

Unique Reference Number – 77000341568

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 30/09/2026

Letter Generation Date: 30/09/2026

Customer Name: NAQEEB FARID PATHAN, FIRDOS NAQEEB PATHAN, SANIYA NAYAAB PATHAN, SHADAB FARID PATHAN, NAYAAB FARID PATHAN

Communication Address:, PL 116 ,TINGRE NAGAR ROAD, GROUND FL LANE 14 H, Dhanori, Pune City East, PUNE, MAHARASHTRA, IN, 411015

Phone: +91-9923392885

Email ID: naqeebpathan5@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 247180 - RULOANS DISTRIBUTION SERVICES PVT LTD)

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

ICICI Home Finance Company Limited

Registered Office:
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Bandra-Kurla Complex
Mumbai 400 051, India.

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

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.	77000341568	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		6500000 (Rs. Sixty-Five 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		64895		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)					10.50 % 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 %	(-)8.40 %	10.50 %p.a	Once in 6 months or as and when required	As and when required	65990	255
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.					10.50 % 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@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	Co- App SHADAB FARID PATHAN Credit card No OD document to be document before disbursement
15	Co-app Shadab pathan divorce proof to be document
16	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
17	Credit Card availed on 19/09/2022 for Rs. 67811 - Closure proof to be documented
18	Credit Card availed on 24/12/2023 for Rs. 119180 - Closure 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	Latest salary credit reflection banking and pay slips to be collected app and co-app
22	Legal Heir NOC to be provided(If applicable)
23	MOE to be executed in favor of ICICI HFC
24	NOI to be executed by the customer
25	OSV to be documented prior to disbursement
26	Property should be vacant before cheque handover
27	Property should be Register on a App and co-app Name
28	Repayment of the loan to be made through ICICI BANK LIMITED 000501690416- NAQEEB
29	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	6500000	8020	56875	64895
2	6491980	8090	56805	64895
3	6483890	8161	56735	64895
4	6475729	8232	56663	64895
5	6467496	8304	56591	64895
6	6459192	8377	56518	64895
7	6450815	8450	56445	64895
8	6442365	8524	56371	64895
9	6433840	8599	56297	64895
10	6425241	8674	56221	64895
11	6416567	8750	56145	64895
12	6407817	8827	56069	64895
13	6398991	8904	55992	64895
14	6390087	8982	55914	64895

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15	6381105	9060	55835	64895
16	6372045	9140	55756	64895
17	6362905	9220	55676	64895
18	6353686	9300	55595	64895
19	6344385	9382	55514	64895
20	6335004	9464	55432	64895
21	6325540	9547	55349	64895
22	6315993	9630	55265	64895
23	6306363	9714	55181	64895
24	6296649	9799	55096	64895
25	6286850	9885	55010	64895
26	6276965	9972	54924	64895
27	6266993	10059	54837	64895
28	6256934	10147	54749	64895
29	6246788	10236	54660	64895
30	6236552	10325	54570	64895
31	6226227	10416	54480	64895
32	6215811	10507	54389	64895
33	6205305	10599	54297	64895
34	6194706	10691	54204	64895
35	6184015	10785	54111	64895
36	6173230	10879	54016	64895
37	6162351	10974	53921	64895
38	6151376	11070	53825	64895
39	6140306	11167	53728	64895
40	6129138	11265	53630	64895
41	6117873	11364	53532	64895
42	6106510	11463	53432	64895
43	6095047	11563	53332	64895
44	6083483	11665	53231	64895
45	6071819	11767	53129	64895
46	6060052	11870	53026	64895
47	6048183	11973	52922	64895
48	6036209	12078	52817	64895
49	6024131	12184	52712	64895
50	6011947	12290	52605	64895
51	5999657	12398	52497	64895
52	5987259	12506	52389	64895
53	5974752	12616	52280	64895
54	5962136	12726	52169	64895
55	5949410	12838	52058	64895

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56	5936572	12950	51946	64895
57	5923622	13063	51832	64895
58	5910559	13178	51718	64895
59	5897381	13293	51603	64895
60	5884089	13409	51486	64895
61	5870679	13527	51369	64895
62	5857153	13645	51251	64895
63	5843508	13764	51131	64895
64	5829744	13885	51011	64895
65	5815859	14006	50889	64895
66	5801853	14129	50767	64895
67	5787724	14252	50643	64895
68	5773471	14377	50518	64895
69	5759094	14503	50393	64895
70	5744591	14630	50266	64895
71	5729961	14758	50138	64895
72	5715204	14887	50009	64895
73	5700317	15017	49878	64895
74	5685299	15149	49747	64895
75	5670151	15281	49614	64895
76	5654870	15415	49481	64895
77	5639455	15550	49346	64895
78	5623905	15686	49210	64895
79	5608219	15823	49072	64895
80	5592396	15962	48934	64895
81	5576435	16101	48794	64895
82	5560333	16242	48653	64895
83	5544091	16384	48511	64895
84	5527707	16528	48368	64895
85	5511179	16672	48223	64895
86	5494507	16818	48077	64895
87	5477689	16965	47930	64895
88	5460724	17114	47782	64895
89	5443610	17263	47632	64895
90	5426347	17414	47481	64895
91	5408932	17567	47329	64895
92	5391366	17721	47175	64895
93	5373645	17876	47020	64895
94	5355769	18032	46863	64895
95	5337737	18190	46706	64895

