

Unique Reference Number – 77000367907

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 05/10/2026

Letter Generation Date: 08/10/2026

Customer Name: VIJAY KUMAR PAL, RESHMA VIJAY PAL

Communication Address:, Room No. 04, Sr No. , 223, 225 , 226, Madar Chawl, Pelhar, Palghar, PALGHAR, MAHARASHTRA, IN, 401208

Phone: +91-8369024429

Email ID: vpal43804@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 300505 - FINWIZZ FINANCIAL SERVICES PRIVATE LIMITED)

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

ICICI Home Finance Company Limited

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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
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000367907	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		3000000 (Rs. Thirty Lakhs only)					
3	Disbursal schedule: (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details		(i)100% if fully constructed property else Stage wise for under-construction property. (ii) Refer clause A under 'Additional terms and conditions' in Annexure B					
4	Loan term (year/months/days)		240 months excluding the period of construction under which Pre-EMI will be applicable as per Annexure B Part 2 Additional terms and conditions clause B.					
5	Instalment details							
	Type of instalments		Number of EPIs (months)		EPI (₹)		Commencement of repayment, post sanction	
	EMI		240		35041		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					12.95 % 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 %	(-)5.95 %	12.95 %p.a	Once in 6 months or as and when required	As and when required	35576
								260
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		35400		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.				13.15 % 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	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
15	Customer verification to be positive
16	Declaration of communication address in case Non OVD document taken for address proof to be documented
17	DSRA Equivalent to 2 months EMI to be taken
18	Legal Heir NOC to be provided(If applicable)
19	LTV to be restricted as per policy
20	LTV to be restricted to 80% of MV
21	MOE to be executed in favor of ICICI HFC
22	OSV to be documented prior to disbursement
23	Outstanding tax paid challan of Rs. 1000 for Tax Demands Assessment Year 2023 and 2022 to be documented
24	PF to be 1% and ROI of 10.50 %
25	Positive Credit pd to be done at business premises
26	Repayment of the loan to be made through HDFC BANK 50200088112470- VIJAY KUMAR
27	Short Term Personal Loan availed on 14/09/2026 for Rs. 2500 - Balance Tenure proof to be documented
28	Subject to Positive FI of Residence address
29	Subject to positive/screened RCU.
30	Technical and Legal report to be positive

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	3000000	2666	32375	35041
2	2997334	2695	32347	35041
3	2994639	2724	32318	35041
4	2991915	2753	32288	35041
5	2989162	2783	32259	35041
6	2986379	2813	32229	35041
7	2983566	2843	32198	35041
8	2980723	2874	32167	35041
9	2977849	2905	32136	35041
10	2974944	2936	32105	35041
11	2972007	2968	32073	35041
12	2969039	3000	32041	35041
13	2966039	3032	32009	35041

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14	2963007	3065	31976	35041
15	2959941	3098	31943	35041
16	2956843	3132	31910	35041
17	2953711	3166	31876	35041
18	2950546	3200	31842	35041
19	2947346	3234	31807	35041
20	2944112	3269	31772	35041
21	2940843	3304	31737	35041
22	2937538	3340	31701	35041
23	2934198	3376	31665	35041
24	2930822	3413	31629	35041
25	2927410	3449	31592	35041
26	2923960	3487	31555	35041
27	2920474	3524	31517	35041
28	2916950	3562	31479	35041
29	2913387	3601	31441	35041
30	2909787	3640	31402	35041
31	2906147	3679	31363	35041
32	2902468	3719	31323	35041
33	2898750	3759	31283	35041
34	2894991	3799	31242	35041
35	2891192	3840	31201	35041
36	2887352	3882	31160	35041
37	2883470	3924	31118	35041
38	2879546	3966	31076	35041
39	2875580	4009	31033	35041
40	2871572	4052	30990	35041
41	2867520	4096	30946	35041
42	2863424	4140	30902	35041
43	2859284	4185	30857	35041
44	2855100	4230	30812	35041
45	2850870	4275	30766	35041
46	2846595	4322	30720	35041
47	2842273	4368	30673	35041
48	2837905	4415	30626	35041
49	2833490	4463	30579	35041
50	2829027	4511	30530	35041
51	2824516	4560	30482	35041
52	2819956	4609	30433	35041
53	2815347	4659	30383	35041
54	2810688	4709	30333	35041

