6058	30152	36209

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124	3991879	6104	30106	36209
125	3985775	6150	30060	36209
126	3979625	6196	30014	36209
127	3973429	6243	29967	36209
128	3967187	6290	29920	36209
129	3960897	6337	29872	36209
130	3954560	6385	29824	36209
131	3948175	6433	29776	36209
132	3941741	6482	29728	36209
133	3935260	6531	29679	36209
134	3928729	6580	29630	36209
135	3922149	6629	29580	36209
136	3915520	6679	29530	36209
137	3908840	6730	29480	36209
138	3902111	6781	29429	36209
139	3895330	6832	29378	36209
140	3888498	6883	29326	36209
141	3881615	6935	29274	36209
142	3874680	6987	29222	36209
143	3867692	7040	29169	36209
144	3860652	7093	29116	36209
145	3853559	7147	29063	36209
146	3846412	7201	29009	36209
147	3839212	7255	28955	36209
148	3831957	7310	28900	36209
149	3824647	7365	28845	36209
150	3817282	7420	28789	36209
151	3809862	7476	28733	36209
152	3802386	7533	28677	36209
153	3794853	7589	28620	36209
154	3787264	7647	28563	36209
155	3779617	7704	28505	36209
156	3771912	7762	28447	36209
157	3764150	7821	28388	36209
158	3756329	7880	28329	36209
159	3748449	7939	28270	36209
160	3740509	7999	28210	36209
161	3732510	8060	28150	36209
162	3724450	8120	28089	36209
163	3716330	8182	28028	36209

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164	3708148	8243	27966	36209
165	3699905	8306	27904	36209
166	3691599	8368	27841	36209
167	3683231	8431	27778	36209
168	3674800	8495	27715	36209
169	3666305	8559	27651	36209
170	3657746	8624	27586	36209
171	3649123	8689	27521	36209
172	3640434	8754	27455	36209
173	3631680	8820	27389	36209
174	3622860	8887	27323	36209
175	3613973	8954	27256	36209
176	3605020	9021	27188	36209
177	3595999	9089	27120	36209
178	3586909	9158	27052	36209
179	3577752	9227	26983	36209
180	3568525	9296	26913	36209
181	3559228	9366	26843	36209
182	3549862	9437	26772	36209
183	3540425	9508	26701	36209
184	3530917	9580	26629	36209
185	3521337	9652	26557	36209
186	3511684	9725	26484	36209
187	3501959	9798	26411	36209
188	3492161	9872	26337	36209
189	3482289	9947	26263	36209
190	3472342	10022	26188	36209
191	3462320	10097	26112	36209
192	3452223	10173	26036	36209
193	3442049	10250	25959	36209
194	3431799	10328	25882	36209
195	3421472	10405	25804	36209
196	3411066	10484	25726	36209
197	3400582	10563	25647	36209
198	3390019	10643	25567	36209
199	3379377	10723	25487	36209
200	3368654	10804	25406	36209
201	3357850	10885	25324	36209
202	3346965	10967	25242	36209
203	3335998	11050	25159	36209

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
204	3324948	11133	25076	36209
205	3313814	11217	24992	36209
206	3302597	11302	24908	36209
207	3291295	11387	24822	36209
208	3279908	11473	24736	36209
209	3268435	11560	24650	36209
210	3256875	11647	24563	36209
211	3245228	11735	24475	36209
212	3233494	11823	24386	36209
213	3221671	11912	24297	36209
214	3209759	12002	24207	36209
215	3197757	12093	24117	36209
216	3185664	12184	24026	36209
217	3173480	12276	23934	36209
218	3161205	12368	23841	36209
219	3148836	12462	23748	36209
220	3136375	12556	23654	36209
221	3123819	12650	23559	36209
222	3111169	12746	23464	36209
223	3098423	12842	23368	36209
224	3085582	12939	23271	36209
225	3072643	13036	23173	36209
226	3059607	13134	23075	36209
227	3046473	13234	22976	36209
228	3033239	13333	22876	36209
229	3019906	13434	22776	36209
230	3006472	13535	22674	36209
231	2992937	13637	22572	36209
232	2979299	13740	22469	36209
233	2965559	13844	22366	36209
234	2951715	13948	22261	36209
235	2937767	14053	22156	36209
236	2923714	14159	22050	36209
237	2909555	14266	21943	36209
238	2895289	14374	21836	36209
239	2880915	14482	21727	36209
240	2866433	14591	21618	36209
241	2851841	14701	21508	36209
242	2837140	14812	21397	36209
243	2822328	14924	21286	36209

