

Unique Reference Number – 77000340375

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 30/08/2026

Letter Generation Date: 02/09/2026

Customer Name: LALLU SANTARAM SHARMA, MAMATA LALLU SHARMA

Communication Address:, Flat No 18 3rd Floor, Sankalp Society 2 Panchkrushna Lawns Konark Nagar Mumbai Agra Road Nashik, Nashik, Nasik, NASHIK, MAHARASHTRA, IN, 422001

Phone: +91-9766144819

Email ID: lallusharma842@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 284594 - URBAN MONEY PRIVATE LIMITED)

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

ICICI Home Finance Company Limited

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

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

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

HF-I-38-VER-13-01072026/KFS

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000340375	Type of Loan and Purpose/End use of loan		Non Housing loan and Insurance				
2	Sanctioned Loan amount (in Rupees)		50387 (Rs. Fifty Thousand Three Hundred and Eighty-Seven 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		100% upfront						
4	Loan term (year/months/days)		120 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		120		661		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)						9.80 % 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 %	(-)9.10 %	9.80 %p.a	Once in 6 months or as and when required	As and when required	668	122
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	832			NIL		NIL	
(ii)	Login Fee (Non refundable)	One time	0			NIL		NIL	
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					10.22 % 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					NIL			
(vi)	Any other charges (please specify) *								
	(i)	Cheque /ECS/NACH/Payment Instrument dishonor Charges,				NIL			

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		per transaction –	
(ii)	Repayment mode swap charges (PDC to PDC) –	₹1000/- (Rupees One Thousand only)	
(iii)	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)	
(iv)	Cheque / Repayment Mode swap charges other than PDC to PDC –	₹500/- (Rupees Five Hundred Only)	
(v)	Charges for Amortisation Schedule –	₹100/- (Rupees One Hundred only)	
(vi)	Charges for Statement of account –	₹100/- (Rupees One Hundred only)	
(vii)	Charges for prepayment statement -	₹500/- (Rupees Five Hundred Only)	
(viii)	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)		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.

Part 3

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.
- We have been informed that availing this loan along with the mortgage loan is NOT mandatory I/We are aware that the insurance plan that is being availed by me/us has NO impact on outcome of the loan application appraisal
- I/We have carefully read and understood the terms and conditions of the insurance plan opted by me/us
- I/We have voluntarily availed the below mentioned insurance plan and is/are aware that the mortgage loan facility is available without the insurance as well

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	Terms and conditions as mentioned in Annexure B.
4	This sanction is valid subject to positive and satisfactory verification of all the documents provided by you.
5	All Verifications to be positive prior to disbursement
6	No Negative Hunter Matches found, same to be checked prior to disbursement.
7	OSV to be verified on KYC and income documents.
8	Positive RCU to be obtained prior to disbursement.
9	Submission of KYC documents which is mandatory for further processing
10	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.
11	Updated KYC to be provided, if applicable

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12	Repayment of the loan to be made through UNION BANK OF INDIA 323802011018813- LALLU or BANK OF INDIA 081010110011099-LALLU
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Annexure A.1. - Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	50387	250	412	661
2	50137	252	410	661
3	49886	254	408	661
4	49632	256	406	661
5	49377	258	404	661
6	49119	260	402	661
7	48859	262	400	661
8	48597	264	397	661
9	48333	266	395	661
10	48067	268	393	661
11	47798	271	391	661
12	47528	273	389	661
13	47255	275	386	661
14	46980	277	384	661
15	46702	280	382	661
16	46423	282	380	661
17	46141	284	377	661
18	45857	287	375	661
19	45570	289	373	661
20	45281	291	370	661
21	44990	294	368	661
22	44697	296	366	661
23	44401	298	363	661
24	44102	301	361	661
25	43801	303	358	661
26	43498	306	356	661
27	43192	308	353	661
28	42884	311	351	661
29	42573	313	348	661
30	42260	316	346	661
31	41944	318	343	661
32	41626	321	340	661
33	41304	324	338	661
34	40981	326	335	661
35	40654	329	333	661
36	40325	332	330	661
37	39994	334	327	661
38	39659	337	324	661
39	39322	340	322	661
40	38982	343	319	661