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55	2805979	4760	30282	35041
56	2801219	4811	30230	35041
57	2796408	4863	30178	35041
58	2791545	4916	30126	35041
59	2786630	4969	30073	35041
60	2781661	5022	30019	35041
61	2776639	5076	29965	35041
62	2771562	5131	29910	35041
63	2766431	5187	29855	35041
64	2761244	5243	29799	35041
65	2756002	5299	29742	35041
66	2750703	5356	29685	35041
67	2745346	5414	29627	35041
68	2739932	5473	29569	35041
69	2734460	5532	29510	35041
70	2728928	5591	29450	35041
71	2723337	5652	29390	35041
72	2717685	5713	29329	35041
73	2711972	5774	29267	35041
74	2706198	5837	29205	35041
75	2700362	5900	29142	35041
76	2694462	5963	29078	35041
77	2688499	6028	29014	35041
78	2682471	6093	28949	35041
79	2676378	6158	28883	35041
80	2670220	6225	28817	35041
81	2663995	6292	28749	35041
82	2657703	6360	28682	35041
83	2651343	6429	28613	35041
84	2644915	6498	28544	35041
85	2638417	6568	28473	35041
86	2631848	6639	28403	35041
87	2625209	6711	28331	35041
88	2618499	6783	28258	35041
89	2611716	6856	28185	35041
90	2604860	6930	28111	35041
91	2597929	7005	28036	35041
92	2590924	7081	27961	35041
93	2583844	7157	27884	35041
94	2576687	7234	27807	35041

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95	2569452	7312	27729	35041
96	2562140	7391	27650	35041
97	2554749	7471	27570	35041
98	2547278	7552	27490	35041
99	2539726	7633	27408	35041
100	2532093	7715	27326	35041
101	2524378	7799	27243	35041
102	2516579	7883	27159	35041
103	2508696	7968	27074	35041
104	2500728	8054	26988	35041
105	2492674	8141	26901	35041
106	2484533	8229	26813	35041
107	2476304	8318	26724	35041
108	2467987	8407	26634	35041
109	2459580	8498	26543	35041
110	2451081	8590	26452	35041
111	2442492	8682	26359	35041
112	2433809	8776	26265	35041
113	2425033	8871	26171	35041
114	2416162	8967	26075	35041
115	2407196	9063	25978	35041
116	2398132	9161	25880	35041
117	2388971	9260	25781	35041
118	2379711	9360	25682	35041
119	2370351	9461	25581	35041
120	2360890	9563	25478	35041
121	2351327	9666	25375	35041
122	2341661	9771	25271	35041
123	2331890	9876	25165	35041
124	2322014	9983	25059	35041
125	2312032	10090	24951	35041
126	2301941	10199	24842	35041
127	2291742	10309	24732	35041
128	2281433	10421	24621	35041
129	2271012	10533	24509	35041
130	2260479	10647	24395	35041
131	2249833	10762	24280	35041
132	2239071	10878	24164	35041
133	2228194	10995	24046	35041
134	2217198	11114	23928	35041

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135	2206085	11234	23808	35041
136	2194851	11355	23687	35041
137	2183496	11477	23564	35041
138	2172019	11601	23440	35041
139	2160417	11727	23315	35041
140	2148691	11853	23188	35041
141	2136838	11981	23061	35041
142	2124857	12110	22931	35041
143	2112747	12241	22801	35041
144	2100506	12373	22668	35041
145	2088133	12507	22535	35041
146	2075626	12642	22400	35041
147	2062985	12778	22264	35041
148	2050207	12916	22126	35041
149	2037291	13055	21986	35041
150	2024236	13196	21845	35041
151	2011039	13339	21703	35041
152	1997701	13482	21559	35041
153	1984218	13628	21414	35041
154	1970590	13775	21266	35041
155	1956815	13924	21118	35041
156	1942892	14074	20968	35041
157	1928818	14226	20816	35041
158	1914592	14379	20662	35041
159	1900213	14535	20507	35041
160	1885678	14691	20350	35041
161	1870987	14850	20192	35041
162	1856137	15010	20031	35041
163	1841126	15172	19869	35041
164	1825954	15336	19706	35041
165	1810618	15501	19540	35041
166	1795117	15669	19373	35041
167	1779448	15838	19204	35041
168	1763610	16009	19033	35041
169	1747602	16181	18860	35041
170	1731420	16356	18685	35041
171	1715064	16533	18509	35041
172	1698532	16711	18330	35041
173	1681821	16891	18150	35041
174	1664929	17074	17968	35041