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
244	2807404	15037	21173	36209
245	2792367	15150	21060	36209
246	2777218	15264	20945	36209
247	2761953	15379	20830	36209
248	2746574	15495	20714	36209
249	2731079	15612	20597	36209
250	2715467	15730	20480	36209
251	2699737	15848	20361	36209
252	2683888	15968	20241	36209
253	2667920	16088	20121	36209
254	2651832	16210	20000	36209
255	2635622	16332	19877	36209
256	2619290	16455	19754	36209
257	2602835	16579	19630	36209
258	2586256	16704	19505	36209
259	2569551	16830	19379	36209
260	2552721	16957	19252	36209
261	2535764	17085	19124	36209
262	2518679	17214	18996	36209
263	2501465	17344	18866	36209
264	2484121	17475	18735	36209
265	2466646	17606	18603	36209
266	2449040	17739	18470	36209
267	2431301	17873	18337	36209
268	2413428	18008	18202	36209
269	2395420	18144	18066	36209
270	2377277	18280	17929	36209
271	2358996	18418	17791	36209
272	2340578	18557	17652	36209
273	2322021	18697	17512	36209
274	2303324	18838	17371	36209
275	2284486	18980	17229	36209
276	2265506	19123	17086	36209
277	2246382	19268	16942	36209
278	2227115	19413	16797	36209
279	2207702	19559	16650	36209
280	2188143	19707	16503	36209
281	2168436	19855	16354	36209
282	2148580	20005	16204	36209
283	2128575	20156	16054	36209

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
284	2108419	20308	15901	36209
285	2088111	20461	15748	36209
286	2067650	20615	15594	36209
287	2047035	20771	15439	36209
288	2026264	20928	15282	36209
289	2005336	21085	15124	36209
290	1984251	21244	14965	36209
291	1963006	21405	14805	36209
292	1941602	21566	14643	36209
293	1920036	21729	14481	36209
294	1898307	21893	14317	36209
295	1876414	22058	14152	36209
296	1854356	22224	13985	36209
297	1832132	22392	13818	36209
298	1809741	22561	13649	36209
299	1787180	22731	13479	36209
300	1764450	22902	13307	36209
301	1741547	23075	13135	36209
302	1718473	23249	12961	36209
303	1695224	23424	12785	36209
304	1671800	23601	12609	36209
305	1648199	23779	12431	36209
306	1624420	23958	12251	36209
307	1600462	24139	12071	36209
308	1576323	24321	11889	36209
309	1552002	24504	11705	36209
310	1527498	24689	11520	36209
311	1502809	24875	11334	36209
312	1477933	25063	11147	36209
313	1452870	25252	10958	36209
314	1427618	25442	10767	36209
315	1402176	25634	10575	36209
316	1376542	25828	10382	36209
317	1350714	26022	10187	36209
318	1324692	26219	9991	36209
319	1298473	26416	9793	36209
320	1272057	26616	9594	36209
321	1245441	26816	9393	36209
322	1218625	27019	9191	36209
323	1191606	27222	8987	36209

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
324	1164384	27428	8782	36209
325	1136956	27634	8575	36209
326	1109322	27843	8367	36209
327	1081479	28053	8157	36209
328	1053426	28264	7945	36209
329	1025162	28478	7732	36209
330	996684	28692	7517	36209
331	967992	28909	7301	36209
332	939083	29127	7083	36209
333	909957	29346	6863	36209
334	880610	29568	6642	36209
335	851042	29791	6419	36209
336	821252	30015	6194	36209
337	791236	30242	5968	36209
338	760995	30470	5740	36209
339	730525	30700	5510	36209
340	699825	30931	5278	36209
341	668894	31164	5045	36209
342	637729	31399	4810	36209
343	606330	31636	4573	36209
344	574694	31875	4335	36209
345	542819	32115	4094	36209
346	510704	32357	3852	36209
347	478346	32601	3608	36209
348	445745	32847	3362	36209
349	412897	33095	3114	36209
350	379802	33345	2865	36209
351	346458	33596	2613	36209
352	312862	33850	2360	36209
353	279012	34105	2105	36209
354	244907	34362	1848	36209
355	210545	34621	1588	36209
356	175924	34882	1327	36209
357	141042	35145	1064	36209
358	105897	35410	799	36209
359	70486	35677	532	36209
360	34809	34809	263	35072

Annexure A.2.

Computation of APR for the facility

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (Sl no. 2 of the KFS)	4480000
2	Loan Term (in years/ months/ days) (Sl No.4 of the KFS)	360
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)	EMI 36209

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	SI No. 5 of the KFS	
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)	8554270
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)	4480000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	13034270
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.05 %
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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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

* 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 Swaraj Gore will assist you with all your requirements pertaining to the above facility. You can reach him /her on 8268632162.

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

Thanking you,
Yours sincerely

Name: Mayur Ghadigaonkar

Designation: Portfolio

ICICI HFC PAN: AAACI6285N

ICICI HFC GSTN: 27AAACI6285N1Z0

Website: www.icicihfc.com This is a system generated letter and does not require any physical signature.

I/We accept the above terms & conditions.

I hereby expressly acknowledge that I have been informed about the loan amount, tenure, applicable interest and other terms of the said loan. I hereby affix my signature in acceptance of the same.

Customer Signature

To be signed by all Borrower/co-borrower.

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,
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