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
41	38640	345	316	661
42	38294	348	313	661
43	37946	351	310	661
44	37595	354	308	661
45	37241	357	305	661
46	36884	360	302	661
47	36524	363	299	661
48	36162	366	296	661
49	35796	369	293	661
50	35427	372	290	661
51	35056	375	287	661
52	34681	378	284	661
53	34303	381	281	661
54	33922	384	278	661
55	33538	387	274	661
56	33151	390	271	661
57	32761	393	268	661
58	32368	397	265	661
59	31971	400	262	661
60	31571	403	258	661
61	31168	406	255	661
62	30761	410	252	661
63	30352	413	248	661
64	29938	417	245	661
65	29522	420	242	661
66	29102	423	238	661
67	28679	427	235	661
68	28252	430	231	661
69	27822	434	228	661
70	27388	437	224	661
71	26950	441	221	661
72	26510	445	217	661
73	26065	448	213	661
74	25617	452	210	661
75	25165	455	206	661
76	24710	459	202	661
77	24250	463	199	661
78	23787	467	195	661
79	23321	471	191	661
80	22850	474	187	661

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
81	22376	478	183	661
82	21898	482	179	661
83	21415	486	175	661
84	20929	490	171	661
85	20439	494	167	661
86	19945	498	163	661
87	19447	502	159	661
88	18945	506	155	661
89	18439	510	151	661
90	17928	515	147	661
91	17414	519	143	661
92	16895	523	138	661
93	16372	527	134	661
94	15844	532	130	661
95	15313	536	126	661
96	14777	540	121	661
97	14237	545	117	661
98	13692	549	112	661
99	13143	554	108	661
100	12589	558	103	661
101	12031	563	99	661
102	11468	567	94	661
103	10901	572	90	661
104	10329	577	85	661
105	9752	581	80	661
106	9171	586	75	661
107	8585	591	71	661
108	7994	596	66	661
109	7398	601	61	661
110	6797	605	56	661
111	6192	610	51	661
112	5581	615	46	661
113	4966	620	41	661
114	4346	626	36	661
115	3720	631	31	661
116	3089	636	26	661
117	2454	641	21	661
118	1813	646	15	661
119	1167	651	10	661
120	515	515	5	520

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)	50387
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	120

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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 661
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)	9.80 % 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)	28855
6	Fee/Charges payable (in Rupees)	832
A.	Payable to the RE (SI No.8A of the KFS)	832
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)	49555
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	79242
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	10.22 %
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

ANNEXURE B

PART 1

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER:

Definitions

"Transaction Document(s)" means this Sanction Letter along with the all Schedules hereto, Sanction Letters all writings, undertakings, authorizations, , 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 therefor or anything pursuant to this Agreement, and each such Transaction Document as may be amended from time to time.

- 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.
- 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.
- 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.
- ICICI HFC shall be entitled to revoke the sanction of the Facilities, inter alia, in any of the following circumstances:
 - there is any material change in the purpose(s) for which the Facilities has been sanctioned ("the Purpose(s)");
 - in the sole judgement of ICICI HFC, any material fact has been concealed and/or become subsequently known;
 - any statement made by or on your behalf in your application or otherwise, is incorrect, incomplete or misleading;
 - the accepted copy of this letter duly signed by you is not received by ICICI HFC within the specified validity period;
 - 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;
- The validity of the sanction for this Facility shall be available on the basis of validity of sanction for the linked mortgage loan of the Borrower stated in Part 3 of the KFS in this Sanction. Repayment of facilities could be through Installment/EMI's comprising of principal and Interest/by way of Minimum Amount Due
- 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.
- 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.

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8. 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.
9. 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.
10. 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.
11. 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/alterd 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.
12. 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.

PART 2

ADDITIONAL TERMS AND CONDITIONS

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.

* 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 Sagar Mundhe will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9762598582.

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

Thanking you,
Yours sincerely

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Name: Ananya Dharmadhikari

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,
Andheri (E), Mumbai-400 059.

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

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