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96	5319548	18349	46547	64895
97	5301199	18510	46386	64895
98	5282689	18671	46224	64895
99	5264018	18835	46061	64895
100	5245183	19000	45896	64895
101	5226183	19166	45730	64895
102	5207017	19334	45562	64895
103	5187684	19503	45393	64895
104	5168181	19673	45222	64895
105	5148508	19846	45050	64895
106	5128662	20019	44876	64895
107	5108643	20194	44701	64895
108	5088448	20371	44524	64895
109	5068077	20549	44346	64895
110	5047528	20729	44166	64895
111	5026799	20911	43985	64895
112	5005888	21093	43802	64895
113	4984795	21278	43617	64895
114	4963517	21464	43431	64895
115	4942053	21652	43243	64895
116	4920401	21841	43054	64895
117	4898559	22033	42863	64895
118	4876526	22225	42670	64895
119	4854301	22420	42476	64895
120	4831881	22616	42279	64895
121	4809265	22814	42082	64895
122	4786451	23014	41882	64895
123	4763438	23215	41681	64895
124	4740223	23418	41477	64895
125	4716805	23623	41273	64895
126	4693182	23830	41066	64895
127	4669352	24038	40857	64895
128	4645314	24249	40647	64895
129	4621065	24461	40435	64895
130	4596605	24675	40221	64895
131	4571930	24891	40005	64895
132	4547039	25108	39787	64895
133	4521931	25328	39567	64895
134	4496603	25550	39346	64895
135	4471053	25773	39122	64895

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136	4445280	25999	38897	64895
137	4419281	26226	38669	64895
138	4393055	26456	38440	64895
139	4366599	26687	38208	64895
140	4339912	26921	37975	64895
141	4312991	27156	37739	64895
142	4285835	27394	37502	64895
143	4258441	27634	37262	64895
144	4230807	27875	37020	64895
145	4202932	28119	36776	64895
146	4174812	28365	36530	64895
147	4146447	28614	36282	64895
148	4117833	28864	36032	64895
149	4088969	29117	35779	64895
150	4059853	29371	35524	64895
151	4030482	29628	35267	64895
152	4000853	29888	35008	64895
153	3970966	30149	34746	64895
154	3940817	30413	34483	64895
155	3910404	30679	34217	64895
156	3879725	30947	33948	64895
157	3848778	31218	33677	64895
158	3817559	31491	33404	64895
159	3786068	31767	33129	64895
160	3754301	32045	32851	64895
161	3722256	32325	32570	64895
162	3689931	32608	32287	64895
163	3657323	32893	32002	64895
164	3624429	33181	31714	64895
165	3591248	33472	31424	64895
166	3557777	33764	31131	64895
167	3524012	34060	30836	64895
168	3489952	34358	30538	64895
169	3455594	34659	30237	64895
170	3420936	34962	29934	64895
171	3385974	35268	29628	64895
172	3350706	35576	29319	64895
173	3315130	35888	29008	64895
174	3279242	36202	28694	64895
175	3243041	36518	28377	64895

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176	3206522	36838	28058	64895
177	3169684	37160	27735	64895
178	3132524	37485	27410	64895
179	3095039	37813	27082	64895
180	3057225	38144	26751	64895
181	3019081	38478	26417	64895
182	2980603	38815	26081	64895
183	2941788	39154	25741	64895
184	2902634	39497	25399	64895
185	2863137	39843	25053	64895
186	2823294	40191	24704	64895
187	2783103	40543	24353	64895
188	2742560	40898	23998	64895
189	2701663	41255	23640	64895
190	2660407	41616	23279	64895
191	2618791	41981	22915	64895
192	2576810	42348	22548	64895
193	2534462	42718	22177	64895
194	2491744	43092	21803	64895
195	2448652	43469	21426	64895
196	2405182	43850	21046	64895
197	2361333	44233	20662	64895
198	2317099	44620	20275	64895
199	2272479	45011	19885	64895
200	2227468	45405	19491	64895
201	2182064	45802	19094	64895
202	2136262	46203	18693	64895
203	2090059	46607	18289	64895
204	2043452	47015	17881	64895
205	1996437	47426	17469	64895
206	1949011	47841	17054	64895
207	1901170	48260	16636	64895
208	1852910	48682	16213	64895
209	1804228	49108	15787	64895
210	1755120	49538	15358	64895
211	1705582	49971	14924	64895
212	1655611	50408	14487	64895
213	1605203	50849	14046	64895
214	1554353	51294	13601	64895
215	1503059	51743	13152	64895

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216	1451316	52196	12700	64895
217	1399120	52653	12243	64895
218	1346467	53113	11782	64895
219	1293353	53578	11317	64895
220	1239775	54047	10849	64895
221	1185728	54520	10376	64895
222	1131208	54997	9899	64895
223	1076212	55478	9417	64895
224	1020733	55964	8932	64895
225	964770	56453	8442	64895
226	908317	56947	7948	64895
227	851369	57446	7450	64895
228	793924	57948	6947	64895
229	735976	58455	6440	64895
230	677520	58967	5929	64895
231	618554	59483	5413	64895
232	559071	60003	4892	64895
233	499068	60528	4367	64895
234	438540	61058	3838	64895
235	377482	61592	3303	64895
236	315890	62131	2765	64895
237	253759	62675	2221	64895
238	191084	63223	1672	64895
239	127861	63776	1119	64895
240	64085	64085	561	64646

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)	6500000
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 64895
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)	10.50 % 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)	9074669
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)	6500000

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8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	15574669
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	10.50 %
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 Shivaji More will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9503818362.

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

Thanking you,
Yours sincerely

Name: Sanket Patil

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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