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175	1647856	17258	17784	35041
176	1630598	17444	17597	35041
177	1613154	17632	17409	35041
178	1595521	17823	17219	35041
179	1577699	18015	17026	35041
180	1559684	18209	16832	35041
181	1541474	18406	16636	35041
182	1523068	18605	16437	35041
183	1504464	18805	16236	35041
184	1485658	19008	16033	35041
185	1466650	19213	15828	35041
186	1447437	19421	15621	35041
187	1428016	19630	15411	35041
188	1408386	19842	15199	35041
189	1388543	20056	14985	35041
190	1368487	20273	14769	35041
191	1348214	20492	14550	35041
192	1327723	20713	14329	35041
193	1307010	20936	14105	35041
194	1286074	21162	13879	35041
195	1264912	21390	13651	35041
196	1243521	21621	13420	35041
197	1221900	21855	13187	35041
198	1200045	22091	12951	35041
199	1177955	22329	12713	35041
200	1155626	22570	12472	35041
201	1133056	22813	12228	35041
202	1110243	23060	11982	35041
203	1087183	23308	11733	35041
204	1063875	23560	11481	35041
205	1040315	23814	11227	35041
206	1016500	24071	10970	35041
207	992429	24331	10710	35041
208	968098	24594	10448	35041
209	943504	24859	10182	35041
210	918645	25127	9914	35041
211	893518	25398	9643	35041
212	868120	25673	9369	35041
213	842447	25950	9092	35041
214	816497	26230	8812	35041

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215	790268	26513	8529	35041
216	763755	26799	8243	35041
217	736956	27088	7953	35041
218	709868	27380	7661	35041
219	682488	27676	7366	35041
220	654812	27974	7067	35041
221	626838	28276	6765	35041
222	598561	28582	6460	35041
223	569980	28890	6152	35041
224	541090	29202	5840	35041
225	511888	29517	5525	35041
226	482371	29835	5206	35041
227	452536	30157	4884	35041
228	422378	30483	4559	35041
229	391896	30812	4230	35041
230	361084	31144	3897	35041
231	329939	31480	3561	35041
232	298459	31820	3221	35041
233	266639	32164	2878	35041
234	234475	32511	2531	35041
235	201965	32861	2180	35041
236	169103	33216	1825	35041
237	135887	33575	1467	35041
238	102313	33937	1105	35041
239	68376	34303	738	35041
240	34073	34073	368	34441

Annexure A.2.

Computation of APR for the facility

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (SI no. 2 of the KFS)	3000000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	240
a)	No. of instalments for payment of principal, in case of non - equated periodic loans	Not applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMI in case of monthly instalments) SI No. 5 of the KFS	EMI 35041
c)	No. of instalments for payment of capitalised interest, if any	Not applicable
d)	Commencement of repayment post sanction (SI No. 5 of the KFS)	Refer B under 'Additional Terms and Conditions' under Annexure B Part 2
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS)	Floating
4	Rate of Interest (SI No. 6 of the KFS)	12.95 % 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)	5409356
6	Fee/Charges payable (in Rupees)	36875
A.	Payable to the RE (SI No.8A of the KFS)	36875
B	Payable to third-party routed through RE (SI No.8B of the KFS template)	NIL

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7	Disbursed amount (1-6) (in rupees) for APR calculation (excluding stamp duty charges)	2963125
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	8409356
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	13.15 %
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 Nitin Magan Makwana will assist you with all your requirements pertaining to the above facility. You can reach him /her on 8779836379.

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

Thanking you,
Yours sincerely

Name: Priyanka Koli